


REPORT INFORMATION					
Report Order No.	XX00000000XX00XX00X00	Property Address	123 MAIN ST APT 11, ANYTOWN, USA 12345		
Report Date	May 24, 2010 12:40PM	Current Address	301 FIRST ST, ANYTOWN, USA 12345		
LOAN INFORMATION		BORROWER INFORMATION		EMPLOYMENT INFORMATION	
Loan Number	XX000.XXX	Pri-Borrower	taylor, reginald	Employer	anytown shoppe
Loan Purpose	Refinance	Pri-Borrower SSN	XXX-XX-0000	Self Employed	N
Broker Code / Name	— / —	Date of Birth	02-04-1970	Mo. Income	\$7,346
Occupancy	PrimaryResidence	First Time Buyer	N	Job Years	3
Doc Type	LIMITED	Credit Score	660	Work Phone	000-000-0000
Estimate	\$123,457	Home Phone	000-000-000	Debt-to-Income	50%
Loan Amount	\$85,000	Co-Borrower	taylor, maria		
LTV / CombLTV	50% / 60%	Co-Borrower SSN	XXX-XX-0000		

REPORT SUMMARY: FRAUD RISK: 893 COLLATERAL RISK: 735

⚠ FRAUD ALERTS





FRAUD RISK

Lowest Risk Highest Risk



FRAUD RISK SCORE: 893

STATISTICAL DISTRIBUTION:
INCOME FOR BORROWER = 25%+ APPRAISAL FOR PROPERTY = 1%- LOAN AMOUNT FOR AREA = 1%+

	Severity	Message	Recommendation
FRAUD SCORE  RISK	HIGH	Borrower characteristics consistent with high probability of loss	Perform comprehensive fraud review to identify potential misrepresentation in the loan file.
	HIGH	The score indicates that this loan has a high probability of loss due to fraudulent misrepresentation.	Perform comprehensive fraud review to identify potential misrepresentation in the loan file.
	MEDIUM	Borrower and collateral characteristics consistent with moderate probability of loss	Perform comprehensive fraud review to identify potential misrepresentation in the loan file.
OCCUPANCY & UNDISCLOSED DEBT 	—	—	—
INCOME EMPLOYMENT 	HIGH	taylor, reginald - Borrower income is very high for a stated document loan	Request written VOE, signed 4506T and 2 yrs 1040's.
IDENTITY 	HIGH	taylor, reginald - This SSN belongs to a deceased individual	Verify SSN was entered correctly. If entered correctly, request proof of SSN.
	HIGH	taylor, maria - This SSN belongs to a deceased individual	Verify SSN was entered correctly. If entered correctly, request proof of SSN.
	MEDIUM	taylor, reginald - High risk area for fraud and identity theft	—
	LOW	taylor, reginald - Insufficient data available to verify borrower's address	Verify address was entered correctly. If entered correctly, obtain proof of residence.
	LOW	taylor, reginald - Insufficient data available to verify borrower's date of birth	Verify DOB was entered correctly. If entered correctly, request proof of DOB.
	LOW	taylor, maria - Insufficient data available to verify borrower's address	Verify address was entered correctly. If entered correctly, obtain proof of residence.

	LOW	taylor, maria - Insufficient data available to verify borrower's date of birth	Verify DOB was entered correctly. If entered correctly, request proof of DOB.
PROPERTY 🏠	HIGH	Property Value inconsistent with borrower profile	Thorough appraisal review to ensure value is supported. Obtain addendum from appraiser if still questionable.
	MEDIUM	Property is in a high fraud rate area	—
MARKET 📊	—	—	—
THIRD PARTY 📄	—	—	—

COLLATERAL RISK

Lowest Risk ← → Highest Risk

COLLATERAL RISK SCORE: 735

⚠️ APPRAISAL REVIEW ALERTS

PROPERTY 🏠	HIGH	Market has experienced long term (12 month) depreciation	Thorough appraisal review to ensure value is supported.
	HIGH	High market foreclosure rate	Thorough appraisal review to ensure value is supported.
	MEDIUM	Property has foreclosure in last 3 years	Was the borrower the owner of the property when the foreclosure took place? Follow your policy regarding foreclosures.

⚠️ FRAUD ALERTS

PROPERTY 🏠	—	—	—
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REVIEW COMMENTS Enter your comments here.

