# Table of Contents

Welcome to LoanSafe® Fraud Manager ........................................... 1

## Reading Your LoanSafe Fraud Manager Report .......... 2

### Property Detail ................................................................. 3
- Market Analysis .................................................................. 3
- Subject Property Analysis .................................................. 3
- Area Map .......................................................................... 4
- bing™ Map ....................................................................... 4
- HUD Property Rules Report ................................................. 4
- Subject Property Report ...................................................... 5
- Recent Property Resale Summary ......................................... 5
- Subject Sales and Loan History ........................................... 5
- Prices for Nearby Sales ...................................................... 6
- Nearby Properties Review ................................................ 6
- Nearby Sales ..................................................................... 6
- Closest Property Records .................................................. 7

### Identity Detail ................................................................. 7
- Best Match/Best Match Identities Found .......................... 7
- Other Identities Found ..................................................... 8
- Bankruptcy .................................................................. 8
- Derogatory Lists ............................................................. 8
- Data Verification ............................................................. 8

### Income Detail ................................................................. 9
- Salary/Employer Validation ............................................... 9
- Employer Site Map .......................................................... 9
- Neighborhood Income Graph ......................................... 9
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower Detail</td>
<td>10</td>
</tr>
<tr>
<td>Loan Application Summary</td>
<td>10</td>
</tr>
<tr>
<td>Loan Registry Search</td>
<td>11</td>
</tr>
<tr>
<td>Owner Occupancy Analysis</td>
<td>11</td>
</tr>
<tr>
<td>Address Summary</td>
<td>11</td>
</tr>
<tr>
<td>Third Party Detail</td>
<td>12</td>
</tr>
<tr>
<td>Nationwide Mortgage Licensing System &amp; Registry</td>
<td>12</td>
</tr>
<tr>
<td>Loan Quality Summary</td>
<td>12</td>
</tr>
<tr>
<td>Broker Profile</td>
<td>12</td>
</tr>
<tr>
<td>Loan Quality Details</td>
<td>13</td>
</tr>
<tr>
<td>Closest Loan Detail</td>
<td>13</td>
</tr>
<tr>
<td>Derogatory Lists</td>
<td>14</td>
</tr>
<tr>
<td>Market Detail</td>
<td>14</td>
</tr>
<tr>
<td>5 Year Price Trend Graph</td>
<td>14</td>
</tr>
<tr>
<td>Sales Activity Trend Graph</td>
<td>14</td>
</tr>
<tr>
<td>Zip Code Summary</td>
<td>15</td>
</tr>
<tr>
<td>Recent Loan Detail</td>
<td>15</td>
</tr>
<tr>
<td>Market Owner Occupancy Data</td>
<td>15</td>
</tr>
<tr>
<td>Buyers and Sellers</td>
<td>16</td>
</tr>
</tbody>
</table>
Welcome to LoanSafe® Fraud Manager

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 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 completed to get the most thorough analysis of your loan. The more information you are able to enter, the more accurate of a fraud analysis will be received.

**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
Reading Your LoanSafe Fraud Manager Report

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 indicative of the potential fraud risk in a loan. The score is on a scale of 1-999. 1= Lowest Fraud Risk; 999= Highest Fraud Risk. 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. Click on an alert to be directed to the portion of the report that generated alert.

**Recommendations:** These are designed to assist in directing you to recommended next steps for further investigation or potential clearing 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 score cut-off. 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 \( \rightarrow \) proceed to internal policy for reviewing/clearing those alerts.

If score is \(<\) review rate score and no ‘pain point’ alert(s) hit \( \rightarrow \) proceed through normal underwriting procedure.

---

<table>
<thead>
<tr>
<th><strong>Fraud Alerts</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fraud Risk</strong></td>
</tr>
<tr>
<td>FRAUD RISK SCORE: 961</td>
</tr>
</tbody>
</table>

**Statistical Information:**
- Income for Borrower: \(75\)%
- Appraisal for Property: \(75\)%
- Loan Amount for Area: \(75\)%

**Severity** | **Message** | **Recommendation**
---|---|---
- | The score indicates that the loan has a high probability of fraud due to fraudulent representations. | Escalate for fraud review.
- | Income, credit, and employment issues were identified. | Escalate for fraud review.
- | Venue, address, or LTV issues were identified. | Escalate for fraud review.
- | Lien, income, credit, and employment issues were identified. | Escalate for fraud review.
- | Review the information provided and determine if fraud is suspected. | Escalate for fraud review.

