

# ID Investigation Report

## Allows Real-Time Validation of Borrower Information

Approximately 60% of mortgage fraud includes ID discrepancies. The ID Investigation Report enables Lenders to validate, in real-time, the borrower ID information and identify discrepancies and high-risk IDs.

### ***ID Elements Verified:***

- *First, last name*
- *SSN, ITIN*
- *Social Security Death Master List*
- *Address*
- *Phone*
- *DOB*
- *Watch lists: OFAC-SDN, GSA-EPLS, HUD-LDP*



### **Validation Risk Score**

The report includes a “Customer Validation Index” score. This score, from 1 to 5 is an indicator of the validity and consistency of the input data versus public data. A score of 1-2 represents that a high degree of validation was obtained and a score of 4-5 indicates key elements are contradicted in the public record search.



### **Detailed Results of Verification**

The system quickly searches billions of public records, alerting you to potential data miss-keys, which are often mistaken for fraudulent data. The report shows which input data element could be verified and provides an explanation of the discrepancy and when possible indicates alternative data which is consistent with the other data elements.

## ID Investigation Report

| ID Investigation Report             |                                    | SAMPLE   |   |                      |
|-------------------------------------|------------------------------------|--|---|----------------------|
| <b>Reference #</b>                  | 987654321                          |  |   |                      |
| <b>Process Date</b>                 | 10/27/2012                         |  |   |                      |
| <b>Input Data</b>                   |                                    |  |   |                      |
| <b>Name</b>                         | Melvin Frost                       |  |   |                      |
| <b>Street</b>                       | 1900 N Knox Ave                    |  |   |                      |
| <b>City</b>                         | Minneapolis                        |  |   |                      |
| <b>State</b>                        | MN                                 |  |   |                      |
| <b>Zip</b>                          | 55408                              |  |   |                      |
| <b>SSN</b>                          | 123-33-4444                        |  |   |                      |
| <b>Date of Birth</b>                | 1976-12-12                         |  |   |                      |
| <b>Phone</b>                        | 612-888-3322                       |  |   |                      |
| <b>Score</b>                        |                                    |  |   |                      |
| <b>Validation Score</b>             | 5                                  | Range= 1-5; 1=no discrepancies; 5= significant discrepancies |   |                      |
| <b>Key drivers of score</b>         | Multiple names associated with SSN |  |   |                      |
| <b>Results</b>                      | <b>Input</b>                       | <b>Result</b>  | <b>Message</b>                            | <b>Date reported</b> |
| <b>First Name</b>                   | Melvin                             | Pass   |   | 9/22/2012            |
| <b>Last Name</b>                    | Frost                              | Pass   |   | 9/22/2012            |
| <b>SSN</b>                          | 123-33-4444                        | Failed   | Multiple names associated with SSN        | 9/22/2012            |
| <b>Date of Birth</b>                | 1976-12-12                         | Pass   |   | 9/22/2012            |
| <b>Address</b>                      | 1900 N Knox Ave                    | Pass   |   | 9/22/2012            |
| <b>Phone</b>                        | 612-888-3322                       | Miskey   | Phone not associated with name or address |                      |
| <b>Alternate</b>                    | 612-888-3322                       | Pass   |   | 9/22/2012            |
| <b>Zip</b>                          | 55408                              | Pass   | Match to zip + 4 file                     |                      |
| <b>Checks</b>                       |                                    | <b>Result</b>  |   |                      |
| <b>Not on SSA Death Master File</b> |                                    | Pass   |   |                      |
| <b>Valid USPS address</b>           |                                    | Pass   |   |                      |
| <b>Dwelling type</b>                |                                    | Single Unit  |   |                      |
| <b>Residential/business</b>         |                                    | Residential  |   |                      |
| <b>Land use</b>                     |                                    |  |   |                      |
| <b>Standardized Address</b>         |                                    |  |   |                      |
| <b>Street</b>                       | 1900 N Knox Ave                    |  |   |                      |
| <b>City</b>                         | Minneapolis                        |  |   |                      |
| <b>State</b>                        | MN                                 |  |   |                      |
| <b>Zip</b>                          | 55408-2724                         |  |   |                      |
| <b>Velocity information</b>         |                                    | <b>Address</b>   | <b>Phone</b>                              |                      |
| <b># of time seen last 180 days</b> | 0                                  |  | 0   |                      |
| <b>Date seen</b>                    |                                    |  |   |                      |
| <b>Watch Lists</b>                  |                                    |  |   |                      |
| <b>OFAC-SDN</b>                     | Pass                               |  |   |                      |
| <b>GSA-EPLS</b>                     | Pass                               |  |   |                      |
| <b>HUD-LDP</b>                      | Pass                               |  |   |                      |