

# LoanSafe Fraud Manager<sup>™</sup>

# **USER MANUAL**

November 12, 2012

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LoanSafe Fraud Manager

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# Welcome to LoanSafe Fraud Manager<sup>™</sup>

LoanSafe Fraud Manager uses patented pattern-recognition fraud analytics to identify each loan's potential fraud risk. LoanSafe Fraud Manager detects fraud based on historical patterns of fraudulent and legitimate loans. It draws on the widest array of proprietary and consortium data to determine the likelihood a loan may result in a fraud-driven loss.

LoanSafe Fraud Manager enables you to improve productivity by utilizing the fraud risk score to drive underwriting processes, saving time and review expenses by zeroing in on high fraud risk. The fraud risk score detects misrepresentation in the loan file that will lead to financial loss/default. It has been found to return the highest fraud value with the lowest number of reviews and false positives allowing for improvement in loan performance and quality by driving down fraud related losses. In addition to the fraud risk score, LoanSafe Fraud Manager also provides fraud alerts. The fraud alerts provide specific alerts relating to income, employment, occupancy, undisclosed debt, identity and third parties.

Combining the use of the score and the fraud alerts along with the report details provides comprehensive loan insight for quick and efficient loan reviews.

Below are the required fields needed to run a LoanSafe Fraud Manager report. Also included are fields that are highly suggested to be included to get the most thorough analysis of your loan. The more information you are able to enter, the more accurate the fraud analysis will be.

Required:

- Full Address and ZIP
- Estimated Value
- Loan Amount
- SSN, First and Last Name
- ► FICO

Highly Suggested:

- Lien Position
- Current Phone Number
- Monthly Income
- Years in profession/job
- CLTV
- DTI
- Loan Purpose



LoanSafe Fraud Manager performs an integrated analysis of the property, identity, income, borrower, broker and market. The report includes:

- A fraud risk score
- Alerts outlining areas of inconsistency
- A summary of searches performed
- Additional detail for further investigation

LoanSafe Fraud Manager Score: Overall fraud risk score is indicative of the potential fraud risk in a loan. The score is on a scale of 1-999. 1= Lowest Fraud Risk; 985= Highest Fraud Risk. Scores 986 to 999 are reserved for future use. The score is also represented graphically.

### Alerts:

Areas of inconsistency intended to detect fraud and reduce re-purchases. Alerts have differing severities: high, medium, or low. Alerts are explanatory, descriptive or data quality-centric. Click on an alert to be directed to the portion of the report that generated alert.

### **Recommendations:**

These are designed to direct you to recommended next steps for further investigation or potential addressing of inconsistencies identified by the each alert.

### Confirmation of Searches:

Provides a summary of the searches conducted, which parties were searched, and the result of each search.

### Additional detail:

Various sections within the report that can be used to investigate many areas of the loan. The LoanSafe Fraud Manager score and the alerts can be used to move a loan through the appropriate review process. The review rate you would like to achieve (percentage of loans sent to fraud review) will determine your fraud risk score cut- off or threshold. In addition the alerts and severities available within LoanSafe Fraud Manager can help identify what are high severity concerns/ pain points within your operation. These alerts can be used to help guide a holistic fraud review.

- If score is  $\geq$  review rate score  $\rightarrow$  escalate for fraud review.
- ► If score is < review rate score, but 'pain point' alert(s) hit → proceed to internal policy for reviewing/clearing those alerts.</p>
- If score is < review rate score and no 'pain point' alert(s) hit → proceed through normal underwriting procedure.</p>



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A FRAUD AL	ERTS			
FRAUD RISK	Lowest Ris	k Highest Risk	FRAUD	RISK SCORE: 742
	Severity	Message		Recommendation
FRAUD SCORE k RISK	HIGH	The score indicates that this loan ha loss due to fraudulent misrepresenta	· · · · ·	Perform comprehensive fraud review to identify potential misrepresentation in the loan file.
OCCUPANCY & , UNDISCLOSED DEBT	R HIGH	MARSUPIAL, MARK - Borrower has applications on different properties w past 120 days		Refer to Schedule of Real Estate Owned. Check credit inquiries. Did the application turn into a debt? Ensure all debts are included in DTI.
INCOME EMPLOYMENT	# MEDIUM		MARSUPIAL, MARK - Employer name or address did not natch a reverse phone number lookup on the employer's ohone number. details using approved third tool.	
IDENTITY (	Q MEDIUM	Property is in a high risk area for frau property value is out of range for tha	,	Thoroughly review appraisal. Validate comps are best available. Obtain new AVM.
	MEDIUM	MARSUPIAL, MARK - Borrower's cur match any addresses in their credit h		Verify address was entered correctly. If entered correctly, obtain proof of residence.
	MEDIUM	MARSUPIAL, MARK - Borrower's name reverse phone number lookup on the		Verify phone number was entered correctly. Perform a reverse look up using an approved third party search tool.
	MEDIUM	MARSUPIAL, MARK - Mismatch was of birth	found on borrower's date	Verify DOB was entered correctly. If entered correctly, request proof of DOB.
PROPERTY .	<b>HIGH</b>	Property value high for market area		Thorough appraisal review to ensure value is supported. Obtain addendum from appraiser if still questionable.



