

Summary of Findings -ADV-120 Loan Risk Report

Reference #	123456789-01
Process Date	March 27, 2018
Requesting Lender	ABC Mortgage

Identity	John Homeowner	coborrower name
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First Name	Pass
Last Name	Pass
SSN	Fail
Date of Birth	Pass
Address	Pass
Phone	Miskey
Zip	Pass
ID Validation Score	5
(higher score = more discrepancies)	

Address History & Ownership

Borrower related addresses, last 3 months	1
Borrower owned properties identified	1
Transfer-to-lender or foreclosure event, last 7 years	1

Mortgage / Civil Court Records

No. of Active MERS liens found	1
Liens & Judgments (not released last 7 years)	1

Employer -Company Search

Company name/ address result	London Grill Restaurant
Phone number ownership results	London Grill Restaurant

Subject Property

Property Primary Owner	John Homeowner
No. of days since last recording date	2522
FHFA HPI -Recent MSA or State Price Trend	0.82%
No. of days since last FEMA declared disaster	2485

Watch lists/ licenses

Excluded party search	Possible Match
Appraiser License Search	Not found

-END OF SUMMARY-

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ID Investigation Report

SAMPLE

Reference # 123456789-01
 Process Date 3/27/2018

Input Data

Name John Homeowner
 Street 1900 N Knox Ave
 City Minneapolis
 State MN
 Zip 55408
 SSN 123-33-4444
 Date of Birth 1976-12-12
 Phone 612-888-3322

Score

Validation Score 5 Range= 1-5; 1= no discrepancies; 5= significant discrepancies
 Key drivers of score Multiple names associated with SSN

Results	Input	Result	Message	Date reported
First Name	John	Pass		2/20/18
Last Name	Homeowner	Pass		2/20/18
SSN	123-33-4444	Failed	Multiple names associated with SSN	2/20/18
Date of Birth	1976-12-12	Pass		2/20/18
Address	1900 N Knox Ave	Pass		2/20/18
Phone	612-888-3322	Miskey	Phone not associated with name or address	
Alternate	612-888-3232	Pass		2/20/18
Zip	55408	Pass	Match to zip + 4 file	

Checks

Checks	Result
Not on SSA Death Master File	Pass
Valid USPS address	Pass
Dwelling type	Single Unit
Residential/ business	Residential
Land use	

Standardized Address

Street 1900 N Knox Ave
 City Minneapolis
 State MN
 Zip 55408-2724

Velocity information

Velocity information	Address	Phone
# of time seen last 180 days	0	0
Date seen		

--END OF REPORT--

Note: The ID score can range from 1 to 5, where 5 represents the riskiest 1% of discrepancies. As the score increases so does the risk of identity fraud. The client's "best practices" for using the score is primarily driven by factors like their fraud rate, and their loss exposure.

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Property Ownership & Foreclosure History

Sample

Reference # 123456789-01
 Process Date 3/27/2018
 Requestor ABC Mortgage

Input

Name John Homeowner
 SSN xxx-xx-4444

Results: Summary

Borrower related addresses, last 3 months 1
 Borrower owned properties identified 1
 Properties with foreclosure/ transfer-to-lender events, last 7 years 1

Borrower Names & Also Knows As

Full Name	Last seen
John Homeowner	3/7/2018
John Q Homeowner	5/27/2014

Borrower Address History (last 10 years)

Last seen	First seen	Address	Current Owner	Borrower foreclosure/ transfer to lender identified
3/7/2018	5/1/2011	1900 N Knox Ave, Minneapolis, MN 55408	John Homeowner	None
5/16/2011	8/30/2006	75 N Valle Verde Dr	Smith, Mary	Foreclosure
8/30/2006	9/29/2004	2302 BROOKSTONE WAY SUMMERVILLE, SC 29486	Property record not found	Property record not found
9/29/2004	7/13/1996	117 Ellis Rd Statesboro, GA 30461	Brown, Mike	None

Transaction Summary:	1900 N Knox Ave, Minneapolis, MN 55408	Current owner	John Homeowner
APN:	Property Type	Tax Assessment Value	

