

Snapshot



ADV-120 Fraud Report



Birchwood
CREDIT SERVICES, INC.

Fraud Report -- ADV120 -- Tailored to Meet Lender's Needs

Each search available as a standalone report
Available via LOS or WEB portal

Company Logo

Summary of Findings -ADV-120 Loan Risk Report

SAMPLE

Reference #	123456789-01
Process Date	December 8, 2020
Requesting Lender	ABC Mortgage
Identity	John Homeowner
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)	

Easy to read Pass Fail Indicators
Logical flow for loan process review

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

Foreclosure Indicator

Mortgage / Civil Court Records	
No. of Active MERS liens found	1
Bankruptcy (no. not discharged, last 7 yr)	0
Liens & Judgments (no. unreleased, last 7 yr)	1

MERS search
Optional Bankruptcy search
Optional Liens & Judgment search

Employer -Company Search	
Company name/ address result	London Leaf Inc.
Phone number ownership results	London Leaf Inc.

Employer Verifications

Subject Property	
Property Primary Owner	JOHN HOMEOWNER
No. of days since last recording date	2465
FHFA HPI -Recent MSA or State Price Trend	1.6%
No. of days since last FEMA declared disaster	97

Anti-flip indicator in RED if <90 days

Property in FEMA disaster area

Watch lists/ licenses	
Excluded party search	Possible Match
Appraiser License Search	Inactive

Unlimited participants
Custom exclusion lists can be included
FNMA Fraudulent Employer &
Marijuana Related Business lists

ADV Summary	
ADV Summary Score	95
(higher score = more discrepancies)	

Optional, Customizable Score
Color coded score
Score will improve as alerts are cleared
Severity of alerts customizable

-END OF SUMMARY-

NOTE: Scale: 0 = no alerts found; 1-25 = alert(s) cleared; 26-50 = minor discrepancies found; 51-75 = alert(s) found, review recommended; 76-100 = significant alert(s) require research. Value auto recalculates after alerts are cleared.

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ID Investigation Report

SAMPLE

Reference # 123456789-01
 Process Date December 8, 2020
 Requestor ABC Mortgage

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

ID Import / Input Data

Score

Validation Score 5 Range= 1-5; 1= no discrepancies; 5= significant discrepancies

Key drivers of score SSN issued before DOB

ID Validation Score Explanation

Results

Input	Result	Message	Date reported
First Name John	Pass		
Last Name Homeowner	Pass		12/4/2020
SSN 123-33-4444	Failed	SSN issued before DOB	12/4/2020
Date of Birth 1976-12-12	Pass		12/4/2020
Address 1900 N Knox Ave	Pass		12/4/2020
Phone 612-888-3322	Miskey	Phone not associated with name or address	
Alternate 612-888-3232	Pass		12/4/2020
Zip 55408	Pass	Match to zip + 4 file	

ID Fail reasons - Most Recent Date Seen

Checks

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

SSN Verification
 Residence address USPS validation
 High risk address information

USPS Standardized Address

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

Standardized address from USPS

Velocity information

	Address	Phone
# of time seen last 180 days	1	1
Date seen	11/5/2020	11/5/2020

Identifies borrower involvement with additional loans within our database within last 180 days

--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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SSN	Fail	
Date of Birth	Pass	
Address	Pass	
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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	Foreclosure Indicator
Mortgage / Civil Court Records		
No. of Active MERS liens found	1	MERS search Optional Bankruptcy search Optional Liens & Judgment search
Bankruptcy (no. not discharged, last 7 yr)	0	
Liens & Judgments (no. unreleased, last 7 yr)	1	
Employer -Company Search	London Leaf	
Company name/ address result	London Leaf Inc.	Employer Verifications
Phone number ownership results	London Leaf Inc.	
Subject Property	1900 N Knox Ave, Minneapolis, MN 55408	
Property Primary Owner	JOHN HOMEOWNER	Anti-flip indicator in RED if <90 days
No. of days since last recording date	2465	
FHFA HPI -Recent MSA or State Price Trend	1.6%	
No. of days since last FEMA declared disaster	97	Property in FEMA disaster area
Watch lists/ licenses		
Excluded party search	Possible Match	Unlimited participants Custom exclusion lists can be included FNMA Fraudulent Employer & Marijuana Related Business lists
Appraiser License Search	Inactive	
ADV Summary		
ADV Summary Score	95	Optional, Customizable Score Color coded score Score will improve as alerts are cleared Severity of alerts customizable
(higher score = more discrepancies)		

