

ACTION**facts**

■ ■ ■ ■ risk assessment

ActionFacts comprehensively verifies and assesses applicant income and employment information as well as assets and liabilities.

How ActionFacts Works

Seconds after you provide us with the applicants information - an **ActionFacts** report is returned with:

- Employment Data
- Income Data
- A List of Assets and Liabilities
- A comprehensive score and categorical risk factors are also provided based on a unique and independent evaluation helping you identify inconsistencies and reducing potential risk.

Features:

- **W2 analysis**
- **Customizable**
- **Risk-based scoring system**
- **Score Reassessment**
- **Management Reports**
- **Comprehensive Analysis**
- **Integrates with other risk services.**
- **Lists Assets and Liabilities**

Why ActionFacts?

- Consistency in evaluations
- Order history facilitating compliance
- Instant results

Comprehensive Analysis

ActionFacts provides a comprehensive score and categorical risk factors based on a unique and independent evaluation of the applicant(s) that identifies inconsistencies and reduces the potential risk.

Tracking, Trending and Reporting Management Solution

ActionFacts offers a streamlined approach to identifying high risk applicants within your loan originations, allowing you to effectively manage your risk exposure.

Customizable Risk Assessment Engine

Our customizable risk assessment engine allows you to not only weigh the severity of every fraud alert according to your business processes, but also customize the alerts and action steps given to your processing staff so that it matches your investors' requirements.

Contact Us:
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KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800) 324-5005 OR FAX (800) 364-5005

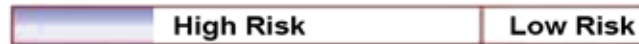
RESEARCH DEVELOPMENT TESTING ATTN ANDREA HRUBY LOVELAND, CO 80538 (970)663-5700 (866)516-3495	Client Tracking	Requested by fraud	Report ID 80651RA00031178
	FD client code 0651-NEWPRD	Date requested 2/27/2008 11:47	Charge 0.00

Primary Applicant (as requested)					
Applicant's Last Name Smith	First Name Jane	Middle Name	Suffix	DOB 5/20/1962	Social Security 123-45-6789

Risk Score

28

[Reassess Risk](#)



Risk Summary

- Possible identity and income misrepresentation. **A06001, A13003, A13010, A13012**

Risk Categories

Identity	Category Risk Factor: 1 Add Comments/Alert Action	
A06001	Applicant name does not appear on SSN Search. - Applicant: Jane Smith (123-45-6789)	ACTION(S): - Verify input. Review Social Security Card, pay-stubs, W2's AND/OR tax returns FOR consistency. A06001 - Require confirmation of the Social Security Number from the Social Security Administration. A06001

Income	Category Risk Factor: 1 Add Comments/Alert Action	
A13010	Applicant's base income exceeds the typical income for this profession in this geographic area. - Applicant: Jane Smith (123-45-6789) - Employer: Marshall Manufacturing (MO); Position: Maintenance; Base/Total Income: \$120,000.00 - Typical Income Range: \$34,145.07 - \$42,578.27	ACTION(S): - Review other documents such as paystubs and W2's. Order Verification of Employment. A13010 , A13012 , A13003
A13012	Total liabilities are lower than expected for this income level. - Loan Total Liabilities: \$10,000.00; Loan Total Income: \$120,000.00	
A13003	Very few assets but the applicants salary is substantial. - Loan Total Assets: \$5,000.00; Loan Total Income: \$120,000.00	

Occupancy/Strawbuyer	Category Risk Factor: 5 Add Comments/Alert Action
No variances detected.	

OFAC/NSPLC	Category Risk Factor: 5 Add Comments/Alert Action
No similar records found in OFAC's SDN or NS-PLC lists.	

Excluded Parties	Category Risk Factor: 5 Add Comments/Alert Action
No similar records found in Excluded Parties List(s).	

