

Independent verification

When it comes to making lending decisions today, there is no room for doubt. As a lender, you need to verify the accuracy of loan information, ensure your applications are free of fraud and errors, and meet compliance requirements. Independent verification from Kroll Factual Data provides thorough, impartial knowledge to help eliminate doubt and increase confidence in loan processing.

Verifying is believing.

Mistakes happen, as do less- innocent activities. With our independent verification solutions, you can be confident your decisions are based on accurate information. We instantly verify the identity of applicants, confirm their willingness and ability to pay, monitor your portfolio for risk of default, and protect you from collusion and criminal fraud schemes. Our comprehensive services cover all aspects of your verification needs, providing reliable, actionable intelligence to support your lending decisions.

Kroll Factual Data is your independent verification specialist.

With more than 25 years of experience analyzing consumer data, we have the expertise to help lenders, servicers, and financial institutions make qualified lending decisions that will transfer risk, enhance safety and soundness, and increase profitability. By providing impartial and manually verified information, our independent verification solutions improve the quality of loans and enable more efficient loan processing.

Independent verification solutions

Our independent verification solutions help ensure greater accuracy, increase profitability, and decrease risk. We provide impartial data on credit, income, identities, collateral, employment, and undisclosed debts.

Credit and capacity

- **BureauExpress - Merged Credit Reports:** Enables seamless ordering and interfacing of one, two, or three bureau-merged credit reports with loan origination software
- **QuickScore - Credit Re-scoring:** Increases the process of revising credit files and updating credit scores once a credit dispute has been settled
- **Credit Score Analysis:** Provides specific, detailed actions to help your applicants improve their credit scores
- **ActionFacts - Income and Employment Fraud Services:** Identifies high-risk applicants by verifying and assessing applicant income and employment information
- **Verification of Employment, Income, Assets, and Liabilities:** Provides unbiased verification of employment, income, assets, and liabilities
- **Business Insight:** Provides verified, third-party information on companies and their principals

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Identity and investigation

- **FactualID - Identity Report:** Identifies borrower misrepresentation through a complete set of results that include an overall risk score and alerts by category for further review and analysis
- **Social Security Verification:** Confirms whether a name and Social Security number combination match the data in the Social Security Administration's records
- **Resident Screening:** Helps determine applicants who might make ideal tenants by verifying financial and criminal histories and identifying illegal subleasing
- **FullFacts - Related Parties Report:** Assesses the risk of prohibited individuals, party collusion, conflicts of interest, and non-arms-length transactions resulting from parties involved in mortgage loan transactions

Collateral and property

- **Automated Valuation Models (AVMs):** Helps reduce mortgage loan risk with four easy-to-read reports featuring unique levels of detail
- **CollateralFacts - Collateral Fraud Analysis:** Verifies the accuracy of property data, evaluates possible title misrepresentation, and compares the subject characteristics to the subject market area
- **Flood Certification:** Combines flood compliance products, exceptional customer service, and geographic information system (GIS) technology with industry-leading accuracy and hit rates
- **Mortgage Risk Analysis:** Provides mortgage lien information and credit standing, as well as any tax liens or judgments attached to the collateral supporting the loan

Business and professional screening

- **Business Insight:** Provides verified, third-party information on companies and their principals
- **Pre-employment Screening:** Helps you gain insight into job applicants' identities, criminal histories, employment, and educational backgrounds

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