**Confirmation Of Searches Performed:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Type</th>
<th>OFAC</th>
<th>SUS</th>
<th>WERS</th>
<th>MERS</th>
<th>GSE</th>
<th>FHA</th>
<th>Lender</th>
<th>Freddie Mac</th>
<th>Client</th>
<th>Suspected</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Redacted]</td>
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<td>[Redacted]</td>
<td>[Redacted]</td>
<td>[Redacted]</td>
<td>[Redacted]</td>
<td>[Redacted]</td>
</tr>
</tbody>
</table>

- Search Successful
- Search Failed
- Search Successful Review Recommended
- Search Not Applicable
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.

<table>
<thead>
<tr>
<th>MARKET ANALYSIS:</th>
<th>Uses nearby sales as a market sample to identify trends such as foreclosure rate, “flipped” property rate, appreciation/depreciation, market range, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEFINITIONS:</td>
<td></td>
</tr>
<tr>
<td>Nearby Sales:</td>
<td>Number of nearby sales used to conduct market analysis</td>
</tr>
<tr>
<td>Max/Average:</td>
<td>Distance: Max/Average distance traveled to locate nearby sales</td>
</tr>
<tr>
<td>Rural Flag:</td>
<td>“U” indicates urban/suburban area; “R” indicates rural area.</td>
</tr>
<tr>
<td>Mobile Home:</td>
<td>Percentage of mobile homes within the area</td>
</tr>
<tr>
<td>Disaster Date/Type:</td>
<td>If a disaster occurred within the zip code of the subject in previous 12 month period, will populate with disaster type name and date.</td>
</tr>
<tr>
<td>SuperFund Site:</td>
<td>Identifies hazardous waste/site/area within 1,000 feet of the subject, designated by the EPA.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SUBJECT PROPERTY ANALYSIS:</th>
<th>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, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure in Past 3 yrs:</td>
<td>Yes</td>
</tr>
<tr>
<td>Sale Gain in Past 3 yrs:</td>
<td>118.4%</td>
</tr>
<tr>
<td>Loan Change in Past 3 yrs:</td>
<td>0%</td>
</tr>
</tbody>
</table>
► **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

► **BING™ 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 REPORT**
- 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.

RECENT PROPERTY RESALE SUMMARY

Provides information, if any, on recent transactions/transfers that have occurred with the subject property. Identifies Arms-Length vs. Non Arms-Length transactions/transfers.

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 1st and 2nd mortgages, and refinance, and/or equity line 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 Sale Prices Chart]

Recent nearby sales sorted by value from high to low. All values in thousands of dollars. Properties which have a current foreclosure or bank owned status are shown in the lighter shade.

- **Full Value**
- **Foreclosure / Bank Owned**

❯ **NEARBY PROPERTIES REVIEW**

This section shows an overview of each of the Nearby Sales categories, Full Value vs. Foreclosure/Bank Owned. Based on all the Nearby Sales used in the Property Analysis.

![Nearby Properties Review Table]

<table>
<thead>
<tr>
<th>Property Count</th>
<th>Full Value</th>
<th>Foreclosure / Bank Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Sales Price</td>
<td>$130,000</td>
<td>$105,000</td>
</tr>
<tr>
<td>Median Sales Price</td>
<td>$192,000</td>
<td>$168,000</td>
</tr>
<tr>
<td>Maximum Sales Price</td>
<td>$412,719</td>
<td>$220,000</td>
</tr>
<tr>
<td># of 3 Year Sales Pairs (17 of 26)</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td># of Sales Pairs with Value Increasing / Average Price Increase</td>
<td>8 / $35,000 / 10%</td>
<td></td>
</tr>
<tr>
<td># of Sales Pairs with Value Decreasing / Average Price Decrease</td>
<td>4 / $-104,000 / 25%</td>
<td></td>
</tr>
</tbody>
</table>

❯ **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.

