

FullFacts - Related parties report | Risk Assessment

Stop misrepresentation from happening in your mortgage loan transactions.

The FullFacts - related parties report by Kroll Factual Data assesses the risk of potential misrepresentation by mortgage loan professionals. With just three pieces of information—the borrower’s name, property address and one other participant (i.e. appraiser)—The related parties report can identify falsification risks. Ensure you’re working with reputable brokers, appraisers, loan officers, closing agents, and other participants with a related parties report.

How the FullFacts - related parties report works

- Submit borrower’s name, property address and at least one additional participant
- Receive the Related parties report comprehensive report
- Identify loan party collusion, conflict of interest and non arms-length transactions
- Determine whether any of the participants are included on the OFAC List of Special Designated Nationals (SDN), the OFAC Non-SDN Palestinian Legislative Council List (NS-PLC), the HUD Limited Denial Participation List, or the HUD Debarment List
- Upload your own internal exclusionary lists into the search

The Benefits of the FullFacts - related parties report:

Comprehensive participant risk assessment

Utilizes industry-leading sources of data and provide in-depth analysis of participant misrepresentation risks.

Add your exclusionary list

Streamline your workflow by uploading your internal exclusionary list into the Related parties report participant risk analysis.

Add Unique Participants

Additional participants may be added to the assessment if you have a loan that includes a participant not on the participant list. (The list of 25 participants included in the standard related parties report analysis is provided on the back of this document.)

Participant List

Listed below are the 25 participants that are included in the standard related parties report analysis:

- | | |
|---------------------------|----------------------------|
| ■ Broker | ■ Lender |
| ■ Loan Officer | ■ Processor |
| ■ Third Party Originator | ■ Appraiser |
| ■ Supervisory Appraiser | ■ Appraisal Company |
| ■ Review Appraiser | ■ Underwriter |
| ■ Buyer Real Estate Agent | ■ Seller Real Estate Agent |
| ■ Landlord – Individual | ■ Landlord - Company |
| ■ Notary | ■ Title Agent |
| ■ Title Company | ■ Closing Agent |
| ■ Closing Company | ■ Closing Attorney |
| ■ Gift Donor | ■ Power of Attorney |
| ■ Builder | ■ Other - Individual |
| ■ Other – Company | |

Features

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

Contact Us
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Related Parties Report

KROLL FACTUAL DATA - TEST, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800) 929-3400 (970) 663-5700
LINDYS TEST ACCOUNT
 111 NO WHERE PLACE
 LOVELAND, CO 80538
 (970)663-5700 () -

Client Tracking: Requested by **9772** Report ID: **80610RA00024889**
 FD client code: **0610-LINDY** Date requested: **3/13/2008 10:58** Charge: **0.00** Current report view: **1 of 1**

Primary Applicant (as requested)
 Applicant's Last Name: **Springer** First Name: **Ted** Middle Name: Suffix: DOB: **8/9/1957** Social Security: **333-44-5555**

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Reassess Risk



Risk Score

Risk Score and Risk Summary

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

Risk Summary
 ● Possible conflict of interest and appraiser license misrepresentation. **A08001, A09001**

Risk Categories

Category Risk Factor: 2

A09001 Appraiser license number not found.
 - Appraiser: Matt Sampson
 - License Number: 654321
 ACTION(S):
 - Verify License Number input from signature page of appraisal.
 - Refer to www.asc.gov for further appraiser license information.
 A09001

Risk Categories and Alerts

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

- Appraiser Licensing
- Conflict of Interest
- 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.

Conflict Of Interest
A08001 Possible conflict of interest between parties in this loan.
 - Tom Braden (Loan Officer) and Braden Appraisal Co. (Appraisal Company)
 Category Risk Factor: 2
 ACTION(S):
 - Refer to your Company Policy A08001
 - Review file to insure all proper documentation exists and that all policies and procedures have been adhered to.
 A08001

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

Excluded Parties
 No similar records found in Excluded Parties List(s).
 Category Risk Factor: 5

Excluded Parties

No similar records found in Excluded Parties List(s).

Applicants (as requested)

1	Ted Springer	Address 89 St Matthew Ofallon, CA 63366	SSN 333-44-5555	Phone 136-240-7230	DOB 8/9/1957	Age	US Citizen
Employment Status		Total Base Income		Total Income			

Subject Property (as requested)

Address 89 St Matthew	Unit	City Ofallon	State CA	Zip 93366	County	APN
Property Type Condominium	Occupancy Type Owner Occupied	New Construction		Seller		

Loan Information (as requested)

Appraised Value \$110,000	Loan Amount \$90,000	Loan Purpose Cash-Out-Refinance	Doc Type FullDoc
Application Date 3/10/2008	Closing Date 3/12/2008	Prior Sale Amount	Prior Sale Date
LTV	CLTV	Total Assets \$15,000	Total Liabilities \$40,000
		Total Additional Liens	

Excluded Parties Evidence

No similar records found			
Rothman Furniture	45 Terre Lane	O Fallon	CA 63366 (999) 281-5689

Appraiser Information (as requested)

Type Appraisal	Appraisal Date 1/30/2008	Appraiser Matt Sampson	License Number 654321	License State CA
Appraisal Company Braden Appraisal Co.		Supervisory Appraiser		License Number
				License State

Appraiser Information (as reported)

Appraisal - Matt Sampson - 654321
 No information found

Broker Information (as requested)

Name Braden Lending	Address 56 Hadwin Florissant, CA 93033	Phone (999) 222-7272	License Number 789456
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Participants (as requested)

Role	Name
Loan Officer	Jessica Braden
Processor	John Porridge
Underwriter	Ray Smith

Supplemental Reports

As of 3/13/2008 10:58:25 there are 1 other loans with multiple parties in common with this loan.

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 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.

Applicant

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

Subject Property

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

Appraiser Information

The reported Appraiser information is included.

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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.