🏠 PROPERTY DETAIL

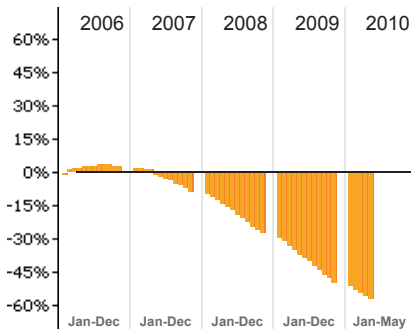
▶ **MARKET ANALYSIS:**

Nearby Sales :	35	Input Estimate:	\$123,457	Rural Flag:	U
Max Distance:	0.27 Miles	High Price:	\$483,550	Mobile Home:	0.0%
Average Distance:	0.2 Miles	Average Price:	\$242,648	Disaster Date:	
Foreclosure Rate in Past 1 yr:	25.7%	Median Price:	\$253,361	Disaster Type:	
# of Foreclosures in Past 3 yrs:	18 of 35	Low Price:	\$9,500	SuperFund Site:	ANYTOWN (AREA 1)
Foreclosure Rate in Past 3 yrs:	51.4%				
Gain on 3 yr Sale Pairs:	40.4% (13 of 35)				
Change in 3 yr Loan Pairs:	129% (4 of 35)				

▶ **SUBJECT PROPERTY ANALYSIS:**

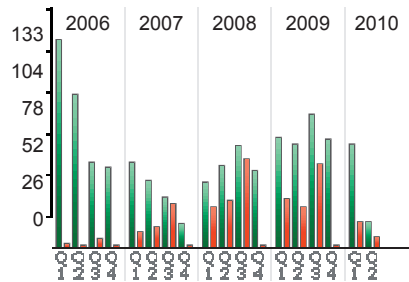
Foreclosure in Past 3 yrs :	Yes	Last Transfer Date:	10/01/2008	Land Use Code:	RCON
Sale Gain in Past 3 yrs :	70.4%	Last Transfer Price:	\$140,000 (FULL)	APN:	0000-000-000
Loan Change in Past 3 yrs :	0%	Active Notice Of Default:	No		