![Nearby Sales Table Full Value]

<table>
<thead>
<tr>
<th>Miles</th>
<th>Address</th>
<th>Land Use</th>
<th>Sale Date</th>
<th>Sale Price</th>
<th>Living Sq Ft</th>
<th>B/Sq Ft</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.17</td>
<td>440 RURY LANDING WAY 96742</td>
<td>RSFR</td>
<td>12/20/2016</td>
<td>$280,000</td>
<td>2,437</td>
<td>$113</td>
</tr>
<tr>
<td>0.18</td>
<td>4442 NOSE CIR 95742</td>
<td>RSFR</td>
<td>10/1/2016</td>
<td>$220,000</td>
<td>1,500</td>
<td>$147</td>
</tr>
<tr>
<td>0.46</td>
<td>11720 AZALEA GARDEN WAY 95742</td>
<td>RSFR</td>
<td>10/11/2016</td>
<td>$205,000</td>
<td>1,704</td>
<td>$120</td>
</tr>
</tbody>
</table>

![Nearby Sales Table Foreclosure/Bank Owned]

<table>
<thead>
<tr>
<th>Miles</th>
<th>Address</th>
<th>Land Use</th>
<th>Sale Date</th>
<th>Sale Price</th>
<th>Living Sq Ft</th>
<th>B/Sq Ft</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.19</td>
<td>11720 ROY WIND CT 95742</td>
<td>RSFR</td>
<td>11/2/2010</td>
<td>$280,100</td>
<td>2,000</td>
<td>$140</td>
</tr>
<tr>
<td>0.11</td>
<td>4291 BOURCH CIR 95742</td>
<td>RSFR</td>
<td>11/12/2010</td>
<td>$170,792</td>
<td>1,521</td>
<td>$111</td>
</tr>
<tr>
<td>0.16</td>
<td>11719 AZALEA GARDEN WAY 95742</td>
<td>RSFR</td>
<td>11/11/2010</td>
<td>$225,800</td>
<td>1,915</td>
<td>$119</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Distance in Miles</th>
<th>Address</th>
<th>Land Use</th>
<th>Lot</th>
<th>SqFt</th>
<th>Living SqFt</th>
<th>Sale Year</th>
<th>Sale Price</th>
<th>Assessed Value</th>
<th>Bed</th>
<th>Bath</th>
<th>Total Rooms</th>
<th>Year Built</th>
<th>Map Ref</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01</td>
<td>7668 AUBURN RIDGE CT, 65943</td>
<td>RSRF</td>
<td>5,547</td>
<td>1,241</td>
<td>2005</td>
<td>$348,000</td>
<td>$173,670</td>
<td>3/2</td>
<td>6</td>
<td>5</td>
<td>1999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.01</td>
<td>7660 AUBURN RIDGE CT, 65943</td>
<td>RSRF</td>
<td>6,775</td>
<td>1,619</td>
<td>1991</td>
<td>$147,000</td>
<td>$205,534</td>
<td>4/2</td>
<td>7</td>
<td>5</td>
<td>1991</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.02</td>
<td>7672 AUBURN RIDGE CT, 65943</td>
<td>RSRF</td>
<td>6,124</td>
<td>1,400</td>
<td>1995</td>
<td>$130,000</td>
<td>$154,793</td>
<td>3/2</td>
<td>5</td>
<td>1990</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.02</td>
<td>7665 HILHAVEN CT, 90843</td>
<td>RSRF</td>
<td>6,494</td>
<td>1,786</td>
<td>1991</td>
<td>$154,000</td>
<td>$215,198</td>
<td>4/2</td>
<td>7</td>
<td>1991</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.02</td>
<td>7671 HILHAVEN CT, 90843</td>
<td>RSRF</td>
<td>7,527</td>
<td>1,400</td>
<td>2000</td>
<td>$152,000</td>
<td>$191,410</td>
<td>3/2</td>
<td>5</td>
<td>1991</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.03</td>
<td>7676 AUBURN RIDGE CT, 65943</td>
<td>RSRF</td>
<td>6,216</td>
<td>1,241</td>
<td>2002</td>
<td>$219,000</td>
<td>$172,429</td>
<td>3/2</td>
<td>5</td>
<td>1998</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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. “Best Match Identities Found” will show AKA names found on the credit header report.

- 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.
► 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).
- A criminal records search on the borrower for financial crimes convictions. (This upgrade feature is only available in FCRA environment)

► DATA VERIFICATION

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

<table>
<thead>
<tr>
<th>DATA VERIFICATION</th>
<th>Alan, Samantha</th>
</tr>
</thead>
<tbody>
<tr>
<td>BORROWER DATA VERIFICATION</td>
<td></td>
</tr>
<tr>
<td>SSN Trace</td>
<td>Borrower Reported Data</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>—</td>
</tr>
<tr>
<td>Month/Year of Birth</td>
<td>—</td>
</tr>
<tr>
<td>Street</td>
<td>1656 STANLEY ST</td>
</tr>
<tr>
<td>City, State, Zip</td>
<td>30002 DECATUR, GA 30002-4001</td>
</tr>
<tr>
<td>Phone</td>
<td>—</td>
</tr>
</tbody>
</table>

| REVERSE PHONE LOOKUP | | |
| Name | Samantha Alan | E. SANDS | — |
| Street | 1888 STANLEY ST | 1888 STANLEY ST | ✓ |
| City, State, Zip | 30002 DECATUR, GA 30002 | ✓ |
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.