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#### **Q** CONFIRMATION OF SEARCHES PERFORMED

Name	Туре	OFAC	SSN	MERS	NMLS	GSA EPLS	HUD LDP	Freddie Mac	Client Supplied
Marsupial, Mark	Borrower	-	1	× .	-	× .	×	_	-
593287	Loan Actor	-	_	-	×	-	-	_	-
ABC Broker	Broker	×	-	-	×	×	×	_	-
Doe, Jane	Loan Officer	×	-	-	×	×	×	_	-
Smith, John	Appraiser	×	_	_	-	!	¥	_	-
Smith, John	Account Manager	×	_	_	-	!	¥	_	-
Officer, Escrow	Other Actors	!	_	_	-	!	×	_	-
✔ Search Successful	🗙 Search Failed	Search Suc	cessful. I	Review Re	commende	ed -S	earch No	t Applicable	

#### 🦻 Review Comments

Enter your comments here.



# **Property Detail**

Analysis of the immediate market surrounding the subject property. Nearby sales are used as a market sample to identify trends within the area.

MARKET ANALYSIS:					
Nearby Sales :	10	Input Estimate:	\$200,000	Rural Flag:	U
Max Distance:	0.21 Miles	High Price:	\$400,000	Mobile Home	:
Average Distance:	0.11 Miles	Average Price:	\$274,500		
Foreclosure Rate in Past 1 yr:	2.9%	Median Price:	\$261,500		
# of Foreclosures in Past 3 yrs:	1 of 10	Low Price:	\$177,000		
Foreclosure Rate in Past 3 yrs:	10%	Disaster Date:			
Gain on 3 yr Sale Pairs:	0% (0 of 10)	Disaster Type:			
Change in 3 yr Loan Pairs:	0% (0 of 10)	SuperFund Site	:		
SUBJECT PROPERTY ANALY	SIS:				
Foreclosure in Past 3 yrs:	lo Last Trans	fer Date: 1	2/01/2000	Land Use Code:	RCON
Sale Gain in Past 3 yrs: (	% Last Trans	fer Price: \$	180,000 (FULL)	APN: 295-0290-021	-0
Loan Change in Past 3 yrs: (	% Active Not	ice Of Default:	lo		

### Market Analysis:

Uses nearby sales as a market sample to identify trends such as foreclosure rate, "flipped" property rate, appreciation/depreciation, market range, etc.

**DEFINITIONS:** 

- Nearby Sales: Number of nearby sales used to conduct market analysis
- Max/Average: Distance: Max/Average distance traveled to locate nearby sales
- ▶ Rural Flag: "U" indicates urban/suburban area; "R" indicates rural area.
- ▶ Mobile Home: Percentage of mobile homes within the area
- Disaster Date/Type: If a disaster occurred within the zip code of the subject in previous 12 month period, will populate with disaster type name and date.
- SuperFund Site: Identifies hazardous waste/site/area within 1,000 feet of the subject, designated by the EPA.

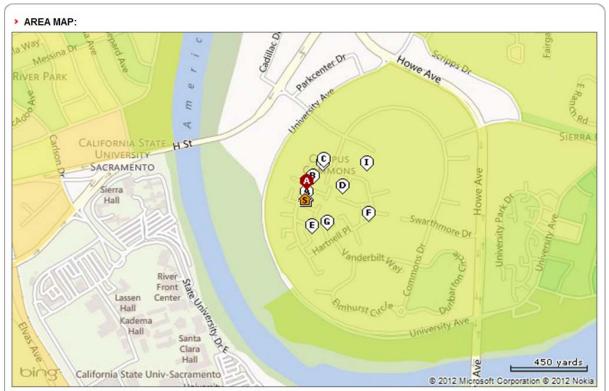
### Subject Property Analysis:

Provides summary information for subject property including whether or not the property has had a foreclosure and/or notice of default, rate of sales gain change if sold within the last 3 years, flopping, etc.



### Area Map

- Subject property indicated by red triangle
- ▶ 15 nearby sales indicated by blue letters, labeled "A O"
- Shading indicates property values in market
  - Tan = lower valued areas
  - Green = higher valued areas
  - White = undetermined residential property value

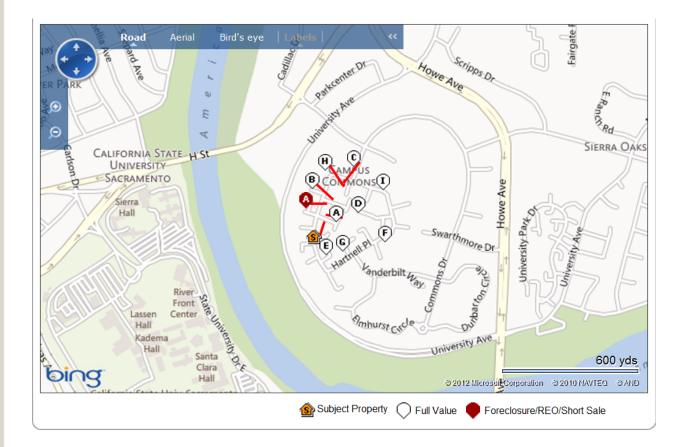


Sixteen shades of Tan-to-Green shading are used to depict values: tan is lower, green is higher.



