

Summary of Results**SAMPLE**

Reference #	12345678	
Process Date	2010-01-28	
ID Investigation Summary	Borrower	Co-borrower
Input Borrower/ Co-borrower	Melvin Frost	
SSN	Pass	
SSN associated with name	Pass	
Not on SSA Death Master File	Pass	
SSN issued after DOB	Pass	
SSN not associated with other names	Failed	
Address	Pass	
Phone	Pass	
MERS SSN Lien Summary	Borrower	Co-borrower
Input Borrower/ Co-borrower	Melvin Frost	
# of MERS liens found	3	
Subject Property Summary		
Input Address	2824 Pumpkin Avenue	
Input City, St, Zip	Minneapolis, MN 55408	
Address (USPS match)	Pass	
Use Code	Single family	
Assessment Value	\$300,000	
Current owner	Melvin Frost	
Recording Date	26-Apr-76	
Employer ID Summary	Borrower	Co-borrower
Input Borrower/ Co-borrower	Melvin Frost	
Input employer name	London Grill	
Input employer phone #	612-321-3000	
Company listing confirmed	Pass	
Reverse phone lookup- # listed to	London Grill	
-END OF SUMMARY-		

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ID Investigation Report

SAMPLE

Reference #	12345678
Process Date	2010-01-28
Input Data	
Name	Melvin Frost
Street	2824 Pumpkin Avenue
City	Minneapolis
State	MN
Zip	55408
SSN	123-33-4444
Date of Birth	1976-12-12
Phone	612-888-3322

Score		
Validation Score	99	Range= 1-99; 1= no discrepancies; 95-99= significant discrepancies
Key drivers of score	Multiple names associated with SSN	

Results	Input	Result	Message
First Name	Melvin	Pass	
Last Name	Frost	Pass	
SSN	123-33-4444	Failed	Multiple names associated with SSN
Date of Birth	1976-12-12	Pass	
Address	517 Freeport Parkway	Pass	
Phone	612-888-3322	Pass	
Zip	55408	Pass	Match to zip + 4 file

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

Standardized Address	
Street	2824 Pumpkin Ave S #2
City	Minneapolis
State	MN
Zip	55408-2724

Velocity information	Address	Phone
# of time seen	0	1
# of unique last names	0	0
# of unique organizations	0	0
# unique addresses	0	0
Date seen		2009-08-07

--END OF REPORT--

Note: The ID score can range from 1 to 99, where 99 represents the riskiest 1% of address discrepancies. As the score increases so does the risk of identity fraud. Analysis has shown ID scores of 95 or above carry a significantly higher fraud risk containing 51% of client fraud and that scores of 90 and above contain 65% of client fraud. The drivers that affected the score are rank-ordered and displayed with the score. The client's "best practices" for using the score is primarily driven by factors like their fraud rate, and their loss exposure.

Note: The ID Investigation report records the results of a search of public records and if found will display identify risk factors associated with each ID element. Examples of risk factors include: SSN risk factors: SSN is invalid; SSN issued before DOB, or after age of 18, or in the last 3 years; SSN reported with different name or address; or occurs on SSA Death Master File. Name risk factors: Name not reported with address, or phone. Address risk factors: Address is a business or check-cashing store; is in high-crime area or known fraud address. Phone risk factors: Phone listed to risk address, business, temporary address, answering service, check-cashing store; not associated with name or address; or cannot be validated. Note: The ID Investigation report records the results of a search of public records and if found will display identify risk factors associated with each ID element. Examples of risk factors include: SSN risk factors: SSN is invalid; SSN issued before DOB, or after age of 18, or in the last 3 years; SSN reported with different name or address; or occurs on SSA Death Master File. Name risk factors: Name not reported with address, or phone. Address risk factors: Address is a business or check-cashing store; is in high-crime area or known fraud address. Phone risk factors: Phone listed to risk address, business, temporary address, answering service, check-cashing store; not associated with name or address; or cannot be validated.

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Reference # 12345678
 Process Date 2010-01-28

Input Data

SSN 565-12-3334

Results

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Reg Date	MIN / MIN Status	Address	Primary Borrower	Note Amount	Note Date
12/27/2005	1000113-9876543210-2 Registered -Active	42 Jeremy Ct, Sterling, VA 20165	Mouse, Lynn	\$42,000	12/27/2005
12/29/2005	1000199-2233445566-9 Registered -Active	42 Jeremy Ct, Sterling, VA 20165	Mouse, Lynn	\$336,000	12/20/2005
6/22/2004	1000277-5605605605-8 Paid in full	25 Pudding Way, Sterling, VA 20165	Mouse, Lynn	\$123,200	6/14/2004

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MERS Detailed Report: <MIN1>

House Number	42
Street Name	Jeremy Cr
Street Direction Prefix	
Street Suffix	
Apartment or Unit	
City	Sterling
State	VA
Postal Code	20165
MOM Indicator	Active (Registered)
Registration Date	12/27/2005
County FIPS Codes	
Borrower First Name	Lynn
Borrower Last Name	Mouse
Note Amount	\$42,000
Note Date	12/27/2005
Servicer	ABC Loan Servicing
Servicer Org ID	1000111
Sub Servicer	N/A
Subservicer Org ID	N/A
Pool Number	
Foreclosure Status	
MIN Archived Indicator	Active (Registered)
County FIPS Codes	
Member Affiliated with MIN 1	
iRegistration Indicator	
Non Person Entity Name	

