

## ActionFacts | Income and employment fraud analysis

Act on business decisions with speed and confidence.

**ActionFacts - Income and employment fraud analysis** by Kroll Factual Data delivers the vital information you need before making a financial commitment —applicant income, employment information as well as assets and liabilities. Within seconds, you have the accurate data in hand to make superior business decisions, fast.

### How Income and employment fraud analysis works

- Submit applicant's information
- Receive an income and employment fraud analysis report within seconds
- Assess employment information
- Examine income data
- Evaluate list of assets and liabilities
- Review results in an easy-to-understand numerical risk score

### Benefits of income and employment fraud analysis:

#### Swift, Comprehensive Analysis

Reports are generated within seconds, containing a numerical score and categorical risk factors that identify inconsistencies based on unique and independent evaluation of the applicant(s).

#### Tracking, Trending and Reporting Management

A streamlined approach helps to identify high risk applicants within your loan originations, allowing for more effective management of risk exposure.

#### Quality Control

The severity of every fraud alert can be weighed according to your business processes while alerts and action steps can be customized and processed to match investors' requirements for consistent evaluations.

#### Features

- W2 analysis
- Customizable
- Risk-based scoring system
- Score reassessment
- Management reports
- Comprehensive analysis
- Integration with other risk services
- Assets and liabilities listing

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Action Facts

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800) 324-5005 OR FAX (800) 364-5005 RESEARCH DEVELOPMENT TESTING Client Tracking Requested by fraud Report ID 80651RA00031178 ATTN JOHN SMITH FD client code 0651-NEWPRD Date requested 2/27/2008 11:47 Charge 0.00 Current report view 1 of 1 LOVELAND, CO 80538 (970)663-5700 (866)516-3495 Primary Applicant (as requested)

Applicant's Last Name Smith First Name Jane Middle Name Suffix DOB 5/20/1962 Social Security 123-45-6789

Risk Score

28

High Risk

Low Risk

Reassess Risk

Risk Summary

- Possible identity and income misrepresentation.

A06001, A13003, A13010, A13012

Risk Categories

Table with 2 columns: Identity, Category Risk Factor, Add Comments/Alert Action. Row 1: A06001, Applicant name does not appear on SSN Search. - Applicant: Jane Smith (123-45-6789). ACTION(S): - Verify input. Review Social Security Card, pay-stubs, W2's AND/OR tax returns FOR consistency. A06001 - Require confirmation of the Social Security Number from the Social Security Administration. A06001

Table with 2 columns: Income, Category Risk Factor, Add Comments/Alert Action. Row 1: A13010, Applicant's base income exceeds the typical income for this profession in this geographic area. - Applicant: Jane Smith (123-45-6789) - Employer: Marshall Manufacturing (MO); Position: Maintenance; Base/Total Income: \$120,000.00 - Typical Income Range: \$34,145.07 - \$42,578.27 ACTION(S): - Review other documents such as paystubs and W2's. Order Verification of Employment. A13010, A13012, A13003 Row 2: A13012, Total liabilities are lower than expected for this income level. - Loan Total Liabilities: \$10,000.00; Loan Total Income: \$120,000.00 Row 3: A13003, Very few assets but the applicants salary is substantial. - Loan Total Assets: \$5,000.00; Loan Total Income: \$120,000.00

Occupancy/Strawbuyer No variances detected. Category Risk Factor: 5 Add Comments/Alert Action

OFAC/NSPLC No similar records found in OFAC's SDN or NS-PLC lists. Category Risk Factor: 5 Add Comments/Alert Action

Excluded Parties No similar records found in Excluded Parties List(s). Category Risk Factor: 5 Add Comments/Alert Action

Employment A12013 Employer not found as a registered business. - Applicant: Jane Smith (123-45-6789) - Employer Name: Marshall Manufacturing ACTION(S): - Review other documents such as paystubs and W2's. Order Verification of Employment. A12013

Assets and Liabilities No Variances Detected Category Risk Factor: 5 Add Comments/Alert Action

Applicants (as requested)

Table with 4 columns: Name, Address, SSN, Phone, DOB, Age, US Citizen, Total Base Income, Total Income. Row 1: Jane Smith, 1101 Haven View Ofallon, MO 63366, 123-45-6789, 101-678-6192, 5/20/1962, 10000, 10000, 10000

Risk Score and Summary

The overall risk is translated into a numerical risk score. The risk summary lists the possible risks.