-END OF SUMMARY-

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Optional Add-On Report
Shows history of SSN usage

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SSN Usage Report

SAMPLE

Reference # 123456789-01
Process Date December 8, 2020
Requestor ABC Mortgage

Input Data

Name John Homeowner
SSN 123-33-4444
DOB 12/12/1976

Compares input name, SSN, DOB, address, and phone to historical usage information and indicates whether matching results were found.

Results: SSN match summary

SSN NOT miskeyed	Yes	First Name Match	Yes
Alternate SSN used		Middle Initial Match	No
SSN valid & associated with Name	Yes	Last Name Match	Yes
SSN valid	Yes	Address Match	Yes
SSN NOT on death master list	Yes	Phone Match	No
SSN issued after DOB	No	Most recent alternate phone	612-888-3232
SSN issued Date	1969-1970	No. of addresses seen in last 90 days	1
DOB match	Full match		

Consumer history associated with SSN
Includes name aliases

Results: Matching names associated with SSN (not from SSA direct)

Shows first & last dates seen associated with an address

Name	DOB	Address	Last Seen/ First Seen	Phone
John Homeowner	12/12/1976	1900 N Knox Ave Minneapolis, MN 55408	03/10/2014 - 11/23/2020	612-888-3232
John Q Homeowner	12/12/1976	75 N Valle Verde Dr Henderson, MN 53034	09/12/2011 - 08/22/2014	612-888-3232
John Q Homeowner	12/12/1976	2302 BROOKSTONE WAY SUMMERVILLE, SC 29486	09/07/2008 - 09/07/2011	
John Q Homeowner	12/12/1976	117 W Ellis Rd Unit 6 Statesboro, GA 30461	08/19/2005 - 08/23/2008	612-811-2003

Matching and Non-matching name results are shown, including historical address, DOB, and phone usage

Results: Non-matching names associated with SSN (not from SSA direct)

Name	DOB	Address	Last Seen/ First Seen	Phone
Mary J Homeowner	03/19/1979	1900 N Knox Ave Minneapolis, MN 55408	03/06/2014 - 11/30/2020	612-888-3231
Mary Homeowner	03/19/1979	75 N Valle Verde Dr Henderson, MN 53034	09/10/2011 - 08/27/2014	612-888-3232
Melvin Frost	01/07/1977	2092 Bee Hive Ln El Paso, TX 79914	03/14/2018 - 07/27/2019	

--END OF REPORT--

NOTE: The system tests for possible data entry issues with the input SSN. If the input SSN contained transposed digits, the "SSN miskey detected" field will return "Fail" and the correct SSN is displayed in the "Alternate SSN used" field. You may need to update your records.

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Property Ownership & Foreclosure History

SAMPLE

Reference # 123456789-01
 Process Date December 8, 2020
 Requestor ABC Mortgage

Input

Name John Homeowner
 SSN xxx-xx-4444

Results: Summary

of Borrower related addresses, last 3 months 1
 # of Borrower owned properties identified 1
 # of Borrower related foreclosure activity events, last 7 years 1

Match to borrower related foreclosure event per property. Name of borrower with foreclosure, and most recent foreclosure event date shown in red.

