

The image features a blue-tinted background with silhouettes of four business professionals in a meeting. Three men are in the foreground, looking at a document held by one of them. A fourth person is visible in the background on the right. The scene is set in front of a large window with a cityscape visible outside.

**Mortgage Solutions
for safer, more
effective decisions**

>> Reducing financial and operational risk

Sound decisioning has long been the key to successful risk management, and the cost of poor decisions has never been higher.

Audits are now being performed more frequently and have increased in scope in an effort to uncover financial and operational risks arising from misrepresentation and fraud, poor quality control and lack of compliance. Should an audit uncover errors or a pattern of risk, institutions may face severe financial losses, penalties, sanctions and significant reputational damage. Add to this the fact that sweeping economic, regulatory and social changes are reshaping the mortgage industry in ways that require fundamental changes to risk management practices.

In this ever-evolving environment, the winners will be those that understand innovation is required to meet today's challenges.

We also understand that each institution and mortgage industry function has different needs and requirements. To meet your needs and stay ahead of industry changes, we work collaboratively with you from the outset of our relationship to understand the current and potential areas of risk, along with your operational environment and technology platforms. Once we've completed a needs assessment, we create a customized solution and implementation plan to address your specific requirements. Because our solutions are designed to reduce process complexity and burdens on your staff, implementation can generally occur in less than 30 days.

Innovation is the key to solving today's challenges

Kroll Factual Data understands the challenges faced by the mortgage industry. That's why we specialize in providing independent verification services that help our clients increase the quality, safety, speed and efficiency of decisioning and risk management throughout the loan lifecycle.

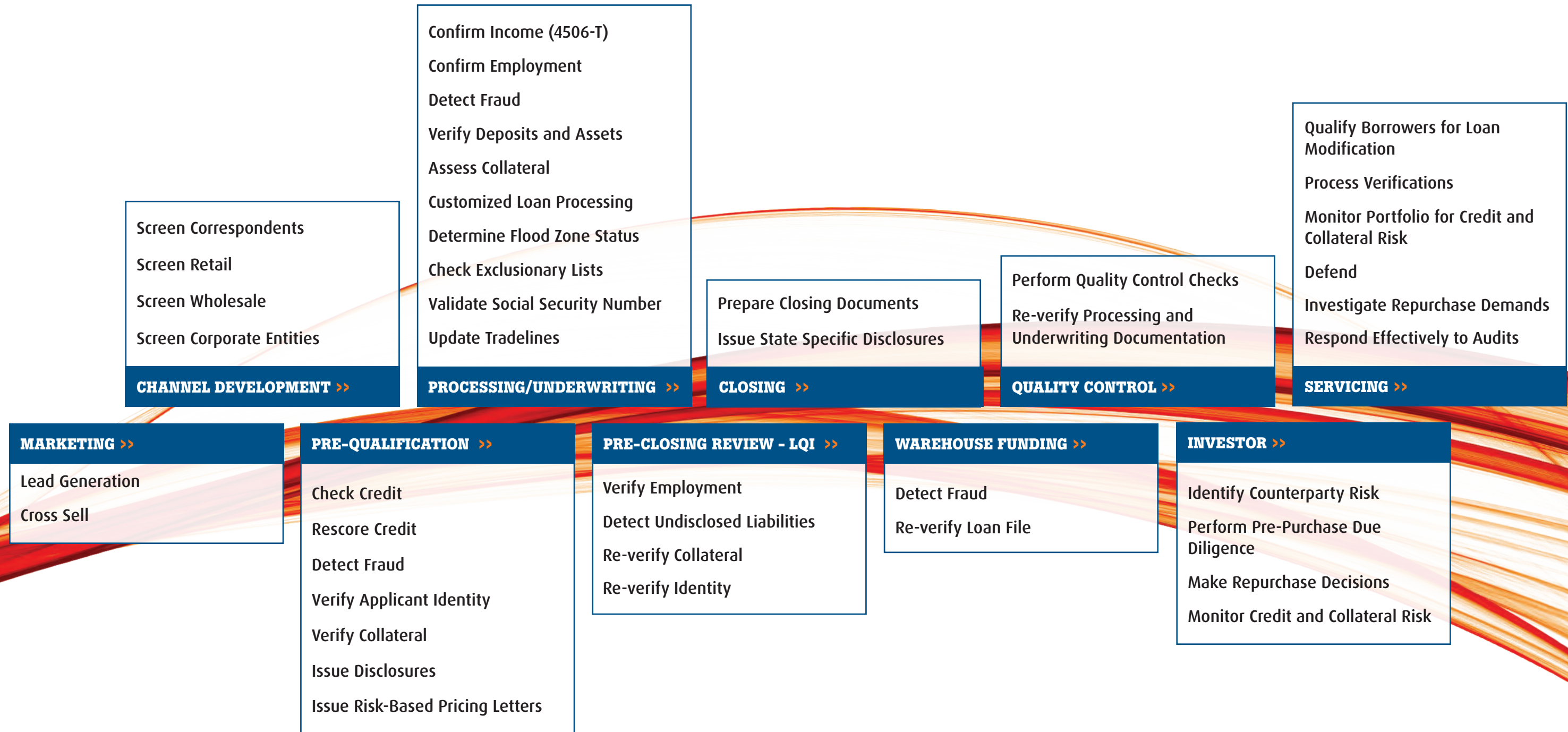


Solutions to Address Your Unique Needs

- >> Applicant Pre-Qualification
- >> Customized Loan Processing
- >> Underwriting Risk Management
- >> Quality Control, Compliance and Fraud Detection
- >> Investor Loan Quality Initiatives
- >> Investor Due Diligence
- >> Counterparty Due Diligence
- >> Servicing Surveillance and Loan Modification
- >> Portfolio Review
- >> Loss Mitigation
- >> Data Integrity

>> Increasing efficiency

>> Improving quality





Kroll Factual Data is a trusted provider of independent verification services to mortgage lenders, banks, credit unions, property management firms and government agencies. For more than 25 years, Kroll Factual Data has helped clients make prompt, accurate decisions that transfer risk, enhance safety and soundness, and increase profitability. Kroll Factual Data is part of the Altegrity family of businesses. Altegrity is a global information services company with 11,000 employees united by a common mission to help government and commercial clients *Make Decisions SmarterSM*.