

CollateralFacts | Collateral Risk Analysis

Close more loans with less risk.

When you have **CollateralFacts** - Collateral Risk Analysis, you're informed with the most current property data available. **CollateralFacts** is a property risk validation solution that protects your organization from risk exposure by identifying fraudulent activity surrounding a property. Assess appraisal accuracy. Evaluate potential title misrepresentation. Compare a subject property to its market. With **CollateralFacts**, by Kroll Factual Data, you can meet the growing demand for loan closings with confidence.

How CollateralFacts Works

- Submit the borrower's name, property address and its estimated value
- Receive the Collateral Risk Analysis property analysis report
- Review results in an easy-to-understand 0-100 Collateral Risk Score
- Evaluate in-depth analysis of the valuation risk, flip risk, market risk, address validation risk, and ownership and title risk
- Assess the transaction history, appreciation graph and comparable sales of the subject property
- Analyze the Automated Value Model (AVM) and Confidence Score

The benefits of CollateralFacts:

Reliable, Accurate Data

Reports utilize information provided by some of the industry's most respected sources for property data. Our sources provide frequent updates, ensuring up-to-date analysis.

Comprehensive Analysis

Reports adapt to changing market conditions in order to comprehensively detect over-valuation and fraud by comparing the subject property data to: 20 neighboring properties, the subject property characteristics, sales history and an independent AVM. Any variances automatically populate your alert fields.

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.

Features

- Portfolio Screening
- Batch Processing
- Flexible Management Reports
- Customizable
- Document Due Diligence Actions
- Interactive Maps
- Superior Comparable Data
- Multiple AVM Options

Contact Us
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sales@krollfactualdata.com
www.krollfactualdata.com

Collateral Facts
 KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800) 324-5005 OR FAX (800) 364-5005
 Requested by: KROLL FACTUAL DATA
 Client Tracking: 80651CR00034409
 Reported by: ATIN ANDREA HRUBY
 Date requested: 03/25/08 05:03:12
 Change: 0.00
 Current Report View: 1 of 1
 FD client code: 0651-NEWPRD

Primary Applicant (as requested):
 Applicant's Last Name: Richards
 First Name: Jane
 Middle Name: Suffix:

Collateral Risk Score



Risk Categories
 Ownership and Title: A02002
 Risk Category: 2
 Add Comments

The applicant name is showing as the owner of the subject property, which is not the case for this purchase transaction.
 -Applicant Name: JANE RICHARDS
 -Owner Name: JANEL RICHARDS
 -Co-owner Name:

Valuation
 A03001
 Category Risk Factor: 4
 Add Comments
 The subject appraised value appears to be too high for the neighborhood.
 -Appraised Value: \$110,000.00 750.00 to \$38,500.00
 -Estimated Value: \$33,760.00
 -Appraised Value Exceeds Acceptable Market range by 24%.

Flip
 No variances detected.
 Add Comments

Market
 No variances detected.
 Add Comments

Address Validation
 No variances detected.
 Add Comments

Low Value	High Value	Estimated Value	Confidence Score
\$80,000	\$105,000		View AVM

Subject Property (as requested)
 Address: 937 Willow St
 City: Wood River
 State: AK
 Zip: 92095
 County: Madison
 Property Type: New Construction
 Seller

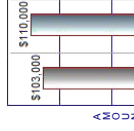
Loan Information (as requested)
 Loan Amount: \$110,000
 Loan Purpose: Purchase
 CLTV: Application Date: Clearing Date: Prior Sale Date:

Subject Property Characteristics
 Address: 937 WILLOW ST
 Unit: Wood River
 State: AK
 Zip: 92095
 County: Madison
 Year Built: 1959
 Room Count: 6.716
 Pod: N
 Floorspace: 1
 # of Stories: 1
 Land Use: Studio/Division
 Assessed Value: \$33,760
 Assessed Land: \$2,731
 Assessed Improvement: \$31,029
 APN: 19-2-08-22-09-103-005-
 Legal Description: EAST WOOD LOT 5 60X112 S X IRR