5 YEAR PRICE TREND



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

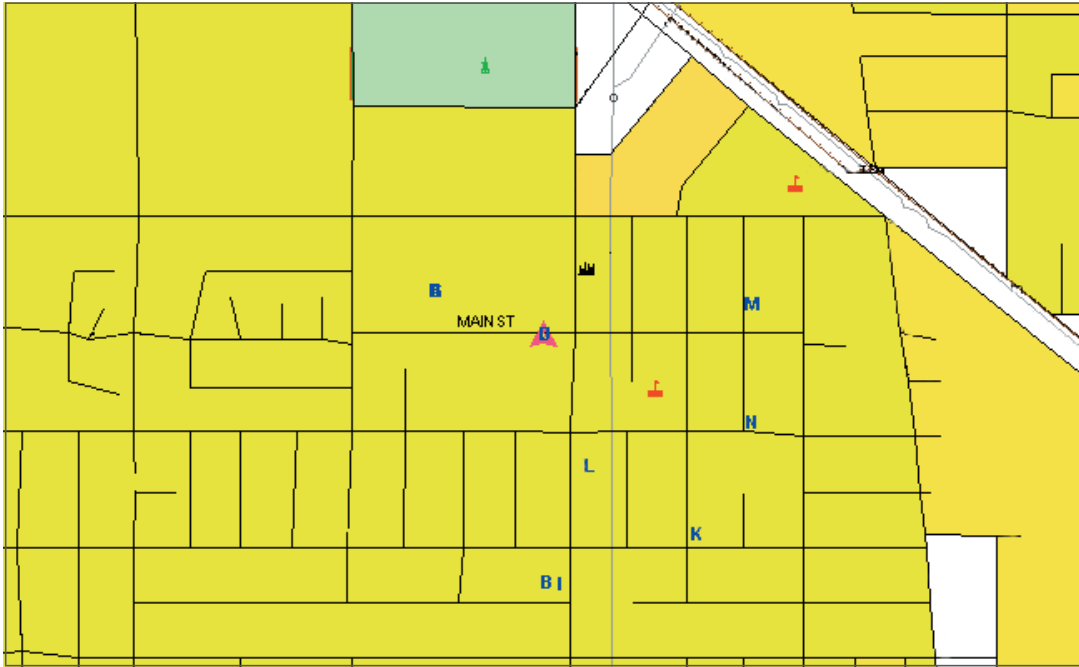
SALES AND FORECLOSURE ACTIVITY TREND



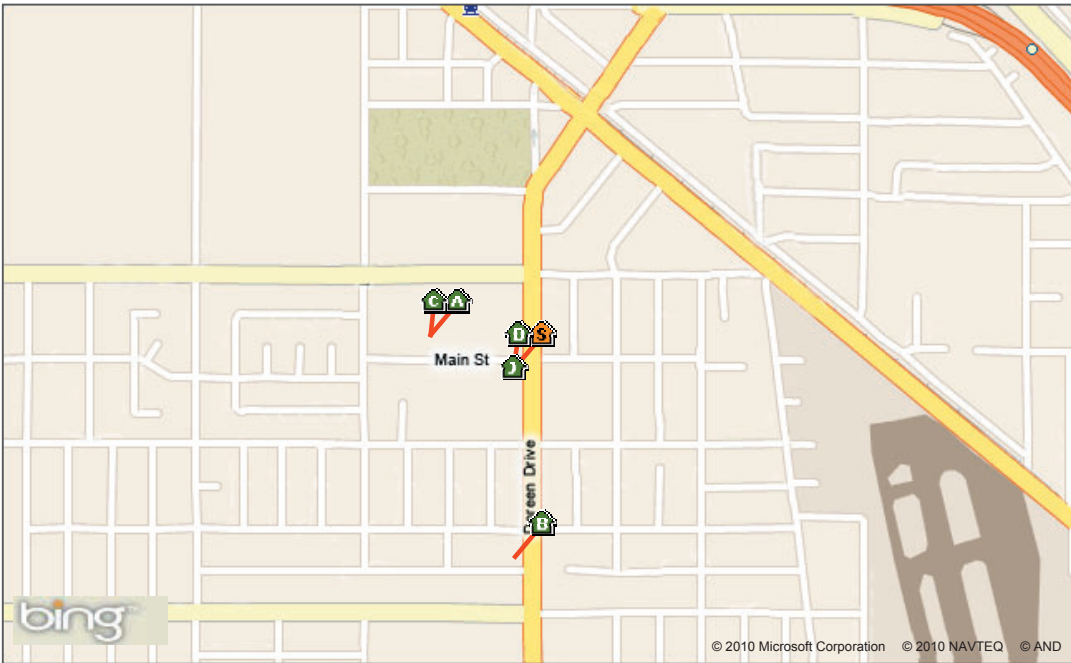
Neighborhood (1.46 miles) ■ Foreclosure ■ Sales

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

▶ AREA MAP:



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



🏠 HUD PROPERTY RULES REPORT

The HUD anti-flipping rules have been temporarily suspended.

🏠 SUBJECT PROPERTY REPORT

Site Address: 123 MAIN ST, ANYTOWN, USA 12345-0035

Mail Address: 123 MAIN ST, ANYTOWN, USA 12345-0035

Current Owner: TSANG BOB

Second Owner: TSANG RACHEL

Spouse:

Last Transfer Date: 10/01/2008

Last Transfer Price: \$140,000 (FULL)

Assessed Land: \$49,000

Assessed Improvement: \$91,000

Assessed Total: \$140,000

County: Any County

MSA Name: Anytown-Your Town-Sample Town, USA

MSA Code: 00000

Census Tract: 00.000.000000.0.000

School District: Unified : ANYTOWN UNIFIED

Assessed Market: APN: 0000-000-000
 Legal Desc: *TR=00000 LOT 0 CONDOMINIUM*UNIT 00

SUBJECT PROPERTY DETAILS:

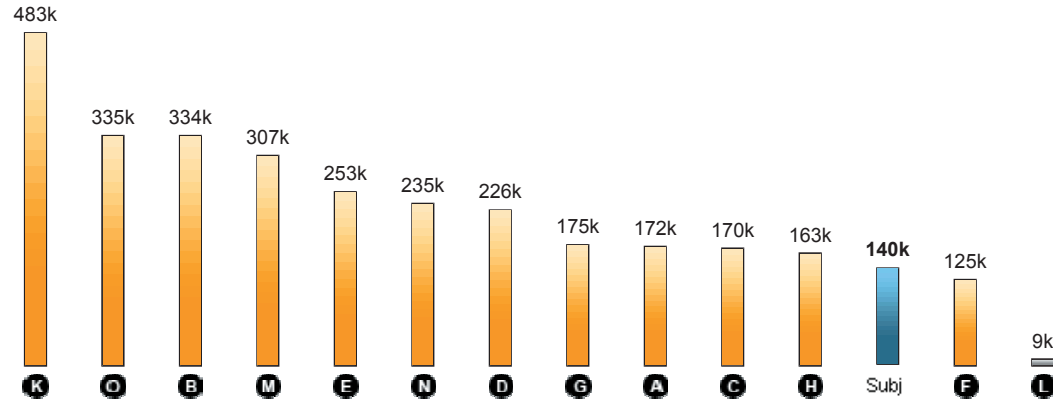
Use Code: **RCON** Building Sq Ft: 880 Living Sq Ft: 880 \$ Per Sq Ft: \$159
 Lot Size: 1,489 Sq Ft (0.0342 acre) Bedrooms: 2 Bathrooms: 2.0 Total Rooms: 4
 View: Improved: 65% Heating: Forced Air Cooling: AC Central
 Tax Amount: \$3,644 Garage: Built In Stories: 2.0 Year Built: 1981
 No. of Units: 1 Pool: Fireplace: Zoning: ATRD0.0

