

# COLLATERAL**facts**

■ ■ ■ ■ risk assessment

**CollateralFacts** protects you from property misrepresentation by identifying fraudulent activity surrounding a property – enabling you to close more loans with less risk.

Our **CollateralFacts** engine evaluates property data to determine the accuracy of the value provided, evaluate possible title misrepresentation, and compare the subject characteristics to the subject market area.

## How CollateralFacts Works

Provide us with three basic pieces of information – the borrower’s name, the property address and its estimated or appraised value – we reply with a report that includes:

- A comprehensive 0-100 Collateral Risk Score.
- An in-depth analysis of the valuation risk, flip risk, market risk, address validation risk, and ownership and title risk.
- The transaction history, an appreciation graph, and comparable sales of the subject property.
- AVM values and Confidence Score.

### Features:

- **Portfolio Screening**
- **Batch Processing**
- **Flexible Management Reports**
- **Customizable**
- **Document Due Diligence Actions**
- **Interactive Maps**
- **Superior Comparable Data**
- **Multiple AVM Options**

## Why CollateralFacts?

- Cost Effective Property Risk Validation
- Identify Potential Flip Risk
- Knowledge-Based System
- Report Adapts to Changing Market Conditions
- Comprehensive Subject Transaction Data

## Updated Property Data

**CollateralFacts** utilizes data provided by some of the industry’s most respected sources for property data. Our sources provide frequent updates to ensure that the analysis data is up-to-date.

## 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.

## Comprehensive Analysis

In order to comprehensively detect over valuation and fraud, **CollateralFacts** compares the subject property data to 20 neighboring properties, the subject property characteristics, sales history and an independent AVM. Any variances automatically populate your alert fields.

Contact Us:  
800-929-3400  
sales@krollfactualdata.com  
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<b>KROLL</b> Factual Data		<b>TRUALERT</b>		CollateralFacts	
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 80651CR00034409	
	FD client code 0651-NEWPRD	Date requested 03/25/09 08:03:12	Charge 0.00	Current Report View 1 of 1	
Primary Applicant (as requested)					
Applicant's Last Name Richards	First Name Jane	Middle Name	Suffix		
Collateral Risk Score					
<b>48</b>		High Risk Low Risk			
<a href="#">Reassess Score</a>					
Risk Categories					
Ownership and Title Category Risk Factor: 2 <a href="#">Add Comments</a>					
A02002	The applicant name is showing as the owner of the subject property, according to public records, on purchase transaction. -Applicant Name: Jane Richards; -Owner Name: JANE L RICHARDS -Co-owner Name:		ACTION(S): - Confirm loan purpose. Review chain of title. A02002 - Contact County Recorders or Assessors Office to verify ownership. A02002		
Valuation Category Risk Factor: 4 <a href="#">Add Comments</a>					
A03001	The subject appraised value appears to be too high for the neighborhood. -Appraised Value: \$110,000.00 -Acceptable Market range: \$60,750.00 to \$88,500.00 -Appraised Value Exceeds Acceptable Market range by 24%.		ACTION(S): - Evaluate appraiser comments and comparable sales. Request appraiser explanation. A03001 - Examine appraisal, if the value appears unreasonable order independent review appraisal. A03001		
Flip Category Risk Factor: 5 <a href="#">Add Comments</a>					
No variances detected.					
Market Category Risk Factor: 5 <a href="#">Add Comments</a>					
No variances detected.					
Address Validation Category Risk Factor: 5 <a href="#">Add Comments</a>					
No variances detected.					
AVM Values					
Low Value \$ 80,000	High Value \$ 105,000	Estimated Value	Confidence Score	<a href="#">View AVM</a>	
Subject Property (as requested)					
Address 937 Willow St	Unit	City Wood River	State AK	Zip 92095	County APN
Property Type	Occupancy Type	New Construction	Seller		
Subject Property Address (as reported)					
Address 937 Willow St	Unit	City Wood River	State AK	Zip 92095	County Madison
Loan Information (as requested)					
Appraised Value \$ 110,000	Loan Amount	Loan Purpose Purchase	Application Date	Closing Date	
LTV	CLTV	Total AdditionalLiens	Prior Sale Amount	Prior Sale Date	
Subject Property Characteristics					
Address 937 WILLOW ST	Unit	City WOOD RIVER	State AK	Zip 92095	
Sq Ft 978	Year Built 1959	Room Count //	Lot Size 6,716	Pool N	Fireplaces # of Stories 1
Assessed Value \$ 33,760	Assessed Land \$ 2,731	Assessed Improvement \$ 31,029	APN 19-2-08-22-09-103-005-	Subdivision	
Legal Description EAST WOOD LOT 5 60X112 S X IRR					
Subject Property Transaction History					
Owner Name JANE L RICHARDS		Co-Owner Name		Seller Name	
1	Sale Amount	Sale Date 09/20/06	Change from Prior Sale Amount: Percent: % Per Year:	Lender Name NATIONAL BANK	Loan Amount \$ 35,000
	Difference to Prior Sale 726 days			Document Type	Doc Number 000050257
Owner Name JANE L RICHARDS		Co-Owner Name		Seller Name PHILIP E JONES	
2	Sale Amount \$ 103,000	Sale Date 09/24/04	Change from Prior Sale Amount: Percent: % Per Year:	Lender Name MORTGAGE GROUP INC	Loan Amount \$ 55,620
	Difference to Prior Sale 434 days			Document Type	Doc Number 000057686
Owner Name PHILIP E JONES		Co-Owner Name KELLI M JONES		Seller Name	
3	Sale Amount	Sale Date 07/18/03	Change from Prior Sale Amount: Percent: % Per Year:	Lender Name COMMUNITY BANK	Loan Amount \$ 35,000
	Difference to Prior Sale 1824 days			Document Type	Doc Number 0045904784
Owner Name PHILIP E JONES		Co-Owner Name		Seller Name	
4	Sale Amount	Sale Date 07/20/98	Change from Prior Sale Amount: Percent: % Per Year:	Lender Name FIRST BANK FSB	Loan Amount \$ 60,000
	Difference to Prior Sale			Document Type	Doc Number 0042540037
Subject Appreciation Graph					

