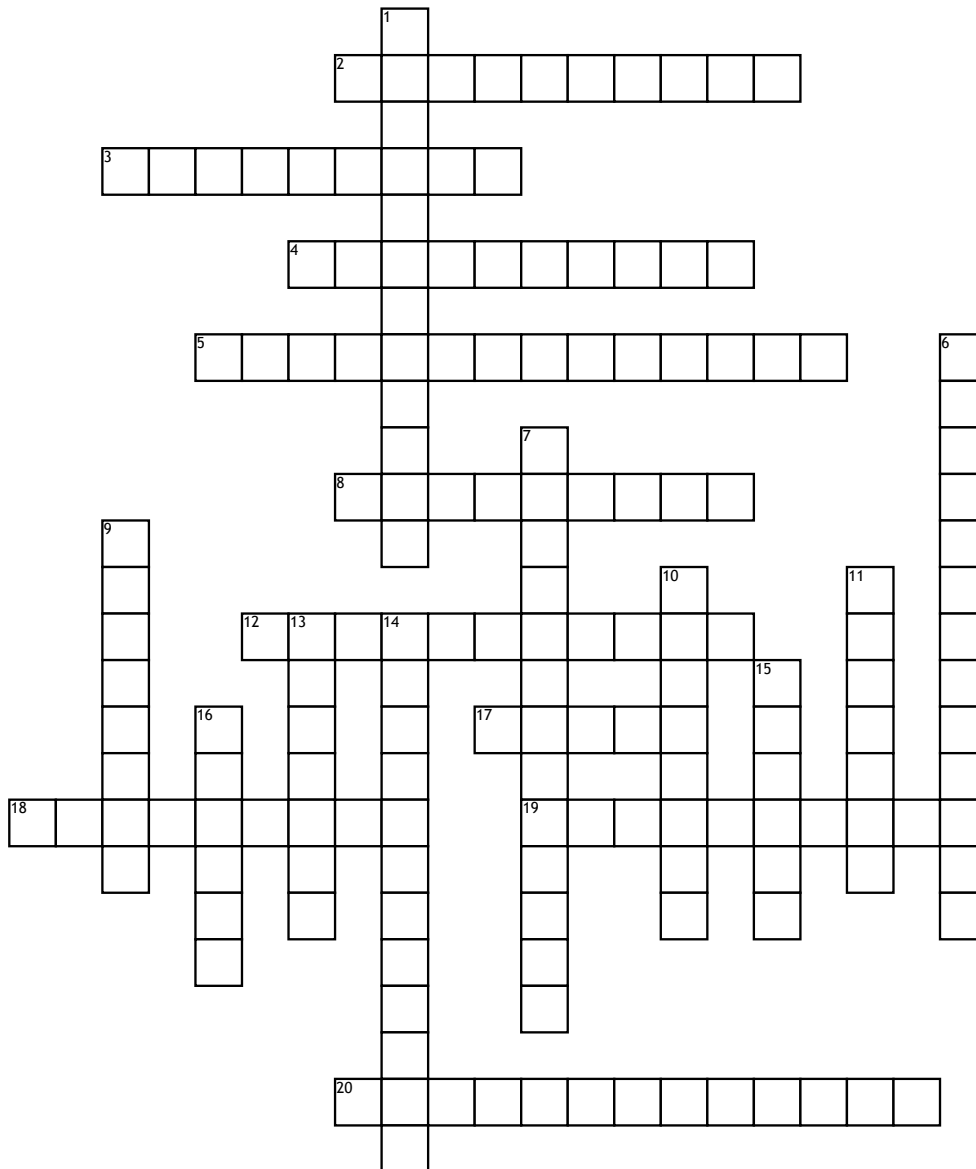


Lending Life Newsletter - Income



Across

2. Totals of all deductions & pay from January 1st through the last day of the pay period

3. The timeframe used to calculate an employee's wages

4. Paystubs must be dated within _____ of the loan application date

5. The 1099 form can be used to verify _____ income

8. Chantelle ran into this sign

12. Unless stippled otherwise, instant approvals are _____ and require income verification

17. Charges imposed on citizens by governments

18. Needed if applicant has worked for employer less than a year and did not begin working on January 1st of current year

19. _____ are subtracted from an employee's gross pay

20. The key to an easier income verification process

Down

1. The process of reviewing an applicant's income documents

6. A secure form of payment from employers; can occasionally be used to verify income

7. Provided by self-employed applicants to show a current analysis of their business

9. The total amount of money earned during a pay period before deductions

10. Two most recent are required to verify regular employment

11. Macy's self-imposed procedure

13. Kassie was more like an _____ when she was little

14. We add insurance, mortgage interest, taxes, and _____ back to rental income

15. Schedule E and lease agreements are needed for this income type

16. The total amount of money that the employee takes home