Risk Categories and Alerts

The Specific Risk Categories are listed with alerts and action items:

- Identity
- Income
- Occupancy/Strawbuyer
- OFAC/NSPLC
- Excluded Parties
- Employment
- Assets and Liabilities

Our risk assessment engine allows you to not only weigh the severity of the fraud alerts, but also customize the alert and action steps give.

Applicant

The applicants original information (as requested) is displayed for reference.

**Subject Property**

The subject property information is listed (as requested) for reference

<b>Subject Property (as requested)</b>	
Address <b>1101 Havenview</b>	APN
City <b>O'Fallon</b>	County
State <b>MO</b>	Zip <b>63366</b>
Occupancy Type New Construction	Seller

<b>Loan Information as requested</b>	
Loan Amount	Loan Purpose
Closing Date	Prior Sale Amount
Total Assets <b>\$5,000</b>	Total Liabilities <b>\$10,000</b>
LTV	Doc Type
CLTV	Prior Sale Date
	Total Additional Liens

**Social Security**

A comprehensive Social Security search of names associated with a Social Security number is performed through an extensive, GLB compliant name search engine.

<b>Social Security Number Search Results</b>			
1	Jane Smith 123-45-6789	Issuance	SSN 123-45-6789 was issued 1979 - 1981 in Missouri
Name	Address	Record Date	Reported DOB
JUDY JONES	418 ELM GROVE Ln Apt 1 HAZELWOOD, MO 63042	11/2000 - 1/2008	1/1/1964
JUDY JONES	418 ELM GROVE Ln Apt 1 HAZELWOOD, MO 63042	12/2000 - 12/2000	1/1/1964
JUDY JONES	1044 DAWN VALLEY Dr Apt B MARYLAND HEIGHTS, MO 63043	7/1994 - 1/1999	1/1/1964
JUDY JONES	32 MONTAUK Dr SAINT LOUIS, MO 63146	3/1996 - 3/1996	
JUDY JONES	7 BEL RAE Ct Apt B SAINT CHARLES, MO 63301	3/1994 - 3/1994	1/1/1964
JUDY JONES	7 CT SAINT CHARLES, MO 63301	10/1993 - 10/1993	1/1/1964
JUDY JONES	2155 PALESTRA Dr Apt 1 SAINT LOUIS, MO 63146	5/1992 - 12/1992	1/1/1964
JUDY JONES	4436 CAMBRIDGE CROSSING Ln BRIDGETON, MO 63044	3/1991 - 12/1991	10/1955
JUDY JONES	2211 RENAULT Dr Apt A SAINT LOUIS, MO 63146	3/1987 - 12/1991	
JUDY JONES	11406 AIRLANE C BRIDGETON, MO 63044	3/1987 - 3/1987	
JUDY JONES	1044 DAWN VALLEY Dr # 01 SAINT LOUIS, MO 63101		4/1964
JUDY JONES	2505 CHESSTAL St SAINT CHARLES, MO 63301		1/1/1964

<b>Reverse Phone Search</b>			
1	Jane Smith 123-456-789	Address	1101 Haven View Dr O'Fallon, MO 63366
	Jane Smith	Listing Type	Residence
		Phone Type	Landline

<b>Excluded Parties Evidence</b>			
No similar records found			

**Employment Information**

Employment data is evaluated by searching business and bankruptcy reports on the employer as well as a reverse phone search. The stated Income is evaluated by comparing 3rd party salary data

<b>Employment Information (as requested)</b>					
1	Jane Smith 123-45-6789	Address	City	State	Zip
	Employer Name 1	1225 Acredale	Florissant	MO	63033
	Employer Type	Years on Job	Years in Profession	Position	Self Employed
	Primary	3	5	Maintenance	false
<b>Calculated Income (as reported)</b>					
1	Jane Smith 123-45-6789	25th Percentile	Median	75th Percentile	
	Maintenance Technician	\$34145.07	\$39030.96	\$42578.27	

<b>Employment Information (as reported)</b>	
1	Jane Smith 123-45-6789 (Primary)

<b>Employer Reverse Phone Search</b>	
1	Marshall Manufacturing (101) 678-9230

<b>Order History</b>	
Disclaimer	

The information provided in this risk assessment, including all results, alerts, scores, and actions, is the product of (i) data submitted by the client, (ii) data retrieved by the KFD proprietary systems, (iii) analysis by KFD's proprietary software, and (iv) client interaction. This risk assessment provides information for use to supplement the underwriting and quality control processes and should not be used in lieu of those processes. The numeric and categorical scores are intended to identify potential misrepresentations in the mortgage loan making process, and to provide an assessment of potential risk, and should not be used as the only mechanism to determine the approval or declination of an application. The data, information or results may not be resold.

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