<table>
<thead>
<tr>
<th>EMPLOYEE TRACE</th>
<th>BORROWER REPORTED DATA</th>
<th>VERIFIED RESULTS</th>
<th>STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Matched</td>
<td>Sacramento Box</td>
<td>SACRAMENTO DEE NEWS PAPER</td>
<td>✔</td>
</tr>
<tr>
<td>Area Code Matched</td>
<td>(916)</td>
<td>(916)</td>
<td>✔</td>
</tr>
<tr>
<td>Phone Matched</td>
<td>222-1000</td>
<td>222-1030</td>
<td>✔</td>
</tr>
<tr>
<td>Street Matched</td>
<td>2100 W 1ST</td>
<td>2100 W 1ST</td>
<td>✔</td>
</tr>
<tr>
<td>City Matched</td>
<td>SACRAMENTO</td>
<td>SACRAMENTO</td>
<td>✔</td>
</tr>
<tr>
<td>Zip Matched</td>
<td>95818</td>
<td>95818</td>
<td>✔</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>—</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees</td>
<td>1500</td>
<td></td>
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</tr>
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<td></td>
</tr>
<tr>
<td>Year Listed</td>
<td>1904</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

OVERALL ANALYSIS: ✔ Employee Matched

✔ Matched  ❋ Not Matched  ❋ No Employee to Verify  ❋ Employee Information

► EMPLOYER SITE MAP

Provides a satellite photo of employer address. Also includes a calculated distance between employer and subject property 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 his or her 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: DRACO, Dena

<table>
<thead>
<tr>
<th>Activity Date</th>
<th>Borrower Name</th>
<th>Property Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>JUN 15, 2018</td>
<td>DENA DRACO</td>
<td>627 S 807 CTWORTH, 93555</td>
</tr>
<tr>
<td>JUL 3, 2018</td>
<td>DENA DRACO</td>
<td>214 E AVENUE M PAMIDALE, CA 93555</td>
</tr>
</tbody>
</table>

(1) Skewed value reflected neighborhood income of borrower past residences.
(2) Could not plot the validated income range due to insufficient salary reports.
(3) Check here for a land-use code definition guide.
**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.

<table>
<thead>
<tr>
<th>Note Date</th>
<th>Borrower Name</th>
<th>Address</th>
<th>Status</th>
<th>Original Loan Amt.</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/18/2008</td>
<td>Jacobs, Dan</td>
<td>1288 Ivy St, Lansing, MI 48915</td>
<td>Preliminary</td>
<td>$350,000</td>
</tr>
<tr>
<td>04/02/2008</td>
<td>Jan, Daniel</td>
<td>65 Bird Blvd, Lansing, MI 48922</td>
<td>Registration</td>
<td>$243,000</td>
</tr>
<tr>
<td>01/22/2008</td>
<td>Jacobs, Danie</td>
<td>650 Royal Ann, Fremont, CA 94536</td>
<td>Registration</td>
<td>$159,000</td>
</tr>
<tr>
<td>01/25/2008</td>
<td>Jacobs, Danie</td>
<td>890 Eden St, Lansing, MI 48911</td>
<td>Preliminary</td>
<td>$121,000</td>
</tr>
<tr>
<td>12/15/2007</td>
<td>Jacobs, Danie</td>
<td>121 Stockton Ln, Fremont, CA 95630</td>
<td>Preliminary</td>
<td>$569,000</td>
</tr>
</tbody>
</table>

**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.

**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.
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.

- **LOAN QUALITY SUMMARY**

This section summarizes the broker’s book of business in relationship to what has been submitted to your organization vs. the rest of the industry.

- CRM = Collateral Risk Measure; uses a collateral risk analytic to measure the typical loans the broker submits
- Determine the difference between the riskiness of business that is submitted to your organization vs. the industry
- Use the risk bars to interpret the data.

- **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.
LOAN QUALITY DETAILS

This section provides additional detail for the broker.