Borrower Names & Also Knows As

Full Name John Homeowner
 John Q Homeowner
 Last seen 11/23/2020
 8/30/2020

Owner match to borrower or AKAs shown in red in Current Owner

Borrower Address History (last 15 years)

First seen	Last seen	Address	Current Owner	Borrower Related Foreclosure Activity
3/10/2014	11/23/2020	1900 N Knox Ave Minneapolis, MN 55408	JOHN HOMEOWNER	No foreclosure records found
9/12/2011	8/22/2014	75 N Valle Verde Dr Henderson, MN 53034	MARY SMITH	JOHN HOMEOWNER 08/22/2014
9/7/2008	9/7/2011	2302 BROOKSTONE WAY SUMMERVILLE, SC 29486	KATHY BROWN / MICHAEL BROWN	Borrower not in ownership history
8/19/2005	8/23/2008	117 W Ellis Rd Unit 6, Statesboro, GA 30461	WEST ELLIS AVENUE LLC	Borrower not in ownership history

Transaction History (Current & Historically Borrower Owned Properties)

Recording Date	Type / Doc.#	Description	Sale / Loan Amt.	Buyer or Borrower	Seller / Lender (Assignee)
Property: 1900 N Knox Ave Minneapolis, MN 55408 APN: 233-6754-001-101 Current owner: JOHN HOMEOWNER Recent Sale Price: \$300,000					
6/26/2020	Finance 9999	MORTGAGE MODIFICATION AGREEMNT, CONVENTIONAL	\$206,780	JOHN HOMEOWNER	Lender: MORTGAGE CENTRAL
3/10/2014	Sale 11112	WARRANTY DEED, CONVENTIONAL	\$300,000 \$275,000	JOHN HOMEOWNER	Seller: DAVID & MELINDA COOK Lender: MORTGAGE CENTRAL
5/10/2010	Sale 77778	SPECIAL WARRANTY DEED, FHA	\$250,000 \$242,000	DAVID & MELINDA COOK	Seller: SCOTT BRIGGS Lender: QUICK LOANS

Recording Date	Type / Doc.#	Description	Sale / Loan Amt.	Buyer or Borrower	Seller / Lender (Assignee)
Property: 75 N Valle Verde Dr Henderson, MN 53034 APN: 790-1970-323-275 Current owner: MARY SMITH Recent Sale Price: \$150,000					
3/10/2015	Sale 88888	BARGAIN & SALE DEED	\$150,000	MARY SMITH	Seller: LUCKY LENDING
8/22/2014	Sale 88888	TRUSTEE'S DEED (FORECLOSURE)		LUCKY LENDING	Seller: JOHN HOMEOWNER
6/8/2014	Foreclosure 0000001478	APPOINT OF SUBSTITUTE TRUSTEE	\$160,000	JOHN HOMEOWNER	Seller: HENDERSON ASSOCIATES Lender: LUCKY LENDING
9/12/2011	Sale 22227	WARRANTY DEED, CONVENTIONAL	\$175,000 \$160,000	JOHN HOMEOWNER	Seller: JORGE SMITH; CHRISTINA A SMITH Lender: LUCKY LENDING

Foreclosure event(s) are highlighted (red) in transaction history

-END OF REPORT-

NOTE: Address history section lists addresses used by the borrower for financial statements or utility bills during last 15 years. The "Owner" column shows the current owner of the property. The name is highlighted in red if it matches the borrower's name or AKA. The "Borrower Related Foreclosure Activity" column indicates one of three statuses: 1) if the borrower was involved in a foreclosure event related to the property (highlighted in red), or 2) borrower was an owner but there is not foreclosure history; or 3) borrower used the property address but was not an owner; or 4) no history exists for that property, or our system does not recognize the address.

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Deed Documents Available: use Doc # and Recording Date to order Imaged Deed

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MERS data can be refreshed:
 NO date limitations
 NO additional costs

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MERS® System SSN Lien Report SAMPLE

Reference # 123456789-01
 Process Date December 8, 2020
 Requestor ABC Mortgage

Input Data
 SSN 123-33-4444

Results
 # of Active MERS Lien hits 1 Number of active MERS liens are shown on summary page

MIN Status	Address	Note Amount	Note Date	Borrower
Active	1900 N Knox Ave Minneapolis, MN 55408	\$275,000	3/10/2014	John Homeowner
Inactive	75 N Valle Verde Dr Henderson, MN 53034	\$160,000	9/12/2011	John Homeowner