SUBJECT PROPERTY SALES AND LOAN HISTORY

Date	Transfer	Value	1st Loan/ 2nd Loan	Loan/ Rate	Deed/ (Val. Sale)	Doc. No.	Transactors
10/1/08	RESALE	\$140,000	\$137,837 \$0	FHA	GRANT (FULL)	000000000000	Buyer: TSANG BOB Seller: COMPETITOR MTG INVTRS 2000 Lender: FREE MONEY CORP
1/28/08	RESALE	\$238,500	\$0 \$0		T/ FRCL	000000000000	Buyer: COMPETITOR INVESTORS 0000-XX2 Seller: COLLINS BANK CORP Lender:
10/4/07		\$0	\$232,000 \$0		NOD	000000000000	Buyer: ESPINOZA LISA Seller: Lender: 123 BANK
7/31/06	RESALE	\$290,000	\$232,000 \$0	CNV ADJ	GRANT (FULL)	000000000000	Buyer: ESPINOZA LISA and SHIELDS L Seller: JONES NAOMI Lender: OWNIT MTG SOLUTIONS INC
8/10/05	REFI/EQ	\$0	\$190,500 \$0	CNV ADJ	TRUST	000000000000	Buyer: JONES NAOMI Seller: Lender: WMC MTG CORP
7/1/04	NMNL	\$0	\$166,500 \$0	CNV ADJ	QUIT (FULL)	000000000000	Buyer: JONES NAOMI Seller: JONES FRED and LETICIA Lender: INTERNET INC
4/25/03	RESALE	\$147,000	\$117,600 \$0	CNV ADJ	GRANT (FULL)	000001173321	Buyer: JONES FRED Seller: GATES PHOEBE Lender: BENJAMIN FIN'L CORP

NEARBY PROPERTIES REVIEW

PRICES FOR NEARBY SALES



Recent nearby sales sorted by value from high to low. All values in thousands of dollars.
 Properties which have had a foreclosure in the last 3 years are shown in yellow.

NEARBY SALES

[Expand All Records](#)

Miles	Address	Sale Date	Sale Value	Living Sq Ft
A 0.14	127 MAIN ST 19 ANYTOWN, USA 12345	03/15/2010	\$172,000 (FULL)	1,102

Land Use: **RCON** \$/Sq Ft: \$156 Zoning: ATRD0.0 Year Built: 1981 Bed/Bath: 2/2
 Lot Sq Ft: 1,838 (0.04 acre) Assessment: \$125,600 APN: 0000-000-000 Rooms: 4 Pool: N
 School District: Unified : ANYTOWN UNIFIED
 Legal Desc: TR=00000 LOT 0 CONDOMINIUM*UNIT 00

SALES HISTORY

Date	Transaction	Value	1st Loan	Deed	Buyer	Seller
03/15/2010	RESALE	\$172,000 (FULL)	\$168,884	GRANT	MCGUIRE PENELOPE	SCHWARTZ ORI
03/15/2010	NMNL	\$0 (FULL)	\$0	QUIT	SCHWARTZ ORI	TSANG RACHEL
03/11/2010	NMNL	\$0 (FULL)	\$0	QUIT	LEE ALLEN	SARKISSIAN JASMIN D
02/26/2010	NMNL	\$0 (FULL)	\$0	QUIT	MCGUIRE PENELOPE	ROBERTS BEN
09/17/2009	RESALE	\$111,000 (FULL)	\$0	T/ FRCL	SCHWARTZ ORI	SPB CORP
06/19/2009		\$0	\$260,000	NOD	LOWE, OLIVIA	
03/16/2009		\$0	\$260,000	NOD	LOWE, OLIVIA	