Recording	Doc Type	Doc Desc	Sales Price / Loan Amt	Buyer / Borrower	Seller / Lender
10/13/2013	Finance	Assignment of Mortgage	\$ 202,000	John Homeowner	Mortgage Central
5/1/2011	Sale	Deed	\$221,000 / \$205,000	John Homeowner	David Cook
5/1/2011	Release	Release of Mortgage	\$ 161,000	David Cook	Mortgage Central
8/30/2009	Sale	Deed	\$202,000 / \$161,000	David Cook	Mortgage Central

Transaction Summary:	75 N Valle Verde Dr Henderson, MN 53034	Current owner	
APN:	Property Type	Tax Assessment Value	

Recording	Doc Type	Doc Desc	Sales Price / Loan Amt	Buyer / Borrower	Seller / Lender
12/2/2011	Sale	Deed	\$150,000 / \$125,000	Mary Doe	Mortgage Central
5/16/2011	Foreclosure	Foreclosure		Mortgage Central	
2/20/2009	Sale	Transfer to Lender		Federal Natl Mtg Assoc	Sheriff of Butler County
3/23/2007	Sale	Deed	\$175,000 / \$160,000	John Homeowner	Mortgage Central

-END OF REPORT-

NOTE: Address history section lists addresses used by the borrower for financial statements or utility bills during last 10 years.

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MERS® System SSN Lien Report

SAMPLE

Reference # 123456789-01 John Homeowner
 Process Date 3/27/2018

Input Data

SSN 123-33-4444

Results

of ActiveMERS Lien hits 1

MIN Status	Address	Note Amount	Note Date	Borrower
Registered - Active	1900 N Knox Ave Minneapolis, MN 55408	\$202,000	10/13/13	John Homeowner
Paid in full	1900 N Knox Ave Minneapolis, MN 55408	\$205,000	5/01/11	John Homeowner
Paid in full	75 N Valle Verde Dr Henderson, MN 53034	\$160,000	3/23/07	John Homeowner

MERS Detailed Report:

1000113-9876543210-2

House Number	1900	Note Amount	\$202,000
Street Name	N Knox Ave	Note Date	10/13/13
Street Direction Prefix		Servicer	ABC Loan Servicing
Street Suffix		Servicer Org ID	1000111
Apartment or Unit		Sub Servicer	N/A
City	Minneapolis	Subservicer Org ID	N/A
State	MN	Pool Number	
Postal Code	55408	Foreclosure Status	
MOM Indicator	Active (Registered)	MIN Archived Indicator	Active (Registered)
Registration Date	10/13/13	County FIPS Codes	
County FIPS Codes		Member Affiliated with MIN 1	
Borrower First Name	John	iRegistration Indicator	
Borrower Last Name	Homeowner		

MERS Detailed Report:

1000199-2233445566-9

House Number	1900	Note Amount	\$205,000
Street Name	N Knox Ave	Note Date	5/01/11
Street Direction Prefix		Servicer	ABC Loan Servicing
Street Suffix		Servicer Org ID	1000111
Apartment or Unit		Sub Servicer	N/A
City	Minneapolis	Subservicer Org ID	N/A
State	MN	Pool Number	
Postal Code	55408	Foreclosure Status	
MOM Indicator	Active (Registered)	MIN Archived Indicator	Deactivated
Registration Date	5/01/11	County FIPS Codes	
County FIPS Codes		Member Affiliated with MIN 1	
Borrower First Name	John	iRegistration Indicator	
Borrower Last Name	Homeowner		

MERS Detailed Report:

1000277-5605605605-8

House Number	75	Note Amount	\$160,000
Street Name	N Valle Veridi	Note Date	3/23/07
Street Direction Prefix		Servicer	ABC Loan Servicing
Street Suffix		Servicer Org ID	1000111
Apartment or Unit		Sub Servicer	N/A
City	Henderson	Subservicer Org ID	N/A
State	MN	Pool Number	
Postal Code	53034	Foreclosure Status	
MOM Indicator	Paid in full	MIN Archived Indicator	Deactivated
Registration Date	3/23/07	County FIPS Codes	
County FIPS Codes		Member Affiliated with MIN 1	
Borrower First Name	John	iRegistration Indicator	
Borrower Last Name	Homeowner		