# Bing<sup>®</sup> Map

- Subject property indicated by orange house with an 'S'
- ▶ 15 nearby sales, labeled "A O"
  - White icon = Full Value sale
  - Red icon = Foreclosed/Bank Owned Property
- Clear street and geographic feature labels





### **HUD Property Rules**

To reflect FHA decision of 2009, this section has been temporarily suspended

### Subject Property Report

This section provides information on the subject property.

- "Site address" is the physical address of the property
- "Mail address" is the address where the tax bill is sent. If "Mail address" is different from the "Site address", it may indicate a possible owner occupancy concern.
- "Owner information" provides the name of the current owner, the assessment values, and the last sales date and price.
- Property Details" provides the characteristics of the property as recorded in county records.

SUBJECT PROPERTY REPORT - M I

202 HARTNELL PL, SACRAMENTO CA, 95825-6612 202 HARTNELL PL, SACRAMENTO CA, 95825-6612 Site Address: Mail Address: Current Owner: SULLY ROBERT J JR Second Owner: SULLY KATHRYN H S Last Transfer Date: 12/01/2000 Last Transfer Price: \$180,000 (FULL) Assessed Land: \$99,969 MSA Code: 40900 Assessed Improvement: \$111,729 Assessed Total: \$211,698 Assessed Market: **Negative Amortization: -**

County: Sacramento County MSA Name: Sacramento--Arden-Arcade--Roseville, CA Census Block: 06.067.005403.1.006 School District: SAN JUAN UNIFIED APN: 295-0290-021-0

#### SUBJECT PROPERTY DETAILS:

Legal Desc: CAMPUS COMMONS 03A

Use Code: RCON	Building Sq Ft: 1,613	Living Sq Ft: 1,613	\$ Per Sq Ft: \$111
Lot Size: 1,742 Sq Ft (0.04 a	cre) Bedrooms: 3	Bathrooms: 2.5	Total Rooms: 6
View:	Improved: 52%	Heating: Central	Cooling: Central
Tax Amount: \$2,458	Garage : Parking	Stories: 2.0	Year Built: 1972
No. of Units: 1	Pool: false	Fireplace: 1	Zoning: R-1A-R

#### SUBJECT PROPERTY SALES AND LOAN HISTORY

Sale/ Recording Date	Transfer	Value	1st Loan/ 2nd Loan	Loan/ Rate	Deed/ (Val. Sale)	Doc. No.	Neg. Amort.	Transactors
05/07/09 05/22/09	STNDALNE	\$0	\$188,748 \$0	REFI FIX	TRUST	090522- 000928		Buyer: SUTHERLAND ROBERT J JR Buyer2: SUTHERLAND KATHRYN H Seller: Lender: BANK OF AMERICA
12/24/02 01/15/03	STNDALNE	\$0	\$170,000 \$0	REFI FIX	TRUST	030115- 001327		Buyer: SULLY ROBERT J JR Buyer2: SUTHERLAND KATHRYN H Seller: Lender: BANK OF AMERICA
12/20/02 01/15/03	STNDALNE	\$0	\$0 \$77,406	REVOLV VAR	MORT	030115- 001328		Buyer: SULLY ROBERT J JR Buyer2: SUTHERLAND KATHRYN H Seller: Lender: BANK OF AMERICA
12/01/00 12/08/00	SALE	\$180,000	\$144,000 \$0	UNKN FIX	GRANT (FULL)	001208- 000191		Buyer: SULLY ROBERT J JR Buyer2: SULLY KATHRYN H S Seller: KRUEGER DONALD F Lender: BANK OF AMERICA



### Recent Property Resale Summary

Categorizes the subject's recent sales as Sale Transactions and Non-Sale transactions that have occurred with the subject property, and also includes Transaction Type, Last Market Median, and Current Market Median.

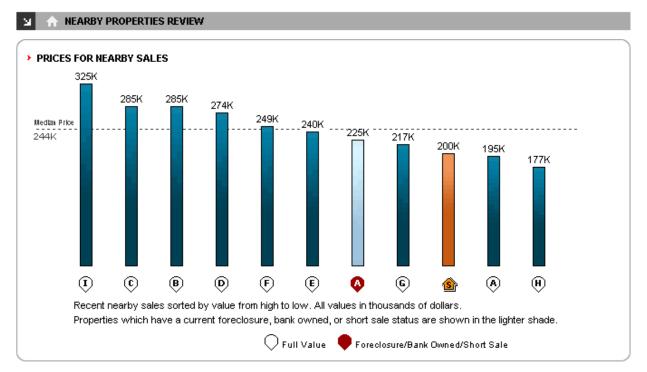
### Subject Sales and Loan History

This section provides the sales and loan history of the subject property as far back as it can find the information.

- Provides Sale Date and Recording Date for each transaction.
- ▶ Includes sale or transfer information, notice of default, history on 1<sup>st</sup> and 2<sup>nd</sup> mortgages, and refinance, and/or equity line(s) of credit transactions.

# **Prices for Nearby Sales**

Provides a visual of the distribution of prices for the 15 most recent and relevant nearby sales.