## Risk Categories and Alerts

The Specific Risk Categories are listed with alerts and action items:

- Ownership and Title
- Valuation
- Flip
- Market
- Address Validation

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.

## Subject Property

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

## Subject Property History

The subject property transaction history information is listed for reference

## Risk Score

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

## AVM Values

AVM Values are included in the CollateralFacts report. You also have the ability to select from multiple AVM providers.

## Subject Property Characteristics

The basic property information is listed.

## Subject Appreciation Graph

The Subject Appreciation Graph represents the value of the current transaction relative to prior and subsequent transactions.

## Comparable Sales

In order to comprehensively detect overvaluation and fraud, CollateralFacts compares the subject property data to 20 neighboring properties, the subject property characteristics, sales history, and an independent AVM.

*note: only 2 Comparable sales are shown in this sample due to space limits.*

## Neighborhood Sales Graph

The Neighborhood Sales Graph represents the subject value relative to the value provided for the market area.

2024 Q4 Appraised

SALE DATE

Comparable Sales												
Subject Property	Appraised Value	Owner Name	Sq Ft	Land Use	Lot Size	Dist (mi)	APN					
	\$ 110,000	JANE L RICHARDS	978		6,716	0	19-2-08-22-09-103-005-					
1	929 WILLOW ST WOOD RIVER, AK 92095	Owner Name	LAUREN TOM	Sq Ft	843	Land Use		Lot Size	6,777	Dist (mi)	19-2-08-22-09-103-007-	APN
		Comparable Alert		Loan Amount		Lender Name						
		\$ 128,189		UNITED MTG								
	Sale Amount	Sale Date	Prior Sale Amount	Prior Sale Date	Year Built	Room Count	Assessed Value					
	\$ 130,000	07/23/07			1959	//	\$ 30,260					
20	21 W BEACH AVE WOOD RIVER, AK 92095	Owner Name	KATHERINE J JONES	Sq Ft	702	Land Use		Lot Size	2,748	Dist (mi)	19-2-08-21-20-402-018-	APN
		Comparable Alert		Loan Amount		Lender Name						
		\$ 28,500		POLARIS BANK								
	Sale Amount	Sale Date	Prior Sale Amount	Prior Sale Date	Year Built	Room Count	Assessed Value					
	\$ 30,000	05/22/07			1923	//	\$ 10,880					

Other Sales												
Subject Property	Owner Name	Sq Ft	Land Use	Lot Size	Dist (mi)	APN						
2	948 CEDAR DR WOOD RIVER, AK 92095	Owner Name	STANLEY T SIMPLE	Sq Ft	1435	Land Use		Lot Size	0.10	Dist (mi)	19-2-08-22-09-103-025-	APN
		Comparable Alert		Loan Amount		Lender Name						
	Sale Amount	Sale Date	Prior Sale Amount	Prior Sale Date	Year Built	Room Count	Assessed Value					
	\$ 40,290	11/06/07			1963	//	\$ 23,500					
6	401 ROOSEVELT AVE WOOD RIVER, AK 92095	Owner Name	ELAINE LEWIS	Sq Ft	1428	Land Use		Lot Size	8,446	Dist (mi)	19-2-08-22-10-102-001-	APN
		Comparable Alert		Loan Amount		Lender Name						
		\$ 55,250		COUNTRYWIDE BANK								
	Sale Amount	Sale Date	Prior Sale Amount	Prior Sale Date	Year Built	Room Count	Assessed Value					
	\$ 65,000	12/19/07			1942	//	\$ 23,760					

### Neighborhood Sales Graph

# C O M P S

AMOUNT

### Map

Hide Map

Clicking on map will:  Zoom In  Re-Center  Re-Center and Zoom In

Legend:  Subject Property  Field Value  Client Value  Comp Value Alert

### 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.

### End of Report

V- 2.19.3 ;3

## Other Sales

Other transactions that don't necessarily match the subject property are listed.

## Interactive Map

An interactive map is included. The map shows the relative location of the subject property and comparables used.



## **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.