-END OF REPORT-

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Person -Civil Court Records*Sample*

Reference # 123456789-01
Process Date 3/27/2018
Requesting Lender ABC Mortgage

Input

Name John Homeowner
SSN xxx-xx-4444

Summary

Record type	Date	Plaintiff/ Chapter	Amount	Status
Lien	3/7/2016	State of Minnesota/ Franchise Tax Board	\$20,183.00	
Judgment	7/1/2015	Wells Fargo Bank	\$9,297.00	Released

Results Lien

Defendant name	John Homeowner	Filing date	3/7/2016
Defendant address	1900 N Knox Ave, Minneapolis, MN 55408	Recording date	3/7/2016
		Case/ Docket #	2015001211
Plaintiff/ lien listing agency	State of Minnesota/ Franchise Tax Board	Tax lien date / period	1/06/2010 12/31/2006
Filing location	ALAME	Tax serial lien cert #	10006604608
Filing / Doc type	State tax lien	Deed category type	Placement
Document type	Initial filing	Lien amount	\$20,183.00

Results judgment

Defendant name	John Homeowner	Filing/ Release date	4/26/2016
Defendant address	1900 N Knox Ave, Minneapolis, MN 55408	Recording date	7/1/2015
		Case/ Docket #	MCV40360
Plaintiff name	Wells Fargo Bank	Recording #	
Filing location	ALAME	Deed type	
Filing / Doc type	Judgment	judgment amount	\$9,297.00

--END OF REPORT--

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Employer ID Report SAMPLE

Reference # 123456789-01

Process Date 3/27/2018

Input Data

Company name London Grill
Street 100 Central Avenue
City Minneapolis
State MN
Zip 55400
Phone 612-321-3000

Results: Company Search

Company found Yes
Company name London Grill Restaurant Inc.
Street 100 Central Avenue South
City Minneapolis
State MN
Zip 55400
Phone Exact Match
Year established 1996
Year of first appearance 1996
Estimated sales volume \$7MM
Number of employees 50
Key executive Jim Brown President
Primary URL londongrillrestaurant.com

Results: Reverse Phone Lookup

Phone number found Yes
Location U.S. Type Address
Type Business
Input Phone # listed to London Grill Restaurant Inc.
Address 100 Central Ave
City Minneapolis
State MN

Results: Distance from employment to residence

Property	Current address	Subject Property
Driving distance	7 miles	15 miles
Roadway driving time	11 minutes	20 minutes

--END OF REPORT--

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Property Report -10

Sample

Reference #	123456789-01
Process Date	3/27/2018
Requestor	ABC Mortgage
Inquiry Data	
Street	1900 N Knox Ave
ZIP	55408

Property Record Identified			
Address	1900 N Knox Ave, Minneapolis, MN 55408		
APN	233-6754-001-101		
Legal Description	Lot: 82 Subdivision: Indian Hills Sec/Township/Range: Sec 18 QTR 4 TWN 07N RNG 09E		
Current Owner			Last Transfer
Owner(s)	Homeowner, John	Recording Date	5/1/2011
Mailing Address	1900 N Knox Ave, Minneapolis, MN 55408	Sale Price	\$202,000 / \$161,000
Use Code/ Own Type	Single Family Residence /	Seller	David Cook

Assessment & Taxes					
Total Taxable Value	\$200,000	Tax Amount	\$2,844	Total Value	\$220,000
Improvement Value	\$150,000	Delinquent Year	No delinquent	Market Improvement Value	
Land Value	\$50,000	Assessment Year	2016	Market Land Value	

Transaction History						
Trans ID	Recording Date	Document Type	Document Description	Sales \$ / Loan \$	Buyer / Borrower	Seller / Lender
1	10/13/2013	Mortgage	Assignment of Mortgage	\$202,000	John Homeowner	Mortgage Central
2	5/1/2011	Deed	Deed	\$221,000 / \$205,000	John Homeowner	David Cook
3	5/1/2011	Release	Release	\$161,000	David Cook	Mortgage Central
4	8/30/2009	Deed	Deed	\$202,000 / \$161,000	David Cook	Scott Briggs