MERS Detailed Report: 1000199-2233445566-9

House Number	1900	Note Amount	\$275,000
Street Name	N Knox Ave	Note Date	3/10/2014
Street Direction Prefix		Servicer	MORTGAGE CENTRAL
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	MIN Archived Indicator	Deactivated
Registration Date	3/10/2014	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 Verde	Note Date	9/12/2011
Street Direction Prefix		Servicer	LUCKY LENDING
Street Suffix		Servicer Org ID	1000222
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	Inactive	MIN Archived Indicator	Deactivated
Registration Date	9/12/2011	County FIPS Codes	
County FIPS Codes		Member Affiliated with MIN 1	
Borrower First Name	John	iRegistration Indicator	
Borrower Last Name	Homeowner		

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Optional Add-On Report
Shows civil court case history: bankruptcies, liens, and judgments

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Person -Civil Court Records **SAMPLE**

Reference #	123456789-01	Bankruptcy data is typically deactivated in the fraud report to eliminate operational time and costs associated with clearing the credit report AND fraud report findings.
Process Date	December 8, 2020	
Requestor	ABC Mortgage	

Input

Name	John Homeowner
SSN	xxx-xx-4444

Summary

Record type	Date	Plaintiff/ Chapter	Amount	Status
Lien	11/19/2018	State of Minnesota	\$20,183.00	
Judgment	3/14/2018	Wells Fargo Bank	\$9,297.00	Released

Results Bankruptcy
No Records Found

Results Lien

Defendant name	John Homeowner	Filing date	11/19/2018
Defendant address	1900 N Knox Ave Minneapolis, MN 55408	Recording date	11/19/2018
Plaintiff name	State of Minnesota	Case/ Docket #	2015001211
Lien issuing agency	Franchise Tax Board	Tax lien date / period	12/31/2015
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	1/8/2019
Defendant address	1900 N Knox Ave Minneapolis, MN 55408	Recording date	3/14/2018
Plaintiff name	Wells Fargo Bank	Case/ Docket #	MCV40360
Filing location	ALAME	Recording #	
Filing / Doc type	Judgment	Deed type	
		judgment amount	\$9,297.00

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If case shows as released, the status will show on the summary section and details.
 When satisfaction is not found, Status will remain blank.

Unreleased lien and judgment count is reported on summary page.



Employer ID Report**SAMPLE**

Reference # 123456789-01
 Process Date December 8, 2020
 Requestor ABC Mortgage

Input Data

Company name London Leaf
 Street 100 Central Avenue
 City Minneapolis
 State MN
 Zip 55400
 Phone 612-300-3000

Results: Company Search

Company found Yes
 Company name London Leaf Inc.
 Street 100 Central Avenue South
 City Minneapolis
 State MN
 Zip 55400
 Phone 612-300-3000
 Year established 1996
 Year of first appearance 1996
 Estimated sales volume \$1M
 Number of employees 5
 Key executive Jim Brown; President
 Primary URL londonleaflife.com

Business directory search for employer.

Returns details about the company, including known address and phone for the business, and key executives.

Results: Reverse Phone Lookup

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

Tests phone number from 1003 file against phone billing databases, and returns the registered owner of the phone number.

Can be used as an independent verification source for phone number in VOE.

Results: Distance from employment to residence

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

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Tests drive time distance from residence address to employer, and subject property to employer.

Can help determine risk of subject property being used as non-primary residence on a purchase loan.



