

**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 London Leaf**

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

**Employer Verifications**

**Subject Property 1900 N Knox Ave, Minneapolis, MN 55408**

Property Primary Owner JOHN HOMEOWNER  
No. of days since last recording date 2465

**Anti-flip indicator in RED if <90 days**

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**  
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

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

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

Phone

1  
 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 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	Match to borrower related foreclosure event per property. Name of borrower with foreclosure, and most recent foreclosure event date shown in red.
# of Borrower owned properties identified	1	
# of Borrower related foreclosure activity events, last 7 years	1	

**Borrower Names & Also Knows As**

<b>Full Name</b>	<b>Last seen</b>
John Homeowner	11/23/2020
John Q Homeowner	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	<b>JOHN HOMEOWNER</b>	No foreclosure records found
9/12/2011	8/22/2014	75 N Valle Verde Dr Henderson, MN 53034	MARY SMITH	<b>JOHN HOMEOWNER 08/22/2014</b>
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)
<b>Property:</b> 1900 N Knox Ave Minneapolis, MN 55408 <b>Current owner:</b> JOHN HOMEOWNER <b>APN:</b> 233-6754-001-101 <b>Recent Sale Price:</b> \$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	Foreclosure event(s) are highlighted (red) in transaction history	Seller / Lender (Assignee)
<b>Property:</b> 75 N Valle Verde Dr Henderson, MN 53034 <b>Current owner:</b> MARY SMITH <b>APN:</b> 790-1970-323-275 <b>Recent Sale Price:</b> \$150,000						
3/10/2015	Sale 88888	BARGAIN & SALE DEED	\$150,000	MARY SMITH		Seller: LUCKY LENDING
8/22/2014	Sale 88888	<b>TRUSTEE'S DEED (FORECLOSURE)</b>		<b>LUCKY LENDING</b>		Seller: <b>JOHN HOMEOWNER</b>
6/8/2014	Foreclosure 0000001478	<b>APPOINT OF SUBSTITUTE TRUSTEE</b>	<b>\$160,000</b>	<b>JOHN HOMEOWNER</b>		Seller: <b>HENDERSON ASSOCIATES</b> Lender: <b>LUCKY LENDING</b>
9/12/2011	Sale 22227	WARRANTY DEED, CONVENTIONAL	\$175,000 \$160,000	JOHN HOMEOWNER		Seller: JORGE SMITH; CHRISTINA A SMITH Lender: LUCKY LENDING

-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**

**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 ActiveMERS 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	<b>1900</b>	Note Amount	<b>\$275,000</b>
Street Name	<b>N Knox Ave</b>	Note Date	<b>3/10/2014</b>
Street Direction Prefix		Servicer	<b>MORTGAGE CENTRAL</b>
Street Suffix		Servicer Org ID	<b>1000111</b>
Apartment or Unit		Sub Servicer	<b>N/A</b>
City	<b>Minneapolis</b>	Subservicer Org ID	<b>N/A</b>
State	<b>MN</b>	Pool Number	
Postal Code	<b>55408</b>	Foreclosure Status	
MOM Indicator	<b>Active</b>	MIN Archived Indicator	<b>Deactivated</b>
Registration Date	<b>3/10/2014</b>	County FIPS Codes	
County FIPS Codes		Member Affiliated with MIN 1	
Borrower First Name	<b>John</b>	iRegistration Indicator	
Borrower Last Name	<b>Homeowner</b>		

**MERS Detailed Report: 1000277-5605605605-8**

House Number	<b>75</b>	Note Amount	<b>\$160,000</b>
Street Name	<b>N Valle Verde</b>	Note Date	<b>9/12/2011</b>
Street Direction Prefix		Servicer	<b>LUCKY LENDING</b>
Street Suffix		Servicer Org ID	<b>1000222</b>
Apartment or Unit		Sub Servicer	<b>N/A</b>
City	<b>Henderson</b>	Subservicer Org ID	<b>N/A</b>
State	<b>MN</b>	Pool Number	
Postal Code	<b>53034</b>	Foreclosure Status	
MOM Indicator	<b>Inactive</b>	MIN Archived Indicator	<b>Deactivated</b>
Registration Date	<b>9/12/2011</b>	County FIPS Codes	
County FIPS Codes		Member Affiliated with MIN 1	
Borrower First Name	<b>John</b>	iRegistration Indicator	
Borrower Last Name	<b>Homeowner</b>		

-END OF REPORT-

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**Person -Civil Court Records** **SAMPLE**