#	Prox Mi	Buyer/ Address	Recording Date	Price	\$/ SF	SqFt	Rooms/ Bd/ Bth	Year Build	Lot Area	Stories	Pool	Land Use
Property Identified												
0	-	Homeowner, John 1900 N Knox Ave Minneapolis. MN 55408	5/1/2011	\$ 221,000	\$ 121	1,832	5/2/2	1995	15,701	2 Stories w/ Basement		Single Family Residential

Recent Neighborhood Sales												
1	0.49	Bonneau, Laura 2801 Pumpkin Ave S Minneapolis. MN 55406	3/22/2018	\$ 209,950	\$ 140	1,500	8/3/2	1975	10,000	2 Stories w/ Basement		Single Family Residential
2	0.34	Ozel, Bora 2700 Harbor Ct Minneapolis. MN 55396	3/20/2018	\$ 227,630	\$ 114	2,000	12/4/2	1979	12,000	2 Stories w/ Basement		Single Family Residential
3	0.32	Twesme, James 5106 Spring Ct Minneapolis. MN 55366	3/15/2018	\$ 243,100	\$ 152	1,600	8/3/2	1969	11,000	2 Stories w/ Basement		Single Family Residential
4	0.24	Walsh, Patrick 1107 Spring Ct Minneapolis. MN 55366	2/23/2018	\$ 227,630	\$ 257	885	7/2/1	1959	7,887	2 Stories w/ Basement		Single Family Residential
5	0.41	Schaefer, Stacey 306 N Whitney Way Minneapolis. MN 55556	2/15/2018	\$ 201,110	\$ 131	1,532	9/3/2	1975	14,100	2 Stories w/ Basement		Single Family Residential

--END OF REPORT--

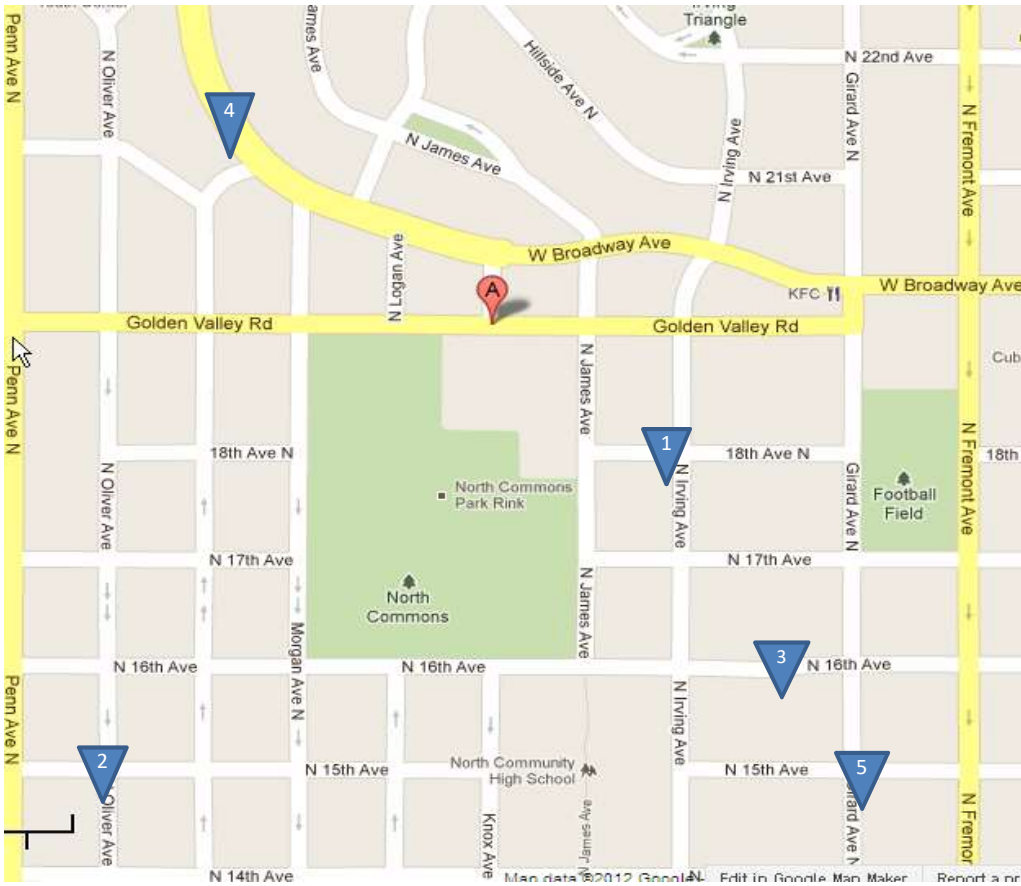
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Property Identified