### Nearby Properties Review

This section shows an overview of each of the Nearby Sales categories: Full Value, Short Sale and Bank Owned. Based on all the Nearby Sales used in the Property Analysis.



#### NEARBY SALES: SUMMARY

	Full Value	Short Sale	Bank Owned
Property Count	9	0	2
Minimum Sales Price	\$177,000	\$0	\$225,000
Median Sales Price	\$274,000	\$0	\$225,000
Maximum Sales Price	\$325,000	\$0	\$225,000
# of 3 Year Sales Pairs	No Paired Sales	No Paired Sales	No Paired Sales
# of Sales Pairs with Value Increasing / Average Price Increase	/ /	/ /	/ /
# of Sales Pairs with Value Decreasing / Average Price Decrease	/ /	/ /	/ /

### **Nearby Sales**

This section provides a three-year sales and loan transaction history for the 15 most recent and relevant nearby sales divided into two categories: Full Value and Foreclosure/Bank Owned.

- ▶ Includes property characteristics, ownership and deed history, and mortgage history information
- The letter on the left of each property corresponds with the letter on the map.
- Miles on the left represents the distance from the subject property
- Check for any inconsistencies or unusual patterns in the market, and compare them with each other and the subject property.
- Codes are hyperlinks; hover over them or click on them to reveal the definition. Ex: RSFR = Single family residence.

	Full Value	Short Sale	Bank Owned
Property Count	9	0	2
Minimum Sales Price	\$177,000	\$0	\$225,000
Median Sales Price	\$274,000	\$0	\$225,000
Maximum Sales Price	\$325,000	\$0	\$225,000
# of 3 Year Sales Pairs	No Paired Sales	No Paired Sales	No Paired Sales
# of Sales Pairs with Value Increasing / Average Price Increase	/ /	/ /	/ /
# of Sales Pairs with Value Decreasing / Average Price Decrease	/ /	/ /	/ /

# NEARBY SALES: SUMMARY

#### > NEARBY SALES: FULL VALUE

	Miles	Address	Land Use	Sale Date	Sale Value	Sq Ft	\$/Sq Ft	
۲	0.1	710 HARTNELL PL 95825	RCON	09/26/2012	\$285,000	1,370	\$208	
₿	0.09	712 HARTNELL PL 95825	RCON	08/05/2012	\$285,000	1,370	\$208	_
©	0.05	238 HARTNELL PL 95825	RCON	07/17/2012	\$274,000	1,613	<mark>\$1</mark> 69	



#### Expand All Records

Living

### **Closest Property Records**

This section lists the closest properties to your subject property regardless of the last sales date.

- One the left of the address is the distance from the subject property
- ▶ Includes property characteristics, land use code, and sales information
- The letter to the right of each property corresponds with the letter on the map.
- A red flag to the left of the property identifies a property with a current foreclosure, NOD, or bank owned.

Distance in Miles	Address	Land Use	Lot Sq Ft	Living Sq Ft		Sale Price	Assessed Value		Total Rooms	Year Built	Map Code
0.01	204 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,613	1979	\$89,000	\$157,318	3/2	6	1972	
0.01	200 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,613	2006	\$390,000	\$256,929	3/2	6	1972	
0.01	206 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,428	1983	\$44,500	\$174,630	3/2	6	1972	
0.01	198 HARTNELL PL 95825	RCON	2,178 Sq Ft	1,370	2006	\$347,500	\$228,928	2/2	6	1972	
0.02	208 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,428			\$87,338	3/2	6	1972	
0.02	238 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,613	2012	\$274,000	\$255,601	3/2	6	1972	©
0.02	236 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,428	1988	\$135,000	\$197,721	3/2	6	1972	
0.02	240 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,613	2004	\$330,000	\$257,988	3/2	6	1972	
0.02	210 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,613	2000	\$158,000	\$185,823	3/2	6	1972	
0.02	234 HARTNELL PL 95825	RCON	1,742 Sq Ft	1,428	1979	\$38,500	\$155,263	3/2	6	1972	

#### CLOSEST PROPERTY RECORDS



# **Identity Detail**

Identifies whether or not there are any SSN inconsistencies present such as deceased SSN, invalid, multiple names, etc. Can also indicate if the SSN appears to be issued using the randomized approach adopted June 25, 2011.

### Best Match/Best Match Identities Found

"Best Match" section provides a snapshot of the data found in the credit header for the SSN.

- Identifies if an SSN appears to have been randomly issued.
- Verify whether or not best match name matches the borrower's name.
- Verify the birth date and issue years fit the age of the borrower (if issued prior to June 25, 2011).
- Check for any inconsistencies with the information the borrower has provided.

#### Q IDENTITY DETAIL

IDENTITY SUMMARY: Marsupial, Mark

```
BEST MATCH
```

```
    Name: MARK MARSUPIAL
    Date Reported: 08/2012

    SSN: XXX-XX-2213
    Date of Birth: 04/15/1975

    SSN Issue State: IL
    Approx. SSN Issue Years: 1984 - 1986

        BANKRUPTCY

        Bankruptcies Found: 1

    Case Number: 4491001
    Chapter: 7
    Fill

    Court Code: NY001
    Court Name: NEW YORK EASTERN - BROOKLYN
    Fill
```

Filing Date: 01/06/2010 Filing Status: Voluntary

### Other Identities Found

This section provides information for other identities that have been linked to the SSN. Potential reasons why this may occur are listed below:

- The borrower has applied for credit with individuals in the past.
- There was a mis-key at the time of applying for credit.
- Unknown reasons, i.e., potential identity theft, etc...