<b>Reference #</b>	123456789-01	<b>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.</b>
<b>Process Date</b>	December 8, 2020	
<b>Requestor</b>	ABC Mortgage	

<b>Input</b>	
Name	John Homeowner
SSN	xxx-xx-4444

<b>Summary</b>				
<b>Record type</b>	<b>Date</b>	<b>Plaintiff/ Chapter</b>	<b>Amount</b>	<b>Status</b>
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

<b>Results Lien</b>			
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

<b>Results Judgment</b>			
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

--END OF REPORT--

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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
<b>Driving distance</b>	7 miles	15 miles
<b>Roadway driving time</b>	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**

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

Property Record Identified		Last Transfer	
<b>Address</b>	1900 N KNOX AVE, MINNEAPOLIS, MN, 55408	<b>Recording Date</b>	3/10/2014
<b>APN</b>	233-6754-001-101	<b>Sale Price</b>	\$300,000
<b>Legal Description</b>	LOT: 82 INDIAN HILLS SUBDIVISION	<b>Seller</b>	DAVID & MELINDA COOK
Current Owner			
<b>Owner(s)</b>	JOHN HOMEOWNER	<b>Mailing Address</b>	1900 N KNOX AVE
<b>Use Code</b>	SFR	<b>Mailing City</b>	MINNEAPOLIS
<b>Owner Occupied</b>	Yes	<b>Mailing State</b>	MN
		<b>Mailing Zip</b>	55408

Property Tax Information			
<b>Total Taxable Value</b>	\$291,000	<b>Total Market Value</b>	\$291,000
<b>Improvement Value</b>	\$242,000	<b>Delinquent Year</b>	2019
<b>Land Value</b>	\$49,000	<b>Assessment Year</b>	2020
<b>Tax Amount</b>	\$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
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Property Identified											
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**