Site Address	123456789-01
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Site City/ State/ Zip 3/27/18

APN	ABC Mortgage
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FHFA HPI Report

SAMPLE

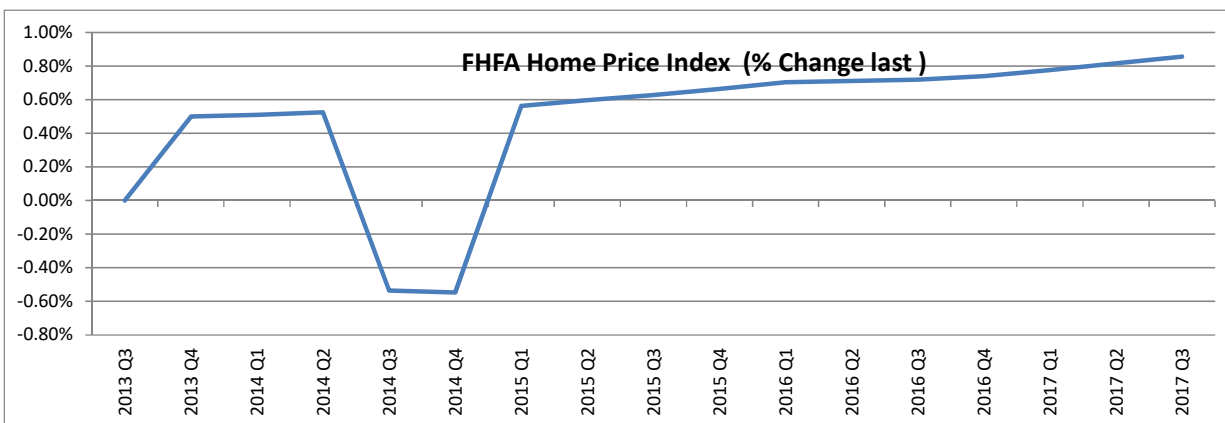
Reference # 123456789-01

Process Date 3/27/2018

Input

State MN
MSA Minneapolis-St. Paul-Bloomington, MN-WI
Purchase Quarter 2013 Q3
Purchase Price \$ 255,000

HPI Estimated Value



HPI Estimated Value

	Date	Original Value	HPI Estimated Current Value	
Purchase Price	2013 Q3	\$ 255,000	\$ 265,000	The HPI Estimated current value is calculated using the original value (purchase price or assessment value) and calculating a current value based on the neighborhood price trends since then.
Assessment Value	2013 Q4	\$ 300,000	\$ 311,765	

Property Value Change

Start Quarter	Value Quarter	% Change for period	
2016 Q3	2016 Q4	0.7%	The % Change for Period is calculated the % change in the neighborhood price index between the Start Quarter and the Value Quarter.
2016 Q4	2017 Q1	0.8%	
2017 Q1	2017 Q2	0.8%	
2017 Q2	2017 Q3	0.9%	

NOTE: The HPI Estimated Value does not project the actual value of any particular house. Rather, it projects what a given house purchased at a point in time would be worth today if it appreciated/depreciated at the average rate of all homes in the area. The actual value of any house will depend on the local real estate market, house condition and age, home improvements made and needed, and many other factors.

