

FactualID - Identity Report | Risk Assessment

Detect fraud using a combination of personal identification and property data.

FactualID by Kroll Factual Data enables you to protect your organization from fraudulent activity—even highly sophisticated fraud schemes. Using both personal identification and property records, FactualID delivers a comprehensive report based on three pieces of key information: borrower's name, Social Security number and property address.

Verifying is believing

Mistakes happen, as well as fraudulent activities. Using our independent verification solutions, you can proceed confidently through the loan process, from beginning to end, knowing you're utilizing industry best practices. Kroll Factual Data's LQI solutions confirm the existence of any undisclosed liabilities, protecting you from collusion, criminal fraud schemes and the possibility that an over-extended buyer may default.

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.

How FactualID Works

- Provides a thorough identity risk assessment
- Researches potential occupancy misrepresentation
- Searches exclusionary lists including the OFAC, Palestinian Legislative Council and others
- Delivers results in an easy-to-understand numerical risk score

Comprehensive Analysis

Reports contain a numerical score and categorical risk factors that identify inconsistencies based on a 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.

Compliance

Data is instant, accurate and Patriot Act compliant. Deals faster.

Features

- Portfolio Screening
- Batch Processing
- Flexible Management Reports
- Integrated Delivery
- Customizable
- Potential Issues Identified Upfront
- Document Due Diligence Actions

Contact Us

800-929-3400
sales@krollfactualdata.com
www.krollfactualdata.com



FactualID

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

Client Tracking: **TESTfidm** Requested by: **fraud** Report ID: **80651RA00040126**
 FD client code: **0651-NEWPRD** Date requested: **06/11/2011 08:34** Charge: **0.00** Current report view: **1 of 1**

Applicant's Last Name: **Belgrade** First Name: **Leonard** Middle Name: Suffix: **DOB: 3/25/1984** Social Security: **123-45-6789**

Primary Applicant (as requested)

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 Reassess Risk
 Risk Summary

● Possible identity and occupancy/strawbuyer misrepresentation. **A06003, A07001**

Risk Score
High Risk **Low Risk**

Risk Categories
 Category Risk Factor: 1
Identity
A06003 Other Name(s) than applicant showing on SSN Search.
 - Applicant: Tammy Belgrade (212-34-5678)
 - Other Names: Francis Johns (1991-2003);
 ACTION(S):
 - Verify input. Review Social Security Card, pay-stubs, W2's AND/OR tax returns FOR consistency. A06003
 - Require confirmation of the Social Security Number from the Social Security Administration. A06003
 Add Comments/Alert Action

Occupancy/Strawbuyer
A07001 Applicant's primary residence does not appear on the ssn search.
 - Applicant: Leonard Belgrade (123-45-6789)
 ACTION(S):
 - Compare all documents provided by applicant for address, including pay stubs, W2, tax returns, bank statements, etc. A07001
 - Require proof of residency from applicant in the form of utility bills, insurance policies etc. A07001
 Add Comments/Alert Action

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

Applicants (as requested)

1	Leonard Belgrade	Address: 4272 S 23rd St Milwaukee, WI 53221	SSN: 123-45-6789	Phone: (cell) 111-429-0097	DOB: 3/25/1984	Age: 32	US Citizen: US Citizen
2	Tammy Belgrade	Address: 4272 S 23rd St Milwaukee, WI 53221	SSN: 212-34-5678	Phone: (cell) 111-429-0097	DOB: 5/24/1961	Age: 43	US Citizen: US Citizen

Subject Property (as requested)

Address: 4272 S 23rd St	Unit: Single Family	City: Salina	State: WI	Zip: 53222	County: New Construction	APN: Seller
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Loan Information (as requested)

Appraised Value: \$125,000	Loan Amount: \$125,000	Loan Purpose: Purchase	Doc Type: Purchase
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Risk Score and Summary

The overall risk is translated into an 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
- Occupancy/Strawbuyer
- OFAC/NSPLC
- Excluded Parties

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.

Add Comments/Alert Action

The FactualID report features the ability to Add Comments to an alert and also re-score based on verified information.

Applicant

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

Subject Property

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

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.

Application Date	Closing Date	Prior Sale Amount	Prior Sale Date	
LTV	CLTV	Total Assets	Total Liabilities	Total Additional Liens
Social Security Number Search Results				
1	Leonard Belgrade 123-45-6789	Issuance SSN 123-45-6789 was issued 1989 - 1990 in Wisconsin		
	Name	Address	Record Date	Reported DOB
	LEONARD A BELGRADE	2850 S 16TH St MILWAUKEE, WI 53215	8/2006 - 2/2008	
	LEONARD A BELGRADE	2338 W GREENFIELD Ave MILWAUKEE, WI 53204	5/2002 - 8/2006	
2	Tammy Belgrade 212-34-5678	Issuance SSN 212-34-5678 was issued 1988 in Florida		
	Name	Address	Record Date	Reported DOB
	TAMMY M BELGRADE	2850 S 16TH St SALINA, WI 53222	7/2005 - 8/2007	
	TAMMY BELGRADE	2850 S 16TH St SALINA, WI 53222	7/2005 - 8/2007	
	BELGRADE TAMMY MUNICH	4272 S 23RD St SALINA, WI 53222	7/2007 - 7/2007	
	TAMMY MUNICH	4272 S 23RD St SALINA, WI 53222	7/2007 - 7/2007	
	TAMMY MUNICH	5600 CASTLE Ct Apt 201 TRACINE, WI 53225	8/2004 - 11/2005	
	BELGRADE TAMMY MUNICH	5600 CASTLE Ct Apt 201 TRACINE, WI 53406	8/2004 - 8/2004	
	BELGRADE TAMMY MUNICH	10500 W RAE Ave SALINA, WI 53225	2/2003 - 2/2003	
	FRANCIS SAINT-JOHNS	PO BOX 8784 EAST PALM BEACH, FL 33417		5/1961
	FRANCIS SAINT-JOHNS	5170 EADIE PI EAST PALM BEACH, FL 33417	5/1997 - 7/2003	5/24/1961
	CYR F SAINT JOHNS	PO BOX 8784 EAST PALM BEACH, FL 33417	11/1991 - 6/2001	5/1961
	FRANCIS JOHNS	5170 EADIE PI EAST PALM BEACH, FL 33417	10/1998 - 1/1999	5/1961
Reverse Phone Search				
1	Leonard Belgrade 111-429-0097	Address New Berlin, WI 53151		
	Name	Address	Listing Type	Phone Type
	Tammy Belgrade	New Berlin, WI 53151	Residence	Resident
2	Tammy Belgrade 111-429-0097	Address New Berlin, WI 53151		
	Name	Address	Listing Type	Phone Type
	Tammy Belgrade	New Berlin, WI 53151	Residence	Resident
Excluded Parties Evidence				
No similar records found				
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 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.				
4.0-4.0-3.0-0.0				4.2.7

Reverse Phone Search

A reverse phone lookup, based on the supplied telephone number..

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.