

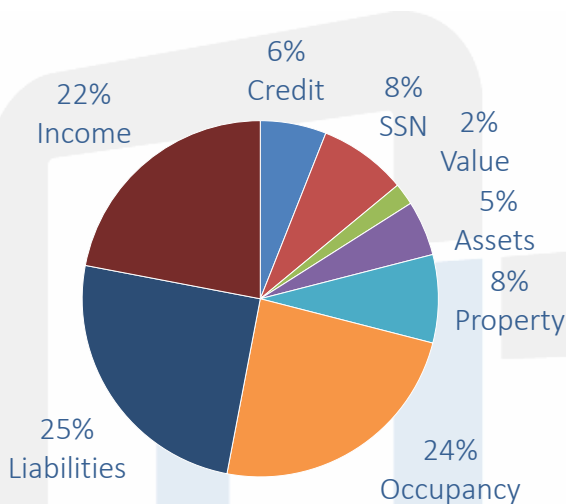


FIT Report

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

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. Mortgage fraud is not limited to just a borrower's actions. It may be executed by one or more participants involved in a loan transaction which might include the borrower, loan officer, real estate agent, appraiser, title, or escrow representative or attorney. Oftentimes fraud is perpetrated by multiple parties and exists in many forms.

Where Mortgage Fraud Occurs



Comprehensive, easy-to-read data points that explore all involved individuals and fraud types are the keys to assuring you are compliant, and assessing all of the major risk factors associated with your borrower's loan file.

The Partners FIT Report is a concise report that searches for, and highlights, discrepancies between loan application data and a massive database of public records. The report covers key validation elements required by secondary market investors including Fannie Mae LQI, and has been approved by top lenders in the industry.

Our network of consumer, property, and corporate information includes:

- Credit Header File Data
- Utility Invoice Data
- Single Family Residential Property Data
- USPS Data
- Corporate/Sole Proprietor Data
- Reverse Phone/Address Data
- Demographic Sources

FIT Report

Focusing on **8 key areas**, the FIT Report provides the information you need and lenders require.

The FIT report addresses:

Borrower Identity – Verification of Name, SSN, Date of Birth, Address and Phone
Identifies probability of identity fraud with warning messages and hints of potential miskeyed data

Address History/Property Ownership – Identification of Current and Historic Addresses
Uncovers potential risk of multiple primary residences and checks property ownership records to view real estate owned

MERS Lien – Check Against MERS Lien Registry
Aids in identification of undisclosed loans

Employer ID – Verification of Employer Name, Address, Phone, Website, Number of Employees, Revenue and Reverse Telephone Lookup
Third party validation of key employer information to help determine existence of employer

Subject Property – Check of Unit Numbers, Ownership, Refinance History, Selling Price, Recording Date, Comparables and Property Legal Description
Discovers potential misrepresentations in property value and use

FHFA Home Price Index – Federal Housing Finance Agency Home Price Index Data
Calculates current estimated property value based upon original value vs. neighborhood trends

FEMA Declared Disaster – Check of Federal Emergency Management Agency Database
Discloses declared disasters in the subject property county broken down by last 120 days and last 24 months

Excluded Party/Appraiser License – Check of Individuals Against OFAC, EPLS, HUD and More
Alerts of potential “do not do business with” situations based upon governmental, GSE and lender requirements

FIT Report Benefits:

- Detect multiple fraud types
- Reduce false positives, focusing on high risk issues
- Track and record actions taken to clear alerts where risk exists
- Minimize risk of loan repurchase due to fraud
- Comply with secondary market requirements

With FIT you will receive a comprehensive review of key loan file data pitted against billions of public records, including a concise summary of findings, alerts, and overall ID risk score that meets secondary market requirements.

Make sure your loan is healthy.