B	0.24	7631 DOREEN DR 3 ANYTOWN, USA 12345	03/08/2010	\$334,684	1,254	!	📍
C	0.14	127 MAIN ST 11 ANYTOWN, USA 12345	01/20/2010	\$170,000 (FULL)	1,102	!	📍
D	0	125 MAIN ST 9 ANYTOWN, USA 12345	11/16/2009	\$226,878	880	!	📍
E	0.14	125 MAIN ST 17 ANYTOWN, USA 12345	08/27/2009	\$253,361	1,102	!	📍

➤ **CLOSEST PROPERTY RECORDS**

Distance in Miles	Address	Land Use	Lot Sq Ft	Living Sq Ft	Sale Year	Sale Price	Assessed Value	Bed / Bath	Total Rooms	Year Built	Map Code
0	125 MAIN ST 2, 12345	RCON	882	880	2005	\$276,000	\$135,500	2/2	4	1981	
0	125 MAIN ST 3, 12345	RCON	1,489	880	2005	\$275,000	\$135,600	2/2	4	1981	
0	125 MAIN ST 10, 12345	RCON	1,489	880	1993		\$114,418	2/2	4	1981	
0	125 MAIN ST 9, 12345	RCON	1,489	880	1992	\$142,591	\$77,856	2/2	4	1981	D
0	125 MAIN ST 1, 12345	RCON	40,516	880	1994	\$57,000	\$105,084	2/2	4	1981	

🔍 **IDENTITY DETAIL**

🔍 **IDENTITY SUMMARY:** taylor, reginald

➤ **BEST MATCH**

Name: REGINALD P TAYLOR SSN: XXX-XX-00000
SSN Issue State: XX Date of Death: 09/29/2006
Approx. SSN Issue Years: 1984-1986 Date of Birth: 09/11/1979

🔍 **DEROGATORY LISTS:** taylor, reginald

🔍 **DATA VERIFICATION:** taylor, reginald

➤ **BORROWER DATA VERIFICATION**
Borrower Data Verification could not be performed.

🔍 **IDENTITY SUMMARY:** taylor, maria

➤ **BEST MATCH**

Name: MARIA TORRES SSN: XXX-XX-0652
SSN Issue State: NY Date of Death: 10/04/2006
Approx. SSN Issue Years: 1967-1969 Date of Birth: 03/04/1923

🔍 **DEROGATORY LISTS:** taylor, maria

🔍 **DATA VERIFICATION:** taylor, maria

➤ **BORROWER DATA VERIFICATION**
Borrower Data Verification could not be performed.