### Bankruptcy

This section will populate if the borrower has filed for bankruptcy in the past 7 years.



### **Derogatory Lists**

This section provides:

- An OFAC check for the borrower. Additional detail will be provided such as place of origin.
- A check of the borrower against your watch list, if provided.
- A check of the borrower against Government watch lists -GSA EPLS, HUD LDP, and Freddie Mac Exclusionary List (contract required).

😰 📃 DEROGATORY LISTS: Marsupial, Mark

OFAC SDN Checks: No matches found

Government Watch List

Source	Category	Match Type	Name Matched	Reversed	Address Matched	Severity

No matches found

# Data Verification

Compares borrower-reported data to data found through credit header and/or reverse phone look-up.

BORROWER DATA VERI	FICATION		
SSN TRACE	BORROWER REPORTED DATA	VERIFIED RESULTS	STATUS
Date of Birth	01/27/1967	04/15/1975	-
Month/Year of Birth	01/1967	04/1975	-
Address	202 HARTNELL PL	123 ANY STREET	
City, State Zip	SACRAMENTO, CA 95825	ANN ARBOR, MI 48104	-
REVERSE PHONE LOOKUP:	(916) 123-4567@		
Name	MARK MARSUPIAL	REVERSE PHONE	_
	202 HARTNELL PL	123 ANY STREET	
Address		SACRAMENTO, CA 95826	_



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# **Income Detail**

Measures the reasonableness of the borrower's reported income. Provides data specific to employer and past residences.

### Salary/Employer Validation

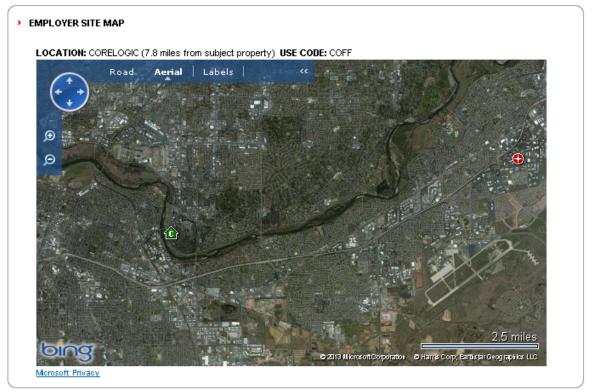
Provides reverse phone look-up on employer, including additional details such as industry and number of employees.

SALARY/EMPLOYE	R VALIDATION: MARSUPIAL, MARK		
• EMPLOYER DATA VERIF	ICATION		
EMPLOYER TRACE	BORROWER REPORTED DATA	VERIFIED RESULTS	STATUS
Company Matched:	CORELOGIC	CORELOGIC	
Area Code Matched:	(916)	(916)	✓
Phone Matched:	431-2603	431-2603	✓
Address City, State Zip	11010 WHITE ROCK RD RANCHO CORDOVA, CA 95670	— Sacramento, CA 95811	-
Cell Phone:			i
OVERALL ANALYSIS:	— Employer Did Not Match		



# Employer Site Map

Provides a satellite photo of employer address. Also includes a calculated distance between employer and subject property address .Provides the land use code for employer's address

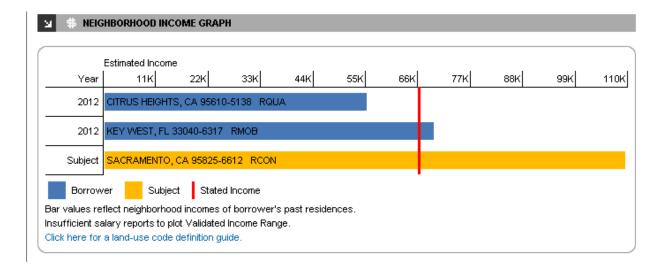




### Neighborhood Income Graph

This graph provides a visual representation of the neighborhood income levels/occupancy patterns of borrower's past residences in relation to borrower's stated income.

- \$ Income: The vertical (Y) graph label represents the median income level for the neighborhood Residences:
- The horizontal (X) graph label represents the year/city/land use code of the property where the borrower has lived
- Stated income represents the borrower's reported income.





# **Borrower Detail**

Measures the borrower's past homeownership patterns and analyzes their propensity for owner occupancy issues and undisclosed debts.