- Review the risk bars to interpret the data
- Top field is what the broker submits to the industry (All Known Loan Applications)
- Bottom field is what the broker submits to your organization (Lender Name Loan Applications)

### DEFINITIONS:

- **% Loans with High Collateral Risk:** Percentage of loans that the broker has submitted that fall into the high risk category.

- **Market Comparability Index:** Measures the broker’s book of business in comparison to the risk of the markets that he or she does business in.

- **Avg Market Foreclosure Rate:** Average market foreclosure rate for broker’s submitted loans within the past 12 months.

- **Appraised Value Range:** Typical appraised value range for broker’s submitted loans within the past 12 months.

- **Avg Appraised Value:** Average appraised value for broker’s submitted loans within the past 12 months.

- **Appraised Values Compared to Market:** Measures the broker’s propensity to appraise above or below the markets that he or she does business in.

- **Loan Values Compared to Market:** Measures the broker’s propensity to lend above or below the markets that he or she does business in.

- **Loan-To-Market Value Ratio:** Measures the average loan to market value for broker’s submitted loans within the past 12 months.

- **Pull Through Rate:** Pull through rate for broker’s submitted loans within the past 12 months (if data is provided by your organization).

### LOAN QUALITY DETAILS

<table>
<thead>
<tr>
<th>LOAN QUALITY MEASURE</th>
<th>All Known Loan Applications</th>
<th>Lender Name Loan Applications</th>
<th>Lowest Risk</th>
<th>Highest Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Loans with High Collateral Risk</td>
<td>30.71%</td>
<td>38.02%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Market Comparability Index</td>
<td>7.58</td>
<td>7.04</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Avg Market Foreclosure Rate</td>
<td>85.81%</td>
<td>89.44%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appraised Value Range</td>
<td>$5,000.00 - $7,500.00</td>
<td>$5,000.00 - $7,500.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Avg Appraised Value</td>
<td>$111,129.00</td>
<td>$111,260.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appraised Values Compared to Market</td>
<td>Avg $15,050.00 - Above Market</td>
<td>Avg $15,050.00 - Above Market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Values Compared to Market</td>
<td>Avg $11,298.00 - Below Market</td>
<td>Avg $11,298.00 - Below Market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan-To-Market Value Ratio</td>
<td>97%</td>
<td>90%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pull Through Rate</td>
<td>40.00%</td>
<td>40.86%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### CLOSEST LOAN DETAIL

Provides loan level detail on up to 20 of the broker’s most recently submitted loans to your organization. Intended to provide a detailed picture of the broker’s loan submission activity with your organization.
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 - 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 free-form entry that allows user to enter party’s information. Can support up to 20 different third party/loan actors on one report.

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 represent the % value shift (+/-) compared to the beginning of the 5 year cycle.

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.
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.

<table>
<thead>
<tr>
<th>ZIP CODE SUMMARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant</td>
</tr>
<tr>
<td>All Industry Loans in Zip Code</td>
</tr>
<tr>
<td>Only Seller's Loans in Zip Code</td>
</tr>
</tbody>
</table>

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.

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
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.

<table>
<thead>
<tr>
<th>Deed</th>
<th>Buyer</th>
<th>Seller</th>
<th>Lender</th>
<th>Transfer</th>
<th>Price</th>
<th>Year</th>
<th>Map Ref</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q</td>
<td>24402 LINNIE DRIVE LLC</td>
<td>KOSNIAL BURTON</td>
<td></td>
<td>NHML</td>
<td>30</td>
<td>2007</td>
<td></td>
</tr>
<tr>
<td>T</td>
<td>ACCREDIA HOME LENDERS INC</td>
<td>SZEBRON HELVIN</td>
<td></td>
<td>RESALE</td>
<td>300,000</td>
<td>2007</td>
<td>(A)</td>
</tr>
<tr>
<td></td>
<td>ANDERSON OAKLEY HOMES SUNTRUST MORTGAGE INC</td>
<td>EMBASSY NATL BK LLC</td>
<td></td>
<td>CNSI</td>
<td>354,500</td>
<td>2008</td>
<td>(A)</td>
</tr>
<tr>
<td></td>
<td>ANDERSON BENTON</td>
<td>DICK MARSHALL</td>
<td>NEW CENTURY MTG CORP</td>
<td>RESALE</td>
<td>3235,000</td>
<td>2007</td>
<td>(L)</td>
</tr>
</tbody>
</table>