Subject Property Transaction History

Owner Name	Co-Owner Name	Seller Name	Co-Seller Name
JANE L RICHARDS		NATIONAL BANK	
JANE L RICHARDS		PHILIP E JONES	
PHILIP E JONES	KELLI M JONES	MORTGAGE GROUP INC	
PHILIP E JONES	KELLI M JONES	COMMUNITY BANK	
PHILIP E JONES		FIRST BANK FSB	

1	2	3	4
Sale Amount: \$105,000 Difference to Prior Sale: 726 days	Sale Amount: \$105,000 Difference to Prior Sale: 434 days	Sale Amount: \$35,000 Difference to prior Sale: 1824 days	Sale Amount: \$60,000 Difference to Prior Sale:
Change from Prior Sale: 726 days	Change from Prior Sale: 434 days	Change from Prior Sale: 1824 days	Change from Prior Sale:
Percent: % Per Year	Percent: % Per Year	Percent: % Per Year	Percent: % Per Year



Risk Categories and Alerts

The Specific Risk Categories are listed with alerts and action items:
 ■ Ownership and Title
 ■ Valuation
 ■ Flip
 ■ Market
 ■ Address Validation

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.

Subject Property

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

Subject Property History

The subject property transaction history information is listed for reference

Risk Score

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

AVM Values

AVM Values are included in the Collateral Risk Analysis report. You also have the ability to select from multiple AVM providers.

Subject Property Characteristics

The basic property information is listed.

Subject Appreciation Graph

The Subject Appreciation Graph represents the value of the current transaction relative to prior and subsequent transactions.

subsequent transactions.

Comparable Sales

In order to comprehensively detect overvaluation and fraud, Collateral Risk Analysis compares the subject property data to 20 neighboring properties, the subject property characteristics, sales history, and an independent AVM.

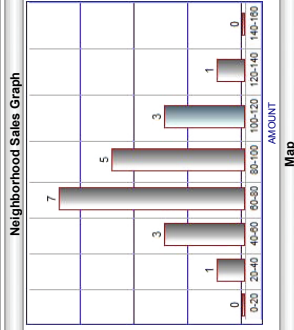
note: only 2 Comparable sales are shown in this sample due to space limits.

Other Sales

Other transactions that don't necessarily match the subject property are listed.

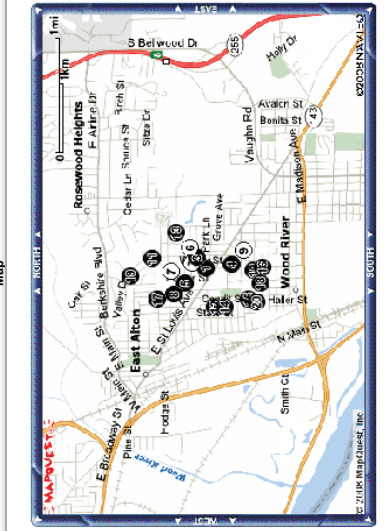
Neighborhood Sales Graph

The Neighborhood Sales Graph represents the subject value relative to the value provided for the market area.



Interactive Map

An interactive map is included. The map shows the relative location of the subject property and comparables used.



Clicking on map will: Zoom In Re-Center Re-Center and Zoom In

Legend: Subject Property Comp Sales Other Sales Web Alert

Order History

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 assist in identifying potential misrepresentations in the mortgage loan application. The information provided is for informational purposes only and should not be used as the only mechanism to determine the approval or denial of an application. The data, information or results may not be re-sold.

End of Report

V-2.19.3.3

Independent verification **The power to believe.**

Welcome to independent verification – your solution for the thorough, impartial knowledge you need to believe in every decision you make. Trust Kroll Factual Data as your seal of certainty.

For more than 25 years, we've been leading the way in making sure clients have the reliable information necessary for fully informed decision-making. Today, we're changing how the industry verifies data so that everyone makes good business decisions – delivering independent verification expertise that checks, verifies, and assures all your critical information.