### Loan Application Summary

Provides undisclosed debt awareness by identifying when a borrower SSN is detected on multiple property addresses (or the same property address) within the last 120 days. Provides data on:

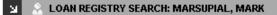
- Different Address within Lender's book of business
- Same Address within Lender's book of business
- Other Lender Activity (other addresses across industry)

🖬 🔶 LOAN /	APPLICATION SUMMARY: MAR	RSUPIAL, MARK	
SUBJECT PROP	ERTY ADDRESS: 202 HARTNELL	. PL,SACRAMENTO CA 95825	
LENDER ACT	IVITY - DIFFERENT ADDRESS		
No other loan a	ctivity found.		
LENDER ACT			
No other loan a	-		
No other loan a OTHER LEND Activity	ER ACTIVITY Borrower	Property	Loan
No other loan a OTHER LEND Activity Date	ER ACTIVITY Borrower Name	Address	Loan Status
No other loan a	ER ACTIVITY Borrower		

### Loan Registry Search

This optional section uses MERS data to determine if a borrower is linked to additional addresses.

▶ For loans that are within the last 120 days, details will be highlighted in blue.



No loans found in Loan Registry System.

### **Owner Occupancy Analysis**

This section indicates potential inconsistencies related to borrower home ownership.

Outlines number of properties every owned, currently owned, and whether the borrower is the owner of the subject property.



- Compares the median value of the subject vs. the median value of the "likely residence" (highest median value of currently owned homes).
- Compares the square footage of the subject property vs. the square footage of "likely residence" (largest property currently owned).
- Determines the shifts in value and square footage.

OWNER OCCUPANCY ANALYSIS: Marsupial, Mark

```
OWNER OCCUPANCY
```

M

Properties Ever Owned: 0 Properties Currently Owned: 0 Owner of Subject Property: No Median Value - Subject Property: \$261,500 Median Value - Likely Residence: \$0 Sq Footage - Subject Property: 1,613 Sq Footage - Likely Residence: 0 Value Direction: N/A Value Shift: N/A Square Footage Direction: N/A Square Footage Shift: N/A

# Address Summary

This section provides the addresses that the borrower has applied for credit with in the past. Look for unusual activity, such as transient behavior patterns, flipping, foreclosures, etc.

🔛 📃 ADDRESS SUMMARY: Marsupial, Mark

Subject F	Property				Land Use	Owner	Date Reported
202 HAR	TNELL PL, SA	CRAMEN	TO CA 95825	5-6612	RCON	_	10/30/2012
Mail Address: SACRAMENTO				Owner Name: SULL Second Owner: SUL			
Sq Ft: 1,613 Median Valu					,500		
Parcel: 295-02	90-021-0						
SALE HISTOR	v						
Date		/alue	1st Loan	Buyer	Se	eller	
May 7, 2009	STNDALNE	\$0	\$188,748	SUTHERLAND ROBERT J JR SUTHERLAND KATHRYN H	-	_	
Dec 24, 2002	STNDALNE	\$0	\$170,000	SULLY ROBERT J JR SUTHERLAND KATHRYN H	-	_	
		<b>^</b>	<b>^</b>				
Dec 20, 2002	STNDALNE	\$0	\$0	SULLY ROBERT J JR SUTHERLAND KATHRYN H	-	_	
Dec 20, 2002 Dec 1, 2000	SALE	\$0 \$180,000	\$0 \$144,000			- KRUEGER DO	NALD F
		\$180,000	•	SUTHERLAND KATHRYN H SULLY ROBERT J JR			NALD F
Dec 1, 2000	SALE	\$180,000	\$144,000	SUTHERLAND KATHRYN H SULLY ROBERT J JR SULLY KATHRYN H S	k		



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# **Third Party Detail**

Measures the broker's past origination risk by assessing book of business, propensity to push values, and risk in relation to the broker's markets.

# Nationwide Mortgage Licensing System & Registry

LoanSafe can provide a broker search against NMLS data. The search is conducted using the broker's NMLS ID. However, if NMLS ID is not available the search can also be conducted using either the broker's code or broker's name and location. The details of the section will include which search method was used.

NMLS State Licens	e Search				
Results filtered by th Subject Property: CA Borrower Address #1: Broker Address: AZ	-				
SEARCHED BY	NAME / ADDRESS	NMLS ID / LICENSE(S)#	REG. STATE	STATUS / DATE	MESSAGE
NMLS ID: 593287	Jane M Doe / 702 RUSSELL AVE STE 305 GAITHERSBURG MD, 20877	593287/	—	_	NO LICENSE IN FILTERED STATE
<b>Broker:</b> ABC Broker	ABC Broker / 3813 E TRACKER TR PHOENIX AZ, 85050	19254/ 0902107	AZ	APPROVED / 02/10/2009	_
Loan Officer: Jane Doe	/ 	/	—	_	NO MATCHES FOUND
NMLS Federal Regis SEARCHED BY	stration Search NAME / ADDRESS	NMLS ID	REG.	STATUS / DATE	MESSAGE/ EMPLOYER
N <b>MLS ID:</b> 593287	Jane M Doe / 702 RUSSELL AVE STE 305 GAITHERSBURG MD, 20877	593287	occ	ACTIVE / —	PNC BANK, NATIONAL ASSOCIATION
Broker: ABC Broker	ABC Broker / 3813 E TRACKER TR PHOENIX AZ, 85050	19254/		_	NO FEDERAL REGISTRATION FOUND
		_/			NO FEDERAL



LoanSafe Fraud Manager

### **Broker Profile**

This section provides broker specific information including satellite photo of address, and reverse phone look-up details. Also provides a list of "Brokers with the same address or phone number". This can help to identify if the broker has changed names multiple times.