Employment	Category Risk Factor: 5 Add Comments/Alert Action	
A12013	Employer not found as a registered business. - Applicant: Jane Smith (123-45-6789) - Employer Name: Marshall Manufacturing	ACTION(S): - Review other documents such as paystubs and W2's. Order Verification of Employment. A12013

Assets and Liabilities	Category Risk Factor: 5 Add Comments/Alert Action
No Variances Detected	

Applicants (as requested)

1	Jane Smith	Address 1101 Haven View Ofallon, MO 63366	SSN 123-45-6789	Phone 101-678-6192	DOB 5/20/1962	Age	US Citizen
		Employment Status Employed	Total Base Income 10000	Total Income 10000			

Subject Property (as requested)

Address 1101 Havenview	Unit	City Ofallon	State MO	Zip 63366	County	APN
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Risk Score and Summary

The overall risk is translated into an 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:

- Identity
- Income
- Occupancy/Strawbuyer
- OFAC/NSPLC
- Excluded Parties
- Employment
- Assets and Liabilities

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.

Subject Property

The subject property information is

Property Type	Occupancy Type	New Construction	Seller
Loan Information as requested			
Appraised Value \$150,000	Loan Amount	Loan Purpose	Doc Type
Application Date	Closing Date	Prior Sale Amount	Prior Sale Date
LTV	CLTV	Total Assets \$5,000	Total Liabilities \$10,000
Total Additional Liens			

Social Security Number Search Results			
1	Jane Smith 123-45-6789		
Issuance SSN 123-45-6789 was issued 1979 - 1981 in Missouri			
Name	Address	Record Date	Reported DOB
JUDY JONES	418 ELM GROVE Ln Apt 1 HAZELWOOD, MO 63042	11/2000 - 1/2008	1/ 1/ 1964
JUDY JONES	418 ELM GROVE Ln Apt I HAZELWOOD, MO 63042	12/2000 - 12/2000	1/ 1/ 1964
JUDY JONES	1044 DAWN VALLEY Dr Apt B MARYLAND HEIGHTS, MO 63043	7/1994 - 1/1999	1/ 1/ 1964
JUDY JONES	32 MONTAUK Dr SAINT LOUIS, MO 63146	3/1996 - 3/1996	
JUDY JONES	7 BEL RAE Ct Apt B SAINT CHARLES, MO 63301	3/1994 - 3/1994	1/ 1/ 1964
JUDY JONES	7 CT SAINT CHARLES, MO 63301	10/1993 - 10/1993	1/ 1/ 1964
JUDY JONES	2155 PALESTRA Dr Apt 1 SAINT LOUIS, MO 63146	5/1992 - 12/1992	1/ 1/ 1964
JUDY JONES	4436 CAMBRIDGE CROSSING Ln BRIDGETON, MO 63044	3/1991 - 12/1991	10/ 1955
JUDY JONES	2211 RENAULT Dr Apt A SAINT LOUIS, MO 63146	3/1987 - 12/1991	
JUDY JONES	11406 AIRLANE C BRIDGETON, MO 63044	3/1987 - 3/1987	
JUDY JONES	1044 DAWN VALLEY Dr # 01 SAINT LOUIS, MO 63101		4/ 1964
JUDY JONES	2505 CHESSTAL St SAINT CHARLES, MO 63301		1/ 1/ 1964

Reverse Phone Search			
1	Jane Smith 123-456-789		
Name	Address	Listing Type	Phone Type
Jane Smith	1101 Haven View Dr O Fallon, MO 63366	Residence	Landline

Excluded Parties Evidence

No similar records found

Employment Information (as requested)						
1	Jane Smith 123-45-6789					
Employer Name 1	Address	City	State	Zip	Phone	
Marshall Manufact.	1225 Acredale	Florissant	MO	63033	(101) 678-9230	
Employer Type	Years on Job	Years In Profession	Position		Self Employed	
Primary	3	5	Maintenance		false	

Calculated Income (as reported)			
1	Jane Smith 123-45-6789		
Position	25th Percentile	Median	75th Percentile
Maintenance Technician	\$34145.07	\$39030.96	\$42578.27

Employment Information (as reported)	
1	Jane Smith 123-45-6789 (Primary)

Employer Reverse Phone Search	
1	Marshall Manufacturing (101) 678-9230

Order History

Disclaimer

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.

4.0- 3.0- 3.0- 0.0 **End of Report** **4.3.15**

listed (as requested) for reference

Social Security

A comprehensive Social Security search of names associated with a Social Security number is performed through an extensive, GLB compliant name search engine.

Employment Information

Employment data is evaluated by searching business and bankruptcy reports on the employer as well as a reverse phone search. The stated Income is evaluated by comparing 3rd party salary 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.

