

Loan Assessment Review

Increased loan repurchase demands and mortgage insurance rescissions are inevitable given today's higher delinquency rates. More borrowers are in financial distress . . . and some that aren't are choosing to pursue strategic defaults. Add in the fact that loan files often provide a less-than-perfect record of data used to support an underwriting decision, and it can be difficult to determine what really went wrong.

Whether you are a lender defending claims against your representations and warranties, or an investor or insurer exercising recourse, it is in everyone's best interest to clear the matter quickly and fairly.

Why Kroll Factual Data

Kroll Factual Data's Loan Assessment Review provides an independent re-verification of data supporting the loan decision to identify whether there was material misrepresentation in the file. This enables you to secure substantiated conclusions for each loan reviewed, establishes a neutral ground for negotiating a fair outcome, and frees your staff to continue supporting new business.

The independently verified loan information and summary report is returned within 30 days of the receipt of the loan file(s), at approximately one-third the cost of traditional third-party quality-control reviews.

While there is no limit to the verifications that can be performed, the typical investigation includes:

- Forensic automated valuation model (AVM) based on the original appraisal date
- Forensic verification of employment (VOE) and verification of income (VOI) at time of closing
- Credit report comparison to the original credit report to identify any undisclosed debts at time of loan closing
- Evaluation of participants that may have been previously identified as barred or disqualified
- Classification of each variance found as material or non-material based on client-specific criteria

Contact Us:

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

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.