Scorecard Date Range: 1/2010 -	12/2010			
		Collatera Bielo Manag	-	
Participant	Loan Count	Risk Meas (CRM)	Jre Lowest Risk	Highest Risl
All ABC Bank	2011903	3.69		
Broker's Loans Across Industry	Excellent Reliability	5.79		
Broker's Loans to ABC Bank Only	20	6.00		
👘 BROKER: XYZ BROKER (58	1482)			
BROKER REVERSE PHONE RESUL	rs	Winding.		
BROKER REVERSE PHONE RESUL Land Use: COFF Phone: 9165551212 Cell Phone: N	rs	421	AS CLIEF M.Eleccolic opportion	ZIJIC NAVTEQ DAND Inage contrecyor USOS
BROKER REVERSE PHONE RESUL Land Use: COFF Phone: 9165551212 Cell Phone: N Employees: 7 BROKERS WITH THE SAME	Coing	MBER:	.oan App. Indus	mage countery of USOS <u>Microsoft Privac</u> s <b>try</b> Sample
Land Use: COFF Phone: 9165551212 Cell Phone: N	ADDRESS OR PHONE NU	MBER:	0/.	mage contexportUSOS Microsoft Privace

# **Derogatory Lists**

Similar to the Derogatory List check for the borrower, this section provides:

- A check of the third party/loan actor\* against your watch list, if provided.
- A check of the third party/loan actor\* against Government watch lists- OFAC SDN, GSA EPLS, HUD LDP, and Freddie Mac Exclusionary List (contract required).

\* Check can be done on any third party/loan actor if submitted – i.e. Brokers, Appraisers, Loan Officers, Account Executives, Account Managers, Title Officer, Notary, etc. Input field is freeform entry that allows user to enter party's information. Can support up to 20 different third party/loan actors on one report.



LoanSafe Fraud Manager

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Government V	Vatch List						
Actor	Source	Category	Match Type	Name Matched	Reversed	Address Matched	Severity
Appraiser	EPLS	EXCLUDE	FULLNAME	Y	N	N	MEDIUM
		BORROWER REP	ORTED DATA	WA.	ICH LIST RESUL	TS	
lame		Smith, John		Smit	h, John		
Street		<u> </u>		_			
City, State, Zip				Chin	o, CA 91710		
I 🖗 OFAC SDI	1	_			.,		
OFAC SDP	: SDN Match (a		2)				
OFAC SDP Possible OFAC	<b>SDN Match</b> (a Officer, Escri	is of Dec 18, 2012					
OFAC SDI	: SDN Match (a			Officer, Escrow O			
OFAC SD     Possible OFAC     Input Name:	<b>SDN Match</b> (a Officer, Escri	ow (Loan Actor)	Name:				
Possible OFAC Input Name: SDN Entity #	<b>SDN Match</b> (a Officer, Escri 1234	ow (Loan Actor)	Name: lace of Birth:	Officer, Escrow O			
Possible OFAC Input Name: SDN Entity #	<b>SDN Match</b> (a Officer, Escri 1234	ow (Loan Actor)	Name: lace of Birth: AKA:	Officer, Escrow O ANY PLACE	FAC		
Possible OFAC SD Possible OFAC Input Name: SDN Entity #	<b>SDN Match</b> (a Officer, Escri 1234	ow (Loan Actor)	Name: lace of Birth: AKA: AKA:	Officer, Escrow O ANY PLACE Officer, Escrow II	FAC		
Possible OFAC SD Possible OFAC Input Name: SDN Entity #	<b>SDN Match</b> (a Officer, Escri 1234	ow (Loan Actor)	Name: lace of Birth: AKA: AKA: AKA:	Officer, Escrow O ANY PLACE Officer, Escrow II Officer, Escrow Jr	FAC		



### **Market Detail**

Identifies different trends within the subject property's broader market.

### 5 Year Price Trend Graph

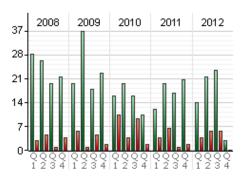
The graph illustrates prices for the market surrounding the subject property over the course of the last several years, based on closing sale prices. The bars in this graph represents the % value shift (+/-) compared to the beginning of the 5 year cycle.



<sup>&</sup>gt; 5 YEAR PRICE TREND

# Sales Activity Trend Graph

This section provides a look at sales trends including time on market and inventory. Read graph description directly on report for more details.



#### SALES AND FORECLOSURE ACTIVITY TREND

Neighborhood (0.2 miles) 📕 Foreclosure 🔳 Sales

This graph illustrates the number of sales and foreclosures over time for the market surrounding the subject property.



This graph illustrates prices for the market surrounding the subject property over the course of the last several years, based on closing sale prices.

# **ZIP Code Summary**

This section looks at the risk of the zip code of the subject property for loans submitted industry wide, and by your organization specifically within the past 12 months.