💰 **INCOME DETAIL**

🔍 **SALARY/EMPLOYER VALIDATION:** TAYLOR, REGINALD

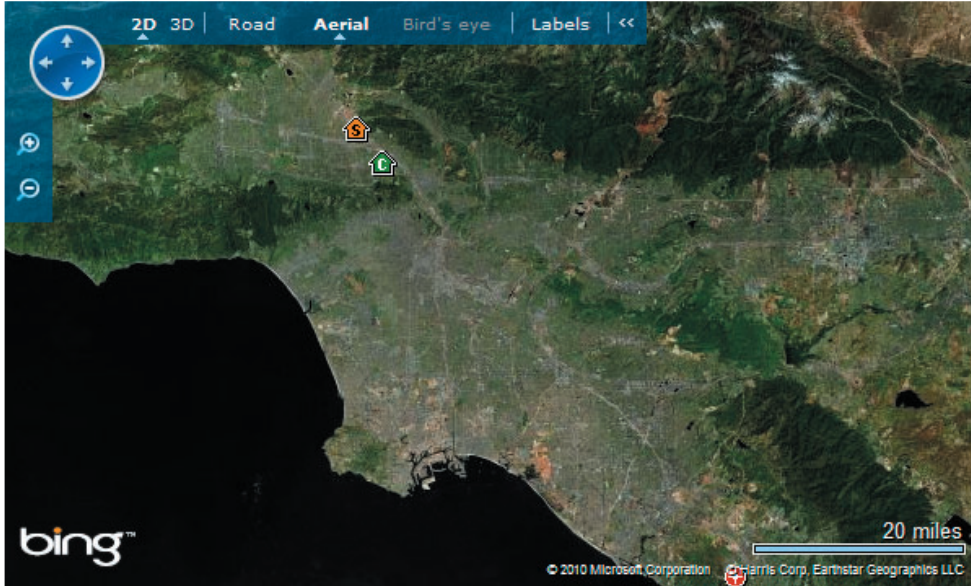
➤ **EMPLOYER DATA VERIFICATION**

EMPLOYER TRACE	BORROWER REPORTED DATA	VERIFIED RESULTS	STATUS
Company Matched:	anytown shoppe	ANYTOWN SHOPPE INC	✔
Area Code Matched:	(000)	(000)	✔
Phone Matched:	000-0000	000-0000	✔
Street Matched:	89 PARK PLACE	89 PARK PLACE	✔
City Matched:	ANYTOWN	ANYTOWN	✔
Zip Matched:	12345	12345	✔
Cell Phone:	—	—	!
Employees	—	700	!
Industry	—	RETAIL	!
OVERALL ANALYSIS:	✔ Employer Matched		

✔ Matched ❌ Not Matched ? No Entry/Unable to Verify | Employer Information

› EMPLOYER SITE MAP

LOCATION: ANYTOWN SHOPPE INC (57.3 miles from subject property) USE CODE: XXXX



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› SALARY/EMPLOYER VALIDATION: TAYLOR, MARIA

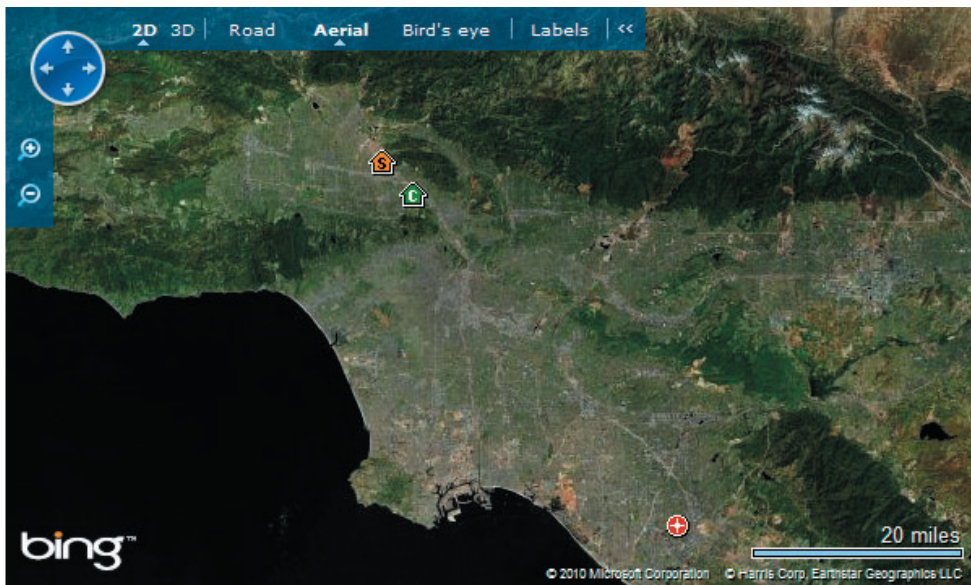
› EMPLOYER DATA VERIFICATION

EMPLOYER TRACE	BORROWER REPORTED DATA	VERIFIED RESULTS	STATUS
Company Matched:	the sample button corporation	SAMPLE BUTTON CORP	✓
Contact Matched:	maria taylor	FRED GONZALEZ	✗
Area Code Matched:	(000)	(111)	✗
Phone Matched:	000-0000	000-0000	✗
Street Matched:	1 SAMPLE BLVD	1 SAMPLE BLVD	✓
City Matched:	SAMPLE TOWN	SAMPLE TOWN	✓
Zip Matched:	55121	55121	✓
Cell Phone:	—	—	?
Employees	—	300	?
Industry	—	RETAIL- BUTTONS	?
OVERALL ANALYSIS:	✓ Employer Matched		

