FIT Report

The Partners Fraud Investigation Tool Improves The Health Of Your Loan Application

Threats of borrower fraud are ever present, and with the possibility of repurchase demands and a need to meet numerous changes in industry guidelines and regulations, having a system in place to avoid loan quality issues is not just a nice precaution, but a must. Be vigilant in executing a quality control plan, assuring you that the mortgage application data you receive and review is accurate and low risk.

Partners simplifies the process with the FIT Report. Our comprehensive report identifies key factors of potential fraud within your borrower loan application by comparing against a massive network of consumer, property and corporate information. Our single page summary allows for a fast review of problem areas and includes a borrower ID risk score as well as a report status with a running tally of outstanding alerts.

FIT SCREENING SUMMARY

ID Investigation Score	Borrower	CoBorrower
	1 2 3 4 5	1 2 3 4 5

Identity	MELVIN FROST	None
First Name	⚠ Fail	
Last Name	⚠ Fail	
SSN	⚠ Discrepancy	
Date of Birth	⚠ Fail	
Address	⚠ Discrepancy	
Phone	⚠ Fail	
Zip Code	⚠ Fail	

Address Ownership History		
Active addr.		
SFR owned		

MERS		
Active MERS Liens	0	0

Total Alerts	9	CURRENT REPORT STATUS	Fail
ALERTS REQUIRING CLEARING	9	CLEAR ALERTS	

Watch List Results	OFAC SDN	SAM EPLS	HUD LDP	Appraiser License Search
	0	0	0	N/A

Subject Property Address
4455 W WALKERTON RD MYRTLE BEACH SC 29579

Property Primary Owner
Result
STEVENS LANCE J / STEVENS VIVIAN

Number of days since last recording date
Result
3700

FHFA HPI - Recent MSA or State Price Trend
Result

The FIT Report focuses on 8 key areas, providing the information you need and lenders require, without the bloat and unnecessary confusion of unorganized data returns.

The FIT Report addresses:

- Borrower Identity
- Address History and Property Ownership
- MERS Lien
- Employer ID

- Subject Property
- FHFA Home Price Index
- FEMA Declared Disaster
- Excluded Party List & Appraiser License

FIT Report

Alerts are clearly displayed throughout the FIT Report within the screening summary, clearing summary, and detail report.

FIT Clear Alerts Tool — Total Alerts: **9** | Outstanding Alerts: **8**

Borrower: FROST, MELVIN — 4/9 ID Investigation — **Report ID:** AIH19378

Alert: Applicant Zip Code — **Status:** Cleared

Additional Alert Information: "55408" No match to zip+4 file

Recommendation: Confirm address received from borrower. If correct, go to www.usps.com to retrieve accurate zip code for address provided.

Clearing Note — ☐ Hide note on report

☁ Add Supporting Document... [Browse] [Clear]
(Only pdf, doc/docx, jpeg/png, txt are allowed)

[← Prev] [Next →]

Alert Clear Details

Found correct zip "55409-1212" at www.usps.com
👤 Yoder, Mark ⏱ 03/23/2015 9:40AM

Each alert symbol links directly to the **Partners clearing tool** where you can input notes and upload documentation as proof that the alert information is clear of potential fraud.

Users can address individual alerts or cycle through all alerts, clearing one by one. The clearing tool lists the total number of alerts along with the total alerts outstanding, with all cleared alerts being reflected as "Cleared" and green go flag associated with the individual alert.

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Alert Summmary

Total Alerts 9   **Alerts Remaining** 8

Alert Applicant Zip Code   **Status** 🏳 Cleared

Message
"55408" No match to zip+4 file

Recommendation
Confirm address received from borrower. If correct, go to www.usps.com to retrieve accurate zip code for address provided.

Actions
03/23/2015 User: Mark Yoder Action: Clear Notes: Found correct zip "55409-1212" at www.usps.com

Notes are tracked by user and date, and summarized in a clearing summary on the report.

FIT Report benefits:

- Objective/Independent Analysis
- Detects Multiple Fraud Types
- Compliant With Secondary Market Requirements
- Reduces Risk of Loan Repurchase
- Reviews Against Billions of Public Records
- Lender Approved, Including Chase Rural and CitiMortgage

888.895.5145 | www.partnerscredit.com

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