

Secure Data Transfer

To make quality lending decisions, you need document and data integrity. To help ensure that loans are sound and fraud-free, Kroll Factual Data can provide, within seconds, Wholesale Lenders, Investors, and Quality Control the same reports that we provided to the submitting originators.

Why Secure Data Transfer

Pulling the same reports from the same source, Kroll Factual Data allows all involved parties to trust that the information in a loan file is complete, unbiased, and free of fraud and error.

- » We operate at arm's length, minimizing the potential for fraud and internal errors that could trigger a repurchase demand or regulatory sanction.
- » Certified SAS-70 Type II Service Organization
- » Verizon Cybertrust Information Security Certified Organization

Independent verification specialists

With more than 25 years of experience analyzing consumer data, our expertise helps lenders, servicers, and financial organizations make qualified lending decisions that reduce risk, enhance safety and soundness, and increase profitability. By providing impartial and expertly verified information, our independent verification solutions help confirm the quality of loan data and enable a safer, more efficient lending process.

Brokers, Wholesalers, Investors and Quality Control all see the same reports:

Accepting submitted documentation from the originating party has become a risky sticking point in the lending process. Wholesalers, Investors, and Quality Control must be confident that information received in the loan file is identical to that received by the loan originator from the source of verification or the service provider.

- » Instantly receive actual reports, in their original format from the original source – not passed through a third party.
- » Streamline the lending process – save the time required to pull new reports.
- » Allows originating parties to retain control over ordering settlement services
- » Dramatically reduces cost for wholesales, investors and Quality Control while maintaining data integrity
- » Helps prevent fraud and catch fraudsters
- » Access any existing Kroll Factual Data reports, including Credit Reports, Risk Services, TRV, VOE, VOI, VOD, VOM and all related independent verifications.
- » Order a Loan Review Report with the Compare Function from the original credit report to instantly identify undisclosed liabilities.
- » Reduce risk by verifying that all reports submitted were not modified by a 3rd party.

(continued)

Services Available via Secure Data Transfer

- » BureauExpress Merged Credit Reports
- » FactualID - Identity Report with Risk Score
- » SocialID Direct - Social Security Number
- » FullFacts - Related Parties Report
- » CollateralFacts - Collateral Risk Analysis
- » ActionFacts - Income and Employment Risk Analysis
- » Collateral Verification Report
- » 4506t Tax Return Verifications
- » Verifications of:
 - » Employment
 - » Deposit
 - » Mortgage
 - » Rent/Lease
 - » Insurance
- » Loan Review Report - Undisclosed Liabilities
- » Automated Valuation Models

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