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FEMA Report

SAMPLE

Reference #123456789-01

Process Date3/27/2018

RequestorABC Mortgage

Input

StateMinnesota

ZIP55408

FEMA Declared Disasters -last 120 days

Disaster #	Title	Declaration Date	Begin Date	End Date
State	Disaster Type	Incident Type	Area	Program Declared

None Found

FEMA Declared Disasters -last 24 months

Disaster #	Title	Declaration Date	Begin Date	End Date
State	Disaster Type	Incident Type	Area	Program Declared

1990	Severe Storms and Tornadoes	2/20/2017	5/21/11 6:01	5/22/11 6:01
MN	DR	Severe Storm	Hennepin (County)	IH:NO HM: YES IA: NO PA: YES

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Watch List Report SAMPLE

Reference #	123456789-01	Watch Lists	
Process Date	12/18/2017	(1) OFAC-SDN	(4) FHFA-SCP
Requestor	ABC Mortgage	(2) SAM-EPLS	(5) BDV -suspended list
		(3) HUD-LDP	(6)

Input			Results: Watch Lists					
Excluded Party Search	State	Role Type	1	2	3	4	5	6
John Homeowner	MN	Borrower	NM	NM	NM	NM	NM	
Scott Briggs	MN	Seller	NM	NM	NM	NM	NM	
John Brown	MN	Buyer Real Estate Agent	NM	NM	NM	NM	NM	
Cathy Agin	MN	Seller Real Estate Agent	NM	PM	NM	NM	NM	
AKS Associates	MN	Closing Company	NM	PM	NM	NM	NM	
Allen Lloyd	MN	Review Appraiser	NM	NM	NM	NM	NM	
Todd Agnew	MN	Appraiser	NM	NM	NM	NM	NM	
Agnew Appraisals LLC	MN	Appraisal Company	NM	NM	NM	NM	NM	
Tom Smythe	MN	Loan Officer	NM	NM	NM	NM	NM	
ABC Bank	MN	Lender Company	NM	NM	NM	NM	NM	

Input: Appraiser License Search		Results: ASC Appraiser License
Allen Lloyd	MN	Not Found
Todd Agnew	MN	Match

-END OF REPORT-

NOTE: NM= no match between input and watch list; PM= a possible match requireing further investigation.

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Reference #	123456789-01	Requesting Lender:	ABC Mortgage
Process Date	3/27/2018	Excluded Party Watch Lists:	OFAC-SDN, GSA-EPLS, HUD-LDP

Search Parameters						
Cathy	Agin	MN				
Search Results: SAM-EPLS Watch List						
Name	Address 1	Address 2	City	Province	State/Country	Zip
Agin, Cathy			Harrisburg		MN	62946
DUNS	AKA	List	List Owner	Effective Date	Expiration Date	
		Z1	HHS	19-Mar-98	Indef.	
		R	OPM	20-Jul-98	Indef.	

Search Parameters						
AKS Associates		MN				
Search Results: SAM-EPLS Watch List						
Name	Address 1	Address 2	City	Province	State/Country	Zip
AKS Associates	2625 West 69th St.		Chicago		MN	60629
DUNS	AKA	List	List Owner	Effective Date	Expiration Date	
118571517	(Also Sinha, Anil)	A	DLA	31-Mar-08	01-May-19	
		J	DLA	31-Mar-08	01-May-19	

Reference #	123456789-01	Requesting Lender:	ABC Mortgage
Process Date	3/27/2018	Appraiser License	Appraisal Subcommittee

Search Parameters	Todd	Agnew	Appraiser	MN
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Search Results							
Last Name	First Name	State License #	Lic St	Effective Date of License	Expiration Date of License	License Certificate Type	Status
AGNEW	TODD	553.001353	MN	12/17/17 0:00	12/17/18 0:00	Certified General	A
Company Name		Telephone Number	Street Address	City	State	County	Zip Code
AGNEW & ASSOCIATES				NEW LENOX	MN	WILL	60451
Disciplinary Action		Disciplinary Action Effective Date	Disciplinary Action Ending Date	AQB			
				Yes			

Search Parameters	Lloyd	Allen	Review Appraiser	MN
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Search Results							
Last Name	First Name	State License Number	Lic St	Effective Date of License	Expiration Date of License	License Certificate Type	Status
ALLEN	LLOYD	153.0000542	MN	3/27/16 0:00	3/27/17 0:00	Certified General	I
Company Name		Telephone Number	Street Address	City	State	County	Zip Code
			117 N HICKORY	CENTRALIA	MN	MARION	62801-3120
Disciplinary Action		Disciplinary Action Effective Date	Disciplinary Action Ending Date	AQB			
Revocation		3/27/17 0:00		YES			