Subject Property Report SAMPLE

Reference #	123456789-01	Standardized address from the county deed recorder and/or tax assessor. Highlights the last transfer event from complete transaction history (transfers, finance records, releases) below. Shows current year's property taxes, including delinquencies reported.
Process Date	December 8, 2020	
Requestor	ABC Mortgage	
Inquiry Data		
Street	1900 N Knox Ave	
ZIP	55408	

Property Record Identified	Last Transfer
Address	1900 N KNOX AVE, MINNEAPOLIS, MN, 55408
APN	233-6754-001-101
Legal Description	LOT: 82 INDIAN HILLS SUBDIVISION
Recording Date	3/10/2014
Sale Price	\$300,000
Seller	DAVID & MELINDA COOK

Current Owner			
Owner(s)	JOHN HOMEOWNER	Mailing Address	1900 N KNOX AVE
Use Code	SFR	Mailing City	MINNEAPOLIS
Owner Occupied	Yes	Mailing State	MN
		Mailing Zip	55408

Property Tax Information			
Total Taxable Value	\$291,000	Total Market Value	\$291,000
Improvement Value	\$242,000	Delinquent Year	2019
Land Value	\$49,000	Assessment Year	2020
Tax Amount	\$2,844		

Transaction History					
Recording Date	Type / Doc.#	Description	Sale / Loan	Buyer or Borrower	Seller / Lender
6/26/2020	Finance 9999	MORTGAGE MODIFICATION AGREEMNT, CONVENTIONAL	\$206,780	JOHN HOMEOWNER	Lender: MORTGAGE CENTRAL
3/10/2014	Sale 11112	WARRANTY DEED, CONVENTIONAL	\$300,000 \$275,000	JOHN HOMEOWNER	Seller: DAVID & MELINDA COOK Lender: MORTGAGE CENTRAL
3/10/2014	Release 000027192	DEED OF RELEASE Deed Doc #: 77778			
5/10/2010	Sale 77778	SPECIAL WARRANTY DEED, FHA	\$250,000 \$242,000	DAVID & MELINDA COOK	Seller: SCOTT BRIGGS Lender: QUICK LOANS

Map Ind.	Prox (mi)	Buyer Address	Recording Date	Price	\$/SqFt	SqFt	Rms/Brms/	Year Built	Lot Area	Pool	Land Use
0	-	HOMEOWNER, JOHN 1900 N KNOX AVE MINNEAPOLIS, MN 55408	3/10/2014	\$300,000	\$ 164	1,832	5/2/2	1995	15701	N	SFR

Recent Neighborhood Sales											
1	0.49	BONNEAU, LAURA 2801 PUMPKIN AVE S MINNEAPOLIS, MN 55406	11/18/2020	\$ 285,000	\$ 190	1,500	8/3/2	1993	10000	N	SFR
2	0.34	OZEL, BORA 2700 HARBOR CT MINNEAPOLIS, MN 55396	11/16/2020	\$ 309,000	\$ 155	2,000	12/4/2	2000	11000	N	SFR
3	0.32	TWESME, JAMES 5106 SPRING CT MINNEAPOLIS, MN 55366	11/11/2020	\$ 330,000	\$ 206	1,600	8/3/2	2000	12000	Y	SFR
4	0.24	WALSH, PATRICK 1107 SPRING CT MINNEAPOLIS, MN 55366	10/22/2020	\$ 306,000	\$ 162	1,885	7/2/1	1999	17887	N	SFR
5	0.41	SCHAEFER, STACEY 306 N WHITNEY WAY MINNEAPOLIS, MN 55556	10/14/2020	\$ 273,000	\$ 178	1,532	9/3/2	1990	14100	N	SFR

Nearby neighborhood sales can be turned off to avoid conflict with comparables used in appraisal report or AVM.



