

## Verification Solutions | Third Party Verifications

Verifications have been a mandatory function for financial institutions throughout the loan process for some time now. Third Party Verifications address the growing need of lenders, servicers, and financial institutions to obtain an unbiased verification of information accurately, efficiently, and with variable expense.

### Why Kroll Factual Data?

#### Experience

Kroll Factual Data is a subsidiary of the world's leading risk consulting company, Kroll, which is an operating unit of Marsh & McLennan Companies, Inc., the global professional solutions firm (NYSE: MMC). With over 20 years of experience analyzing consumer data, Kroll Factual Data has the expertise to help make qualified lending decisions that will transfer risk, enhance safety and soundness, and increase profitability.

#### Innovative Solutions

Kroll Factual Data is a third-party service provider that is financially non-interested in the transaction process, providing unbiased and manually verified information. By utilizing Kroll Factual Data to process your verifications, you will increase productivity, profitability and efficiently close better loans. Third Party Verifications improve the quality of loans processed and enhance the safety and soundness of the transaction in a cost-effective manner.

### Kroll Factual Data's Verification Solutions:

**Social Security Number:** Verify whether a name and Social Security Number combination match the data in Social Security Administration's records.

**Tax Return:** Ensure that income-tax data submitted by your loan applicants are accurate and free from fraud.

**Employment:** Confirm a borrower's employment status as well as length of employment, salary, and position.

**Deposit:** Review assets prior to approving a loan. Find out how long the account has been open, account standing, account balance and overdrafts.

**Mortgage:** Mortgage payment history, balance and monthly payment amount for an existing mortgage.

**Rent:** Assess the ability of the borrower to make a monthly mortgage payment based on the monthly rent payment history.

**Lease:** Determines the outstanding liability of a renter to a landlord.

**Insurance:** Determine coverage for an asset or act.

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