✓ Matched
 ✗ Not Matched
 ? No Entry/Unable to Verify
 ? Employer Information

› EMPLOYER SITE MAP

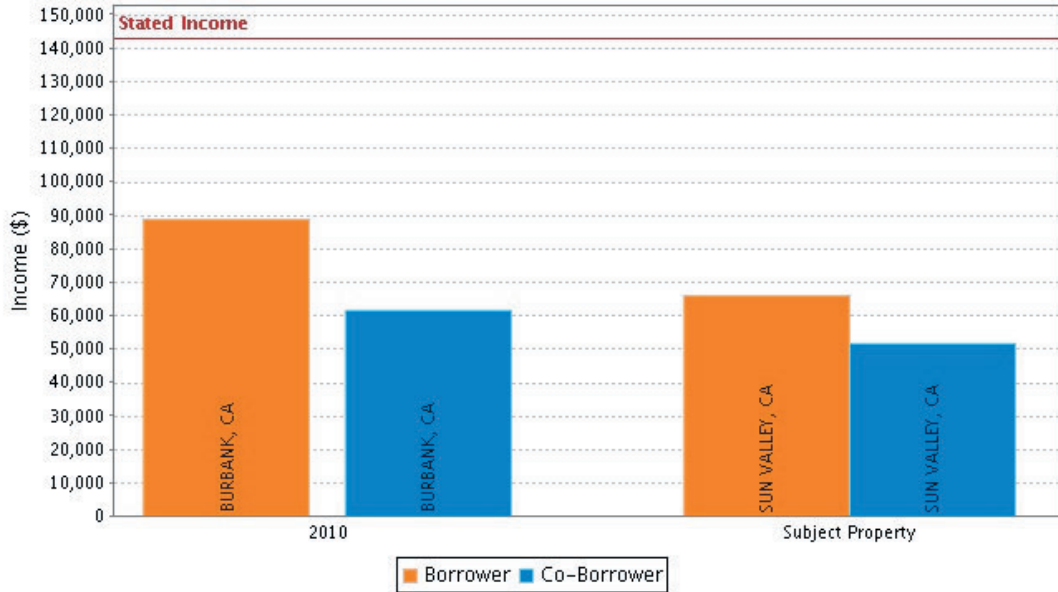
LOCATION: SAMPLE BUTTON CORP (45.8 miles from subject property) USE CODE: XXXX



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NEIGHBORHOOD INCOME GRAPH

NEIGHBORHOOD INCOME HISTORY



- (1) Bar values reflect neighborhood incomes of borrowers' past residences.
- (2) Could not plot the Validated Income Range due to insufficient salary reports.
- (3) [Click here for a land-use code definition guide.](#)

BORROWER DETAIL

LOAN APPLICATION SUMMARY: taylor, reginald

SUBJECT PROPERTY ADDRESS: 123 MAIN ST APT 11, ANYTOWN, USA 12345

LENDER ACTIVITY - DIFFERENT ADDRESS

No other loan activity found.

LENDER ACTIVITY - SAME ADDRESS

No other loan activity found.

OTHER LENDER ACTIVITY

No other loan activity found.

LOAN REGISTRY SEARCH: taylor, reginald

No loans found in Loan Registry System.

OWNER OCCUPANCY ANALYSIS: taylor, reginald

OWNER OCCUPANCY

Properties Ever Owned: 0	Median Value - Subject Property: \$253,361	Value Direction: N/A
Properties Currently Owned: 0	Median Value - Likely Residence:	Value Shift: N/A
Owner of Subject Property: No	Sq Footage - Subject Property: 880	Square Footage Direction: N/A
	Sq Footage - Likely Residence:	Square Footage Shift: N/A

ADDRESS SUMMARY: taylor, reginald

ADDRESSES FOR BEST MATCH IDENTITIES

Unable to locate addresses for the Best Match Identities.

LOAN REGISTRY SEARCH: taylor, maria

No loans found in Loan Registry System.

OWNER OCCUPANCY

Properties Ever Owned: 0	Median Value - Subject Property: \$253,361	Value Direction: N/A
Properties Currently Owned: 0	Median Value - Likely Residence:	Value Shift: N/A
Owner of Subject Property: No	Sq Footage - Subject Property: 880	Square Footage Direction: N/A
	Sq Footage - Likely Residence:	Square Footage Shift: N/A

ADDRESSES FOR BEST MATCH IDENTITIES

Unable to locate addresses for the Best Match Identities.

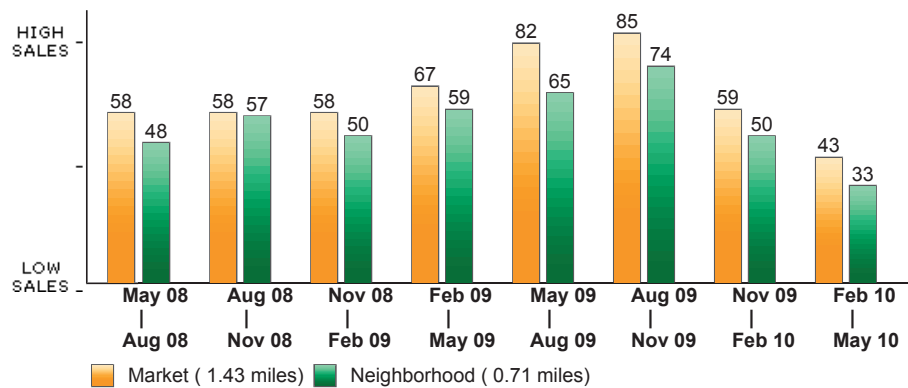
There is no data available for this broker: ()

12 MONTH PRICE TREND

Price Trend Graph not applicable due to volatility and foreclosure rates in this market.