ZIP CODE SUMMARY

		Collateral Risk Measure					
Participant	Loan Count	(CRM)	Lowest Risk	Highest Risk			
All Industry Loans in Zip Code	Excellent Reliability	6.24					
Only Lender's Loans in Zip Code	238	6.19					

REC	ENT LOAN DETAIL					Expand All Records
Miles	Address	Date	App Amt	Market Variance	Fraud Risk Score	Status
0.31	2276 SWARTHMORE DR SACRAMENTO, CA 95825	10/23/2012	\$260,000	\$11,000	512	Approved
0.93	2430 PAVILIONS PLACE LN SACRAMENTO, CA 95825	10/17/2012	\$521,000	\$126,000	501	Approved
0.16	532 HARTNELL PL SACRAMENTO, CA 95825	10/11/2012	\$265,750	\$14,750	496	Approved
0.98	2241 WOODSIDE LN APT 1 SACRAMENTO, CA 95825	10/11/2012	\$50,000	<b>(</b> \$25,000)	422	Approved
2.87	2113 LANDON LN SACRAMENTO, CA 95825	10/11/2012	\$219,000	\$41,500	730	Approved

# **Recent Loan Detail**

This section outlines the most recent loans submitted by your organization within the subject property's zip code in the last 12 months.

REC	ENT LOAN DETAIL					Expand All Records
Miles	Address	Date	App Amt	Market Variance	Fraud Risk Score	Status
0.31	2276 SWARTHMORE DR SACRAMENTO, CA 95825	10/23/2012	\$260,000	\$11,000	512	Approved
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2.87	2113 LANDON LN SACRAMENTO, CA 95825	10/11/2012	\$219,000	\$41,500	730	Approved



### Market Owner Occupancy Data

Market data information provides census tract information, including demographics such as:

- Owner occupancy vs. renter occupancy for each census block
- Percentages of single family residences, multi units and large complexes
- Average values for each block

#### MARKET OWNER OCCUPANCY DATA

Averag	e Value	,			Minin	num V	alue		Maxim	num Va	lue			Media	n Valu	е	
\$243,56	65				\$184,	582			\$393,360					\$245,139			
Miles	<u>Units</u>	Own Occ	Rent Occ	SFR		Mult 10+	Avg Rms	Avg Val	Miles	Units		Rent Occ	SFR	Mult 2-9	Mult 10+	Avg Rms	Avg Val
0.13	246	86%	11%	89%	11%	0%	5.4	\$217,637	0.52	34	78%	22%	100%	0%	0%	6	\$267,749
0.19	248	86%	12%	91%	9%	0%	5.8	\$245,139	0.53	68	91%	6%	97%	3%	0%	6	\$203,754
0.28	162	90%	9%	91%	8%	1%	5.8	\$250,560	0.55	45	96%	4%	100%	0%	1%	6.3	\$184,582
0.3	484	86%	11%	89%	11%	0%	5.6	\$254,791	0.55	92	92%	8%	94%	6%	0%	5.7	\$272,509
0.38	168	91%	5%	92%	7%	1%	5.6	\$230,727	0.58	28	79%	21%	100%	0%	1%	6.3	\$215,786
0.41	552	1 <mark>2%</mark>	79%	12%	5%	83%	3.1	\$255,585	0.59	62	91%	6%	100%	0%	83%	5.7	\$225,174
0.41	122	58%	41%	61%	3%	36%	5.5	\$250,693	0.6	38	94%	6%	100%	0%	36%	6.3	\$233,239
0.43	136	91%	9%	88%	12%	0%	5.9	\$255,188	0.64	24	62%	38%	85%	15%	0%	5.4	\$393,360
0.44	235	91%	8%	94%	6%	0%	5.8	\$266,427	0.65	46	91%	9%	100%	0%	0%	6.1	\$234,165
0.45	164	83%	16%	79%	21%	0%	5.4	\$205,605	0.67	75	81%	19%	92%	8%	0%	5.5	\$208,646

### **Buyers and Sellers**

Buyers and Sellers section provides a list of the buyers, sellers and lenders involved in the nearby sales transactions.

- Left column gives you a quick glance of which transactions were Trustees Deeds (T), Quit Claims (Q), or Notice of Default (N).
- Look for patterns such as multiple transactions in the neighborhood by the same buyer/seller.
- Look at who is lending on properties in this market and if there appears to be any creative financing occurring.

#### BUYERS AND SELLERS

Buyer/2nd Buyer	Seller/2nd Seller	Lender	Deed	Transfer	Price	Year	Map Code
DEY SHEILA S	GAGE J G & V P 2005 TRUST	COMSTOCK MTG	GRANT	SALE	\$285,000	2012	۹
DEY SHEILA S	DEY THOMAS J		FAM	NONARMSP		2012	۵
DILLARD CHRISTINA / DILLARD BRIAN	POLASTRI RICCARDO P	PRIMARY RESIDL MTG CORP	GRANT	SALE	\$217,000	2012	Ô
FADLING RICHARD E	WINTER LYNN B TRUST	FIRST US CMNTY CU	GRANT	SALE	\$240,000	2012	ø
FEDERAL NATL MTG ASSN FNMA	A NDEX WEST LLC / NATION LEE D & SHARON C		TRSTE	T/FRCL	\$196,800	2012	₿
FRUCHTENICHT KAREN / FRUCHTENICHT RYAN	YOUNGLOVE FAMILY TRUST	COMSTOCK MTG	GRANT	SALE	\$274,000	2012	©

