Undisclosed Debt Monitoring (UDM)

渊 Factual Data

Let the DRIVE[®] Platform From DataVerify[®] Do The Work For You

Offering a full suite of innovative mortgage lending solutions

Automated monitoring of the borrower's credit activity during the loan file process

Hidden debt should be a cause for serious concern as it can lead to repurchasing risk and other costly consequences for lenders. Be prepared at closing time and not caught off guard by new tradelines, public records, or other credit changes.

We offer a customizable monitoring option to provide alerts of any changes in the borrower's credit history for a period of up to 120 days. With UDM powered by the DataVerify[®] DRIVE[®] platform, the following and more can be customized:

- · Automatically start and stop monitoring
- Monitor one borrower or all of them
- Monitor one, two, or three credit bureaus
- Customize the alerts to be notified on
 - Alerts can be delivered through DRIVE or sent directly back to the processor who ordered them
 - Onfigure the alerts based off inquiry type
 - ♦ Order our UDM solution automatically or manually

Revolutionizing the UDM Process

Not knowing about new inquires, balance changes, payment increases, or new derogatory tradelines can be costly when it comes to closing time. Our unique solution enables users to access DRIVE system across the mortgage lending lifecycle to improve efficiency and help reduce risk. Work with a provider who understands a lender's needs and molds a solution tomeet them.



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Let the DRIVE® Platform Do The Work

OANS	REPORTS	SUPPOR	· \\	TOOLS	_	ADMIN		
UDM Detailed F								
Detail Reports Results Summary Borrower Profile UDM Report	-		UDM	Det	aile	d Report		
Employer Profile	Reorde	r All Monitori	ng*				Stop A	II Monitorin
VOE/VOI 4506	* Summ	vary of Monitoring	0					
SSA Verify								iow History
Loan Participants		iorrower #1	Start		Bureau	Message	Start Date	End Date
Watchlist	M	IONEY PENNY			TRU	Monitoring Requested	4/4/2018	8/2/2018
GFAC Report		Reorder*			XPN	Monitoring Requested	4/4/2018	8/2/2018
		Stop			EFX	Monitoring Requested	4/4/2018	8/2/2018
Comp Matrix			5					
Property Map		Bureau Message				Date		
Occupancy Map	erial Photo TRU		Monitoring Requested				4/4/2	018
GeoScan		Bureau EFX		Message			Dat	e
Appraiser Profile				Monitoring Requested			4/4/2018	
Scoring History		Bureau		Mar	ssage		Dat	
Print Options		XPN Monitoring Reguested			4/4/2			
Superuser Detail					2			
		* WARNIN				toring period may be e	xtended to	
	-		a new end date	. Additic	onal cha	rges may be accrued.		
	T Summ	vary of Alerts						
	Downloa	d Alert Details						
		y Notification						
	Bureau	B Inquiry Date	Creditory N	ame		of Business aneous Repto.	Date Receiv	ved

UDM monitoring status updates and alerts are displayed on this easy-to-read report

UDM is available through Factual Data affiliate DataVerify with options from Equifax[°], Experian[°], and TransUnion[°]

Borrower				
	Bureau	Message	Start Date	End Date
	TRU	Monitoring Stopped	5/22/2018	5/22/2018
	XPN	Monitoring Stopped	5/22/2018	5/22/2018
	EFX	Monitoring Stopped	5/22/2018	5/22/2018
	Bureau	Message	Start Date	End Date
	TRU	Monitoring Stopped	5/22/2018	5/22/2018
	XPN	Monitoring Stopped	5/22/2018	5/22/2018
	EFX	Monitoring Stopped	5/22/2018	5/22/2018

rrower							Downlo	ad Alert Details
	Bureau	Data Type	Trade Opened	Trade Reported	Balance	Payment	Inquiry Date	Creditor Name
	TRU	INQUIRY					4/30/2015	ABC BANK
	TRU	INQUIRY					1/31/2015	EFCU
	TRU	TRADE	4/1/2015	1/5/2015	\$54,789.00	\$257.00		D&M FASHION
	TRU	TRADE	3/30/2015	4/30/2015	\$19,788.00	\$352.00		CA REPUBLIC
	TRU	TRADE		4/1/2015	\$23,429.00			ANDYSAUTOSAN
	TRU	TRADE		7/8/2014	\$24,685.00			AUTOSHOPBTTL
	TRU	TRADE		4/5/2015	\$34,124.00			SETERUSSINCK

Code	Subject	Description	Action(s) to Resolve	Scoring Analysis
High				
6102 (H)	Borrower 1	Undisclosed Debt Monitoring has identified a new Tradeline.	Review the Undisclosed Debt Monitoring/UDM Report to identify the details and proceed based on company policy.	Date Opened: 5/30/2018, KOB Translated: Auto Financing, Creditor Name: ABC FINANCIAL, Balance Amount: 20063.00, Payment Amount: 0.00, Remarks: NEW TRADE

DRIVE provides UDM conditions and resolutions which are customizable and actionable



Highly configurable to conform to a lender's procedures