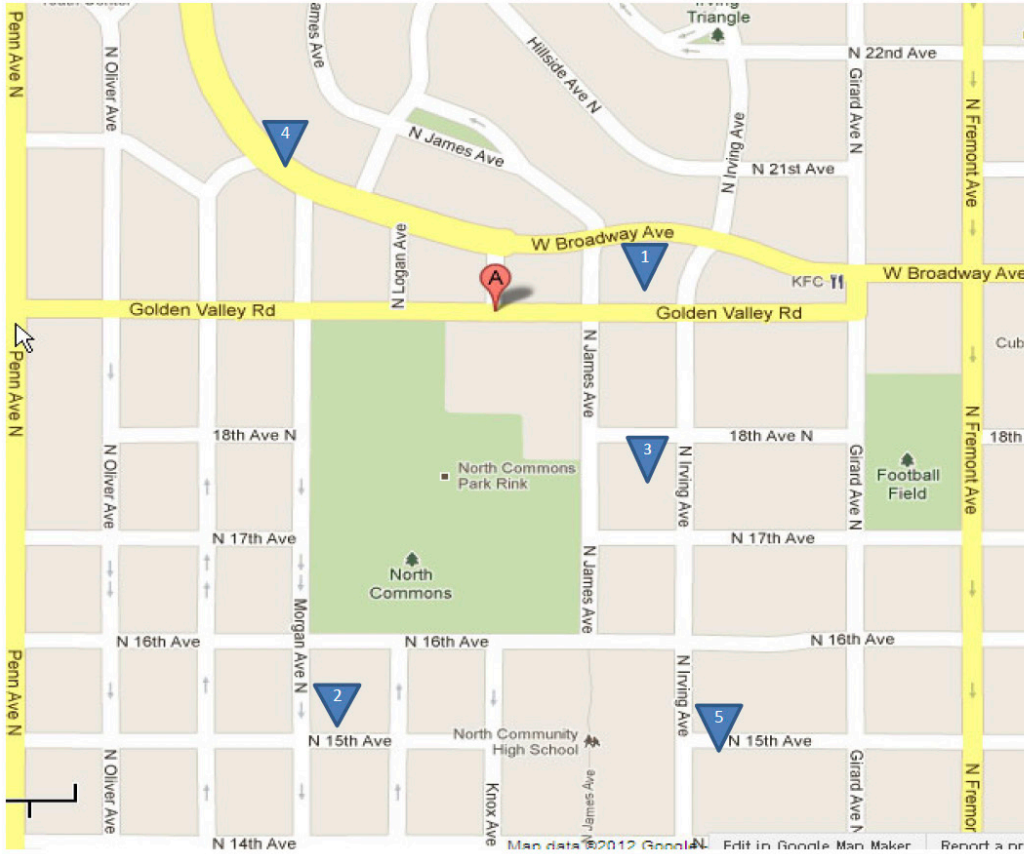
Subject Property Report SAMPLE

Reference # 123456789-01
Process Date December 8, 2020
Requestor ABC Mortgage

Inquiry Data

Street 1900 N Knox Ave
ZIP 55408

Map



Map page option to display or not display.
Not displayed when nearby sales are not included.

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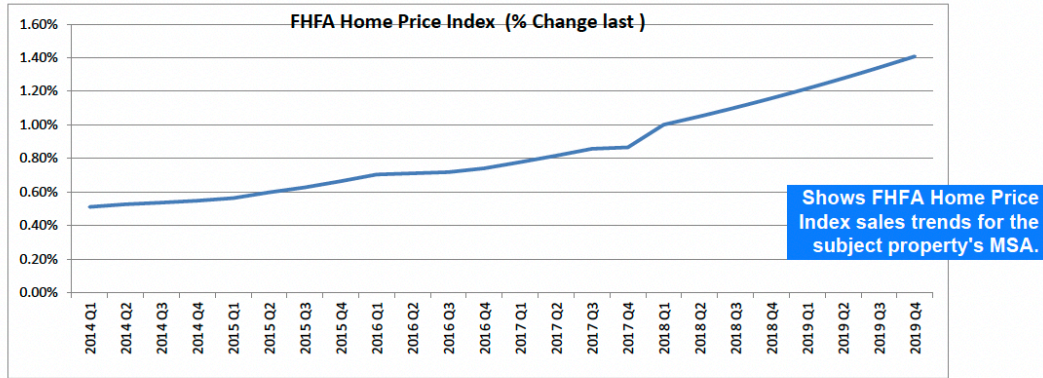


FHFA HPI Report SAMPLE

Reference # 123456789-01
 Process Date December 8, 2020
 Requestor ABC Mortgage

Input
 State MN
 MSA Minneapolis-St. Paul-Bloomington, MN-WI
 Purchase Quarter 2014 Q1
 Purchase Price \$300,000

HPI Estimated Value



HPI Estimated Value

	Date	Original Value	HPI Estimated Current Value	
Purchase Price	2014 Q1	\$300,000	\$369,022	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	2020 Q1	\$291,000	\$295,740	

Uses FHFA Home Price Index sales trends to assess estimated value based on previous purchase (price and date).