SALES ACTIVITY TREND GRAPH

The Sales Activity Trend reflects the quantity of sales for 90-day time periods for the immediate market surrounding the subject property. Low sales quantities relative to other periods will typically mean that sales prices are going down and that time on market is increasing. When the bar on the right is increasing relative to prior periods then market times are shortening and prices should stabilize or increase.



Participant	Loan Count	Collateral Risk Measure (CRM)	Lowest Risk	Highest Risk
All Industry Loans in Zip Code	Excellent Reliability	7.20		
Only Lender's Loans in Zip Code	0	N/A		

RECENT LOAN DETAIL

No recent loans were found in this area within the last year.

MARKET OWNER OCCUPANCY DATA

Average Value		Minimum Value				Maximum Value				Median Value							
\$222,995		\$151,008				\$244,566				\$226,646							
Miles	Units	Own Occ	Rent Occ	SFR	Mult 2-9	Mult 10+	Avg Rms	Avg Val	Miles	Units	Own Occ	Rent Occ	SFR	Mult 2-9	Mult 10+	Avg Rms	Avg Val
0.05	805	18%	68%	23%	6%	71%	3.5	\$207,250	0.21	122	92%	8%	100%	0%	0%	4.5	\$239,465
0.07	935	10%	84%	11%	4%	85%	3.1	\$234,096	0.23	262	1%	70%	21%	16%	63%	3.2	\$151,008
0.13	74	92%	8%	96%	4%	0%	5.6	\$230,203	0.23	180	52%	46%	40%	10%	50%	3.1	\$205,907
0.14	138	50%	50%	88%	12%	0%	4.1	\$211,142	0.24	83	79%	21%	95%	5%	0%	5.4	\$240,002
0.15	94	79%	21%	100%	0%	0%	5.0	\$219,599	0.25	104	81%	19%	100%	0%	0%	4.0	\$224,297
0.16	127	56%	36%	78%	22%	0%	3.8	\$227,116	0.26	51	95%	5%	100%	0%	0%	5.6	\$244,566
0.17	93	84%	16%	100%	0%	0%	5.2	\$226,176	0.26	128	68%	32%	96%	4%	0%	4.9	\$222,955
0.18	105	9%	72%	22%	0%	78%	4.7	\$227,116	0.26	88	77%	23%	100%	0%	0%	4.6	\$222,686
0.19	120	38%	55%	48%	41%	10%	4.3	\$215,706	0.27	162	79%	18%	97%	3%	0%	4.8	\$233,424
0.2	78	90%	10%	100%	0%	0%	4.4	\$239,196	0.28	262	84%	11%	95%	5%	0%	4.8	\$237,988

▸ **BUYERS AND SELLERS**

Deed	Buyer	Seller	Lender	Transfer	Price	Year	Map Ref
	BROWN JEROME	MARTINEZ ENRIQUE	BANK OF ANYTOWN	RESALE	\$145,000	2008	(G)
	CAMPBELL BRANDY	PRIVATE TRUST 2006-X0		RESALE	\$125,000	2009	(F)
	CRAWFORD AEDDON	WHITE KIMBERLY		NMNL	\$0	2009	(F)
N	GARRY RICHARD		AMERICAN FSB		\$0	2008	
	GONZALEZ FREDERICK		BALL CTY BK	REFI/EQ	\$0	2009	
	GONZALEZ FREDERICK	ABC BANK LLC		RESALE	\$0	2008	
	JONES NAOMI	SHIELDS STEVE	YOUR BANK	RESALE	\$307,000	2010	(M)
Q	PATRICK SCOTT	BONNER SANDRA		NMNL	\$0	2009	
	PATRICK SCOTT	SAMPLE TOWN UNDERWRITING 2006-XX		RESALE	\$170,000	2009	
T	TURNER KERRY	BANKING SERVICES		RESALE	\$102,120	2009	

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