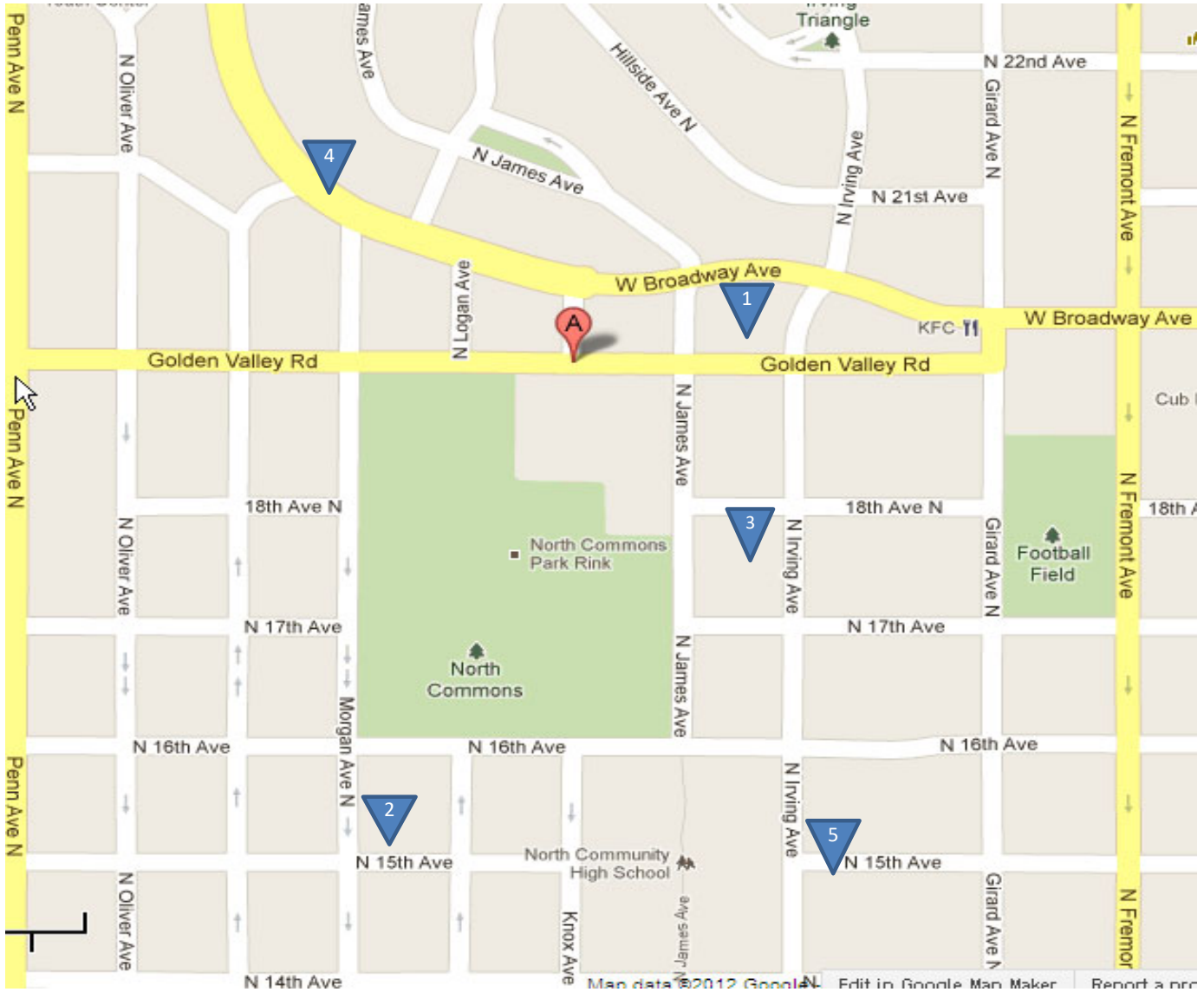
**SAMPLE**

**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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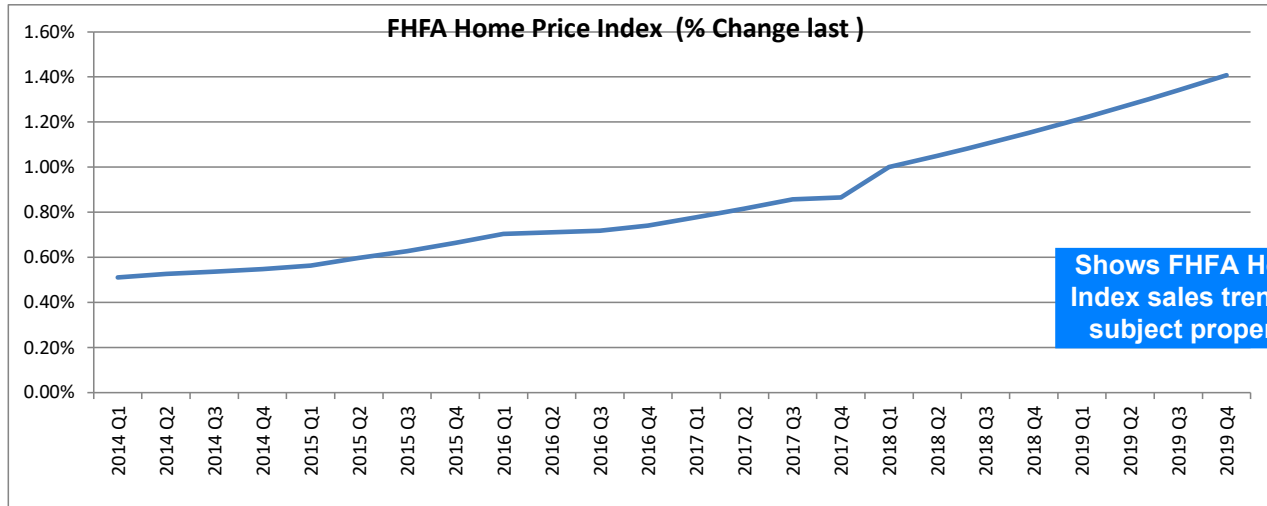
**FHFA HPI Report**

**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	

**Property Value Change**

Start Quarter	Value Quarter	% Change for period
2019 Q3	2019 Q4	1.4%
2019 Q4	2020 Q1	1.5%
2020 Q1	2020 Q2	1.6%
2020 Q2	2020 Q3	1.6%

The % Change for Period is calculated the % change in the neighborhood price index between the Start Quarter and the Value Quarter.

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

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

**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

**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
  - (2) SAM-EPLS
  - (3) HUD-LDP
  - (4) FHFA-SCP
  - (5) GSE/Investor Exclusion List
  - (7) Custom Exclusion List
  - (8) FNMA Fraudulent Employer
  - (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**

**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**

<b>Reference #</b>	123456789-01	<b>Requesting Lender:</b>	ABC Mortgage
	December 8, 2020	<b>Excluded Party Watch Lists:</b>	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**

<b>Reference #</b>	123456789-01	<b>Requesting Lender:</b>	ABC Mortgage
	December 8, 2020	<b>Appraiser License</b>	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.