Property Value Change

Start Quarter	Value Quarter	% Change for period	
2019 Q3	2019 Q4	1.4%	The % Change for Period is calculated the % change in the neighborhood price index between the Start Quarter and the Value Quarter.
2019 Q4	2020 Q1	1.5%	
2020 Q1	2020 Q2	1.6%	
2020 Q2	2020 Q3	1.6%	

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 data can be refreshed:
NO date limitations
NO additional costs

Company Logo

FEMA Report SAMPLE

Reference # 123456789-01
Process Date December 8, 2020
Requestor ABC Mortgage

Input

State Minnesota
ZIP 55408

Shows FEMA Declared Disasters for the county of the subject property.

FEMA Declared Disasters -last 120 days

Disaster #	Title	Declaration Date	Begin Date	End Date
State	Disaster Type	Incident Type	Area	Program Declared
2001	Wild Fires and Tornadoes	8/30/2020	8/29/2020	9/2/2020
MN	DR	Severe Storm	Hennepin (County)	IH:NO HM: YES IA: NO PA: YES

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	11/4/2019	5/21/2017	5/22/2017
MN	DR	Severe Storm	Hennepin (County)	IH:NO HM: YES IA: NO PA: YES

Disasters from the last 120 days are highlighted in red on summary page.

-END OF REPORT-

FEMA Disaster Program Abbreviations:

IH= Individuals and Households program provides assistance for disaster-related housing needs
IA= Individual Assistance program provides money and services to people in declared disaster areas
PA= Public Assistance program to governments for emergency work and the repair or replacement of disaster-damaged facilities
HM= Hazard Mitigation program to governments to reduce long term risk to life and property from natural hazards
Disaster types: DR= major disaster; EM= emergency assistance; FM= fire management

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Participant data can be refreshed:
 NO date limitations
 NO additional costs

Company Logo

Watch List Report

SAMPLE

Reference # 123456789-01
 Process Date December 8, 2020
 Requestor ABC Mortgage

Participants can be checked on up to 22 exclusion lists.

Customer specific or investor exclusion lists can be easily added.

Watchlists
 (1) OFAC-SDN (5) GSE/Investor Exclusion List
 (2) SAM-EPLS (7) Custom Exclusion List
 (3) HUD-LDP (8) FNMA Fraudulent Employer
 (4) FHFA-SCP (9) Marijuana Industry List

Input: Excluded Party Search	State	Role Type	
John Homeowner	MN	Borrower	No Match
JOHN HOMEOWNER	MN	Seller	No Match
London Leaf	MN	Employer	Possible Match [9]
John Brown	MN	Underwriter	No Match
Anjelica Mico	MN	Title Agent	Possible Match [1]
ABS Associates	MN	Closing Company	Possible Match [2]
Allen Lloyd	MN	Appraiser	No Match
Todd Agnew	MN	Appraiser	No Match
Agnew Appraisals LLC	MN	Appraisal Company	No Match
Tom Smythe	MN	Loan Officer	No Match
ABC Bank	MN	Lender Company	No Match

Input: Appraiser License Search	State	Results: ASC Appraiser License
Lloyd Allen	MN	Inactive
Todd Agnew	MN	Active

NOTE: Only the following role types are checked against the Marijuana-Related Business List: Borrower, Borrower Alias, Employer

NOTE: Possible Match indicates a full or partial match between input name and one or more names on the watch list. If a possible match is identified between a participant and an individual or company on a watch list, the watch list owners recommend additional research as a first step, including checking the detailed information contained in the watch list and additional information for the participant.

If there are name or location discrepancies it may be a 'false hit'. If there are many similarities, contact the watch list owner for further investigation. The watch list owners recommend that you contact them before actually blocking assets

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Easy to read Pass (No Match) / Fail (Possible Match) results.
 Details on watchlist matches and appraiser license shown on subsequent pages.

