

Collateral Verification Report | Mortgage Risk Analysis

To process a mortgage loan application, you need to know the borrower's mortgage lien information, as well as any tax liens or judgments. Collateral Verification Report from Kroll Factual Data instantly uncovers this information, resulting in quick underwriting decisions at reduced costs.

The Collateral Verification Report enables you to evaluate and underwrite home equity and second mortgages, as well as refinance loans faster and more economically than with traditionally used products. Within seconds of requesting a Collateral Verification Report online, you receive a user-friendly, credit-based report that lists your applicant's open mortgages, real estate tax liens, and judgments.

Independent verification specialists

With more than 25 years of experience analyzing consumer data, our expertise helps lenders make qualified lending decisions that reduce risk, enhance safety and soundness, and increase profitability. By providing impartial and manually verified information, our independent verification solutions help confirm the quality of loan data and enable a safer, more efficient lending process.

Why Collateral Verification Report?

Close loans faster

Collateral Verification Report is returned instantly through our secure online platform for prompt underwriting decisions and faster loan closings.

Automated valuation model (AVM) and flood zone status

AVM range and flood zone status are included as standard features.

Tradelines

The report includes tradeline features not commonly found, such as a tradeline comments section, non-auto tradelines over \$30,000, and tradeline type.

Reduce closing costs

Collateral Verification Report decreases closing costs, as it is significantly less expensive than traditionally used title insurance.

Borrower retention

With the report, you can approve loans faster and keep potential borrowers from shopping at other lenders.

Contact Us

800-929-3400

sales@krollfactualdata.com

www.krollfactualdata.com

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800) 324-5005 OR FAX (800) 364-5005
 RESEARCH DEVELOPMENT TESTING
 ATTN ANDREA HRUBY
 LOVELAND, CO 80538
 (970)663-5700 (866)516-3495

Client Tracking Requested by Report ID
 FD client code Date requested Charge
 0651-NEWPRD 3/13/2008 08:18 Cancel Report
 Applicant Last Name First Name Middle Suffix DOB SSN
 Amaccommon Louis 5/25/1975 248-48-0031
 Present Address City State Zip Code
 11 99th St Fantasy Island IL 60750

Loan Information
 Loan Amount Loan Type Loan Term Loan Number
 \$130,000 Home Equity 15 years 12345

Property Information (as requested)
 Owner Name Co-Owner Name
 Kenneth Olsen
 Address City State Zip Code
 1706 Effingham St Fort Collins CO 80525

Property Information (as reported)
 Owner Name Lender Name Loan Value Loan Type
 Olsen, Kenneth & Judy
 Co-Owner Name Doc Type Doc Number Book / Page Filing Date
 Olsen, Matthew W 63315
 Subdivision Lot Number Block Number APN
 Rosborough 85 7 R1108808
 Seller Name Square Footage Year Built Consideration
 Mills, Sandra L 1680 1984 19.45
 County Assessed Value Improved Assessed Value Land Assessed Value
 Larimer 15440 13030 2410
 Legal Description
 Lot 85, Rosborough 2nd, FTC

Subject Property Data
 AVM Low Value AVM High Value View AVM Flood Zone Status
 \$155,000 \$180,000 In

Credit Score Information

Score	Repository	Brand	Type	Name	Date
825	Experian	F,I Installment	FICO	B 248-48-0031 Amaccommon, Louis P	
803	Experian	F,I Bankcard	FICO	B 248-48-0031 Amaccommon, Louis P	
792	Experian	Fair, Isaac	FICO	B 248-48-0031 Amaccommon, Louis P	

File Variations

Repository	File Number	Brand	Name
Experian	BX1	248-48-0031	B 248-48-0031 Amaccommon, Louis P

Potential Secured Loans

Tradeline	Identifier	Type	Reported	Opened	Last Active	High Balance	Balance
CITICORP MORTGAGE 2347515	BX1 [Joint]	Install (R1) Mortgage	02/07	08/03	02/07	\$143,000	---
FLEET BANK OF NY 123456	BX1 [Ind]	Revolv (R0) Line of credit	04/07	03/99	01/02	\$45,000	\$34,000

Public Records

Chapter	Docket #	Liabilities	Status
Chapter 7 Bankruptcy	12345	\$1000	Discharged
Court Name	Filed	Assets	Status Date
Some Court	12/12/2007	\$500	12/12/2008
Comments Attorney: Some Guy Plaintiff; Other Dude Defendant: Some Chick These are my comments...			

Tax Lien

State Tax Lien	Docket #	Amount	Status
Court Name	Filed	\$150	Paid
Some other Court	12/12/2003		12/12/2003

Creditor Information

CENTURA BANK PO BOX 151, ROCKY MOUNT, NC 27802 CHASE AUTO 900 STEWART AVE, GARDEN CITY, NY 11530 CHASE MANHATTAN MTGE (800)848-9380 3415 VISION DR, COLUMBUS, OH 43219 DCFS USA LLC 38455 CORPORATE DR, FARMINGTON HILLS, MI 48331 FIRSTSTAR BANK (800)331-4738 PO BOX 5227, CINCINNATI, OH 45201	HSBC/NEIMN (800)209-4914 PO BOX 15221, WILMINGTON, DE 19850 JAGUAR CREDIT (800)945-7000 PO BOX 111897, NASHVILLE, TN 37222 PRIMUS FINANCIAL SVCS (800)945-8000 PO BOX 680020, FRANKLIN, TN 37068 RUSSELL COLLECTION (810)239-8679 G3285 VAN SLYKE RD, FLINT, MI 48507 WASHINGTON MUTUAL HOME 324 W EVANS ST, FLORENCE, SC 29501
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Information sources
 This report includes information retrieved from the following repository(ies):

TransUnion Consumer Relations PO BOX 1000 Chester, PA 19022 (800) 888-4213 www.transunion.com	Equifax Consumer Relations PO Box 105873 Atlanta, GA 30348 (800) 685-1111 www.equifax.com	Experian Consumer Relations PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com
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This report is a Collateral Verification Report and should not be construed as an Appraisal, Flood Zone Determination, Opinion of Title, Title Insurance or any other form of Title Guaranty.
 End of Report 00BC5A75DC0MLV1-1.8

Property Information

The property section of the report contains an abbreviated legal description of the property and basic property information including APN, Square Footage, Year built, and assessed value.

Subject Property Data

Having an updated property value range and a "quick peak" as to whether the property is in a flood zone or not will save time and provide a road map of what is going to be required to close the loan quickly and efficiently.

Credit Score Information

FICO score information is displayed in the Credit Score Information section, giving an overall view of the risk involved with the collateral.

Potential Secured Loans

Collateral Verification Report shows what secured loans or other mortgages may already be in place on the subject property.

Public Records

Collateral Verification Report will display whether or not the property is part of a Bankruptcy filing or has a lien against it that might halt the origination process.