Informative Research

13030 Euclid Street
STE. 200
Garden Grove, CA 92843
800-606-4593
www.informativeresearch.com

Red Flag Risk Addendum

Attention:	Daniel Gilbreth	**Subject:**	Emerrill Anderson
Client Name:	GG TEST	**Addendum Date:**	11/10/2017 10:39 AM
Client ID:	9000064	**Original Order Number:**	1007177439PQ
Loan Number:		**Original Report Type:**	Merged Credit Report
Bureau(s):	TransUnion,Experian		

Disclaimer

The risk alerts, messages, and data in this Red Flag Risk Addendum are assembled from creditor and other public sources provided by one or more of the three Credit Reporting Agencies: TransUnion (TU), Experian (XPN), or Equifax (EFX). Informative Research makes no representation or warranty as to the accuracy or completeness of this information. In keeping with the Fair and Accurate Credit Transactions Act of 2003 (FACTA), the information in this addendum in whole or in part must not be used to assess credit worthiness, nor solely relied upon to establish the identity of a credit applicant. This product is intended for the specific commercial use of Informative Research's customers and may not be appropriate for consumer disclosure.

Risk Level: Minimal Identity Risk Level

No identity alerts from the credit repositories were returned from the applicant' s provided data. The applicant' s identity risk based on the available credit bureau data is minimal.

No Risk Alert Triggered

No risk alerts were triggered for this applicant.

Input/Returned/Trace Data

Name:

Applicant Input:	Emerrill Anderson
Returned Best Match:	EMERRILL ANDERSON(XPN) EMERRILL ANDERSON(TU) EMERRILL ANDERSON(EFX)
Additional Returned Data:	

Social Security Number:

Applicant Input:	XXX-XX-2740
Returned Best Match:	XXX-XX-2740(XPN) XXX-XX-2740(TU) XXX-XX-2740(EFX)
Additional Returned Data:	

Address:

Applicant Input:	4872 Putter Bakersfield CA 93308
Returned Best Match:	4872 PUTTER LN BAKERSFIELD CA 933081130(XPN) Current: 08/17 4872 PUTTER LN BAKERSFIELD CA 93308(TU) Current: 10/17 4872 PUTTER BAKERSFIELD CA 93308(EFX) Current: 11/17
Additional Returned Data:	4107 GLENCANNON ST BAKERSFIELD CA 933081201(XPN) Prior: 06/11 11750 SANTA LUCIA RD ATASCADERO CA 934221781(XPN) Prior: 02/10

Other Risk Services

Income Tax Verification (4506-T) : Uses an applicant consent (form 4506-T) to return authoritative and detailed tax return transcripts direct from the IRS for 1040, 1065, W2 or 1099 income verifications.

Verification of Employment : Telephone verification of employment status, position and income level.

SSN Verify Plus(SSA-89) : Provides a definitive confirmation of identity direct from the Social Security Administration within 2 hours.

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End of Red Flag Risk Addendum - 11/10/2017 10:39 AM
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Red Flag Risk Addendum

Attention:	Daniel Gilbreth	**Subject:**	Stacey Brown
Client Name:	GG TEST	**Addendum Date:**	11/10/2017 10:39 AM
Client ID:	9000064	**Original Order Number:**	1007177439PQ
Loan Number:		**Original Report Type:**	Merged Credit Report
Bureau(s):	TransUnion,Experian		

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Risk Level: Moderate Identity Risk Level

Identity alerts were triggered from the applicant' s provided data that taken together, may justify a second review of the input data and the alerts. Review and re-verification of the applicant' s data is advised.

Address Triggered Risk Alerts

Risk Alert

Inquiry current address not on file(XPN)

Expanded Message

According to Experian, the input address does not match any reported in connection with the applicant. This may indicate the applicant is attempting to take-over the identity of another consumer.

FACTA Red Flag Alert

3 - A consumer reporting agency provides a notice of address discrepancy.

Suggested Action

Verify that you have the correct address and that it was input correctly - if so, check whether TransUnion and Equifax connect the address to the applicant. Significant address differences should be thoroughly researched using secondary trace products.
If address remains unconfirmed escalate to your company's quality control department as a high risk file.

Secondary Risk Products

Social Security Trace ($5)

Lists all identifying data that corresponds to a provided social Security Number including trace addresses, reported dates of birth, and SSN issuance dates from all three bureaus.

Risk Alert

Inquiry/Onfile current address conflict(XPN)

Expanded Message	**FACTA Red Flag Alert**
The input address differs from the one best matching the address on file with Experian. Note: applicant may legitimately have multiple current addresses and thus may be less likely to qualify as an owner occupant.	3 - A consumer reporting agency provides a notice of address discrepancy.

Suggested Action	**Secondary Risk Products**
Verify that you have the correct address and that it was input correctly.	[Social Security Trace ($5)](#)
Review the trace data addresses returned for minor variations.	
Ensure that other address documentation in loan file matches the address provided by the applicant.	Lists all identifying data that corresponds to a provided social Security Number including trace addresses, reported dates of birth, and SSN issuance dates from all three bureaus.
Significant address differences should be thoroughly researched using secondary trace products.	
Escalate findings as needed to your company's quality control department.	

Input/Returned/Trace Data

Name:

Applicant Input:	Stacey Brown
Returned Best Match:	STACEY BROWN(XPN) STACEY BROWN(TU) STACEY BROWN(EFX)
Additional Returned Data:	

Social Security Number:

Applicant Input:	XXX-XX-6728
Returned Best Match:	XXX-XX-6728(XPN) XXX-XX-6728(TU) XXX-XX-6728(EFX)
Additional Returned Data:	

Address:

Applicant Input:	4872 Putter Bakersfield CA 93308
Returned Best Match:	2716 LAUREL DR BAKERSFIELD CA 933045724(XPN) Current: 07/17 2716 LAUREL DR BAKERSFIELD CA 93304(TU) Current: 10/17 2716 LAUREL BAKERSFIELD CA 93304(EFX) Current: 06/17
Additional Returned Data:	2812 LAUREL DR BAKERSFIELD CA 933045726(XPN) Prior: 05/14 3409 CORONA DR NW ALBUQUERQUE NM 871201239(XPN) Prior: 08/13

Other Risk Services

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