Optional

Fannie Mae Fraudulent Employer List:
 This database contains Entities/Businesses identified by Fannie Mae as potential fictitious employers.

Marijuana Industry List:
 Applicant Employer Identified as a Marijuana (Cannabis) related business. Marijuana is illegal under Federal Law. Compensation, from this Employer, is not eligible Income when evaluating applicant's overall earnings needed for loan underwriting.



Exclusionary Details Report

SAMPLE

Reference #	123456789-01	Requesting Lender:	ABC Mortgage
	December 8, 2020	Excluded Party Watch Lists:	OFAC-SDN, GSA-EPLS, HUD-LDP, FHFA-SCP, GSE/Investor Exclusion List, Custom Exclusion List, FNMA Fraudulent Employer, Marijuana Industry List

Excluded Party List Result: Anjelica Mico

Search Parameters					
Individual	State	Country			
Anjelica Mico	MN	USA			
OFAC - Specially Designated Nationals (SDN)					
First	Middle	Last	Alias		
Anjelica		Mico	Jelica Mico, Micco, Anjelica Nova		
Address Line	City	State	Country		
Starine Novaka Street BB, Sokolac	Republika Srpska		Bosnia and Herzegovina		
Birth Date	Birth Place	Identification Type	Identification Value		
10/29/1985	Rogatica, Bosnia-Herzegovina	National ID No.	1910958130007		
Identification Country	Issued	Expires	Classification		
Bosnia	10/3/2020	Indefinite	Individual		

Excluded Party List Result: ABS Associates

Search Parameters					
Company	State	Country			
ABS Associates	MN	USA			
SAM-EPLS					
Company Name	Address Line	City	State	Postal	Country
ABS Associates	2625 West 69th St.	Chicago	MN	60629	USA
DUNS	Alias	List Owner	Action Date	Expiration Date	
302421960	Suzie Smithryn	HUD	31-Mar-08	Indefinite	
Action/Order Category	Action/Order/Sanction Type	Classification			
NonProcurement	Prohibition/Restriction	Firm			

Excluded Party List Result: London Leaf

Search Parameters					
Company	State	Country			
London Leaf	MN	USA			
Marijuana Industry					
First	Middle	Last	Company		
Jim		Brown	London Leaf Incorporated		
Address Line	City	State	Postal	Country	
100 Central Avenue South	Minneapolis	MN	55400	USA	
Description/Title					
Marijuana Stores, Miscellaneous Retail					

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Exclusionary record details shown when Possible Match is found.
 Participants checked for matching against excluded party name and all alias names.



Appraiser License Results Report

SAMPLE

Reference #	123456789-01	Requesting Lender:	ABC Mortgage
	December 8, 2020	Appraiser License	Appraisal Subcommittee

Appraiser License Result: Todd Agnew

Search Parameters		
Individual	State	Country
Todd Agnew	MN	USA

Appraiser License							
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	8/30/2020	8/30/2021	Certified General	Active
Company Name	Telephone Number	Street Address	City	State	County	Zip Code	AQB
AGNEW & ASSOCIATES			NEW LENOX	MN	WILL	60451	Yes
Disciplinary Action	Disciplinary Action Effective Date	Disciplinary Action Ending Date					

Appraiser License Result: Lloyd Allen

Search Parameters		
Individual	State	Country
Lloyd Allen	MN	USA

Appraiser License							
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	12/14/2019	12/13/2020	Certified General	Inactive
Company Name	Telephone Number	Street Address	City	State	County	Zip Code	AQB
		117 N HICKORY	CENTRALIA	MN	MARION	62801-3120	No
Disciplinary Action	Disciplinary Action Effective Date	Disciplinary Action Ending Date					
Revocation	12/13/2020						

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Appraiser license details are from the Appraisal Sub-Committee national database.

Appraiser license type, status, number, associated company, and continuing education status (AQB) are shown.

Any disciplinary actions are shown.

