

# FULLfacts

■ ■ ■ ■ risk assessment

**FullFacts** assesses the risk of potential misrepresentation of the broker, appraiser, loan officer, closing agent, and the other participants involved in a mortgage loan transaction.

## How FullFacts Works

With three basic pieces of information - the borrower's name, the property address and at least one additional participant (ex. appraiser, title agent etc.) - we reply with a report that:

- Identifies loan party collusion, conflict of interest and non arms length transactions.
- Determines 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.
- Can also upload your own internal exclusionary lists into the search.

### Features:

- Knowledge Based Risk Model
- Proprietary Trending Knowledge
- Flexible Management Reports
- Customizable
- Document Due Diligence Actions
- Identify Misrepresentation
- Lower Review Rates
- Less False Positives

## Why FullFacts?

- Identify Participant Misrepresentation
- Knowledge-Based System
- Comprehensive Participant Risk Assessment

## Add Your Exclusionary List

To streamline your workflow, Kroll Factual Data can upload your internal exclusionary list into the **FullFacts** participant risk analysis.

## Add Unique Participants

Kroll Factual Data enables you to easily add any unique participants to the assessment if you have a loan with a participant that is not included in our list. The list of 25 participants that are included in the standard **FullFacts** analysis is provided on the back of this document.

## FullFacts Participant List

Listed below are the 25 participants that are included in the standard **FullFacts** analysis:

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

### Contact Us:

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

<b>KROLL</b> Factual Data		<b>TRUALERT</b>			FullFacts			
<b>KROLL FACTUAL DATA - TEST, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800) 929-3400 (970) 663-5700</b>								
<b>LINDYS TEST ACCOUNT</b> 111 NO WHERE PLACE LOVELAND, CO 80538 (970)663-5700 ( ) -		Client Tracking		Requested by <b>9772</b>		Report ID <b>80610RA00024889</b>		
		FD client code <b>0610-LINDY</b>	Date requested <b>3/13/2008 10:58</b>	Charge <b>0.00</b>	Current report view <b>1 of 1</b>			
<b>Primary Applicant (as requested)</b>								
Applicant's Last Name <b>Springer</b>	First Name <b>Ted</b>	Middle Name	Suffix	DOB <b>8/9/1957</b>	Social Security <b>333-44-5555</b>			
<b>Risk Score</b>								
<b>23</b>		<table border="1"> <tr> <td>High Risk</td> <td>Low Risk</td> </tr> </table>					High Risk	Low Risk
High Risk	Low Risk							
<a href="#">Reassess Risk</a>								
<b>Risk Summary</b>								
● Possible conflict of interest and appraiser license misrepresentation.				<b>A08001, A09001</b>				
<b>Risk Categories</b>								
<b>Appraiser Licensing</b>		Category Risk Factor: 2						
<b>A09001</b>	Appraiser license number not found. - Appraiser:Matt Sampson - License Number:654321	ACTION(S): - Verify License Number input from signature page of appraisal. A09001 - Refer to www.asc.gov for further appraiser license information. A09001						
<b>Conflict Of Interest</b>		Category Risk Factor: 2						
<b>A08001</b>	Possible conflict of interest between parties in this loan. - Tom Braden (Loan Officer) and Braden Appraisal Co. (Appraisal Company)	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						
<b>OFAC/NSPLC</b>		Category Risk Factor: 5						
No similar records found in OFAC's SDN or NS-PLC lists.								
<b>Excluded Parties</b>		Category Risk Factor: 5						
No similar records found in Excluded Parties List(s).								

**Risk Score and Risk Summary**

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

**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.

**Applicant**

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

<b>Applicants (as requested)</b>						
<b>1</b>	<b>Ted Springer</b>	Address	SSN	Phone	DOB	Age US Citizen

89 St Matthew Ofallon, CA 63366		333-44-5555		136-240-7230		8/9/1957		
Employment Status			Total Base Income			Total Income		
<b>Subject Property (as requested)</b>								
Address <b>89 St Matthew</b>			Unit	City <b>Ofallon</b>	State <b>CA</b>	Zip <b>93366</b>	County	APN
Property Type <b>Condominium</b>		Occupancy Type <b>Owner Occupied</b>		New Construction			Seller	
<b>Loan Information (as requested)</b>								
Appraised Value <b>\$110,000</b>		Loan Amount <b>\$90,000</b>		Loan Purpose <b>Cash-Out-Refinance</b>			Doc Type <b>FullDoc</b>	
Application Date <b>3/10/2008</b>		Closing Date <b>3/12/2008</b>		Prior Sale Amount			Prior Sale Date	
LTV	CLTV	Total Assets <b>\$15,000</b>		Total Liabilities <b>\$40,000</b>			Total Additional Liens	
<b>Excluded Parties Evidence</b>								
<b>No similar records found</b>								
<b>Rothman Furniture</b>		<b>45 Terre Lane</b>		<b>Ofallon</b>	<b>CA</b>	<b>63366</b>	<b>(999) 281-5689</b>	
<b>Appraiser Information (as requested)</b>								
Type <b>Appraisal</b>	Appraisal Date <b>1/30/2008</b>	Appraiser <b>Matt Sampson</b>			License Number <b>654321</b>	License State <b>CA</b>		
Appraisal Company <b>Braden Appraisal Co.</b>		Supervisory Appraiser			License Number	License State		
<b>Appraiser Information (as reported)</b>								
<b>Appraisal - Matt Sampson - 654321</b>								
<b>No information found</b>								
<b>Broker Information (as requested)</b>								
Name <b>Braden Lending</b>	Address <b>56 Hadwin Florissant, CA 93033</b>	Phone <b>(999) 222-7272</b>		License Number <b>789456</b>				
<b>Participants (as requested)</b>								
<b>Role</b>				<b>Name</b>				
Loan Officer				Jessica Braden				
Processor				John Porridge				
Underwriter				Ray Smith				
<b>Supplemental Reports</b>								
As of 3/13/2008 10:58:25 there are 1 other loans with multiple parties in common with this loan.								
<b>Order History</b>								
<b>Disclaimer</b>								
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.								
<b>4.0- 4.0- 3.0- 0.0</b>			<b>End of Report</b>			<b>4.2.7</b>		

### Subject Property

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

### Appraiser Information

The reported Appraiser information is included.

# KROLL

Factual Data

## **From Origination to Securitization**

Kroll Factual Data is the leader in risk assessment.

### **FactualID**

Assesses the borrower identity risk and also searches the OFAC List of Specially Designated Nationals (SDN), the OFAC Non-SDN Palestinian Legislative Council List (NS-PLC), and other exclusionary lists.

### **CollateralFacts**

Protects lenders and investors against property value misrepresentation by comprehensively evaluating property data to determine the valuation risk, flip risk, market risk, address validation risk, and ownership and title risk.

### **FullFacts**

Assesses the risk of potential misrepresentation of the broker, appraiser, loan officer, closing agent, and the other participants involved in a mortgage loan transaction.

### **ActionFacts**

Assesses the financial risk by analyzing employment and income risk as well as asset and liability misrepresentations.