MERS Detailed Report: <MIN2>

House Number	42
Street Name	Jeremy Cr
Street Direction Prefix	
Street Suffix	
Apartment or Unit	

City	Sterling
State	VA
Postal Code	20165
MOM Indicator	Active (Registered)
Registration Date	12/29/2005
County FIPS Codes	
Borrower First Name	Lynn
Borrower Last Name	Mouse
Note Amount	\$336,000
Note Date	12/20/2005
Servicer	ABC Loan Servicing
Servicer Org ID	1000111
Sub Servicer	N/A
Subservicer Org ID	N/A
Pool Number	
Foreclosure Status	
MIN Archived Indicator	Active (Registered)
County FIPS Codes	
Member Affiliated with MIN 1	
iRegistration Indicator	
Non Person Entity Name	

MERS Detailed Report: <MIN3>

House Number	25
Street Name	Pudding Way
Street Direction Prefix	
Street Suffix	
Apartment or Unit	
City	Sterling
State	VA
Postal Code	20165
MOM Indicator	Paid in full
Registration Date	6/22/2004
County FIPS Codes	
Borrower First Name	Lynn
Borrower Last Name	Mouse
Note Amount	\$123,200
Note Date	6/14/2004
Servicer	ABC Loan Servicing
Servicer Org ID	1000111
Sub Servicer	N/A
Subservicer Org ID	N/A
Pool Number	
Foreclosure Status	
MIN Archived Indicator	Deactivated
County FIPS Codes	
Member Affiliated with MIN 1	
iRegistration Indicator	
Non Person Entity Name	

-END OF REPORT-

Subject Property Report

SAMPLE

Input Data

Reference #	12345678	Street	2824 Pumpkin Ave
Process Date	2010-01-28	City	Minneapolis
		State	MN
		Zip	55408

Current Owner		Loan One Amount	n/a	Seller Name	Scott Briggs
Primary Owner	Melvin Frost	Loan One Type		Sale Price	\$ 160,000.00
Secondary Owner		Lender Name		Recording Date	26-Apr-76
Mailing Address	2824 Pumpkin Avenue South	Loan Two Amount		Zoning	Residential
Mailing City	Minneapolis	Mortgage Document	Deed	Use Code	Single family
Mailing State	MN			Tax Amount	\$ 2,844.00
Mailing Zip	55408				
Phone	612.888.3322				

Prior Transfer		Loan One Amount	\$ 72,000	Seller Name	David Cook III
Primary Owner	Scott Briggs	Loan One Type	Purchase money	Sale Price	\$ 90,000.00
Secondary Owner		Lender Name	Summit CU	Recording Date	1-Oct-60
Mailing Address	2824 Pumpkin Avenue South	Loan Two Amount		Zoning	Residential
Mailing City	Minneapolis	Mortgage Document		Use Code	Single family
Mailing State	MN				
Mailing Zip	55408				
Phone	612.888.1111				

Legal Brief Description
 Lot: 82 Subdivision: Indian Hills Sec/Township/Range: Sec 18 QTR 4 TWN 07N RNG 09E
 Abbreviated Description: Ward Number: 74, Assessment Area: 7, Census Block: 212.00, Indian Hills,
 Lot 82. City/Muni/Twp: City of Minneapolis

Property Characteristics	Subject Property	Neighborhood 1	Neighborhood 2	Neighborhood 3	Neighborhood 4	Neighborhood 5
Site Address	2824 Pumpkin Avenue S	2801 Pumpkin Ave S	2700 Harbor CT	5106 Spring Ct	1107 Spring Ct	306 N Whitney Way
Site City	Minneapolis	Minneapolis	Minneapolis	Minneapolis	Minneapolis	Minneapolis
Site State	MN	MN	MN	MN	MN	MN
Site Zip	55408	55406	55396	55366	55366	55556
Recording Date	20-Jan-10	20-Jan-10	16-Dec-09	11-Nov-09	29-Oct-09	2-Oct-09
Buyer One First Name	Bonneau, Laura	Bonneau, Laura	Ozel, Bora	Twesme, James	Walsh, Patrick	Schaefer, Stacey

Proximity (miles)	n/a	0.49	0.34	0.32	0.24	0.41
Sale Price		\$ 190,000	\$ 410,000	\$ 322,000	167000 \$	199,900
Assessment Value	\$ 300,000	\$ 225,000	\$ 450,000	\$ 350,000	190000 \$	220,000
Price/ sq ft	\$ 180	\$ 126	\$ 205	\$ 155	189 \$	131
Year Built	1955	1970	1969	1966	1959	1975
Building Area sgft	1,668	1,500	2,000	1,600	885	1,532
Lot Size sgft	10,990	10,000	12,000	11,000	7,887	14,100
Total Rooms	8	8	12	8	7	9
Bedrooms	4	3	4	3	2	3
Baths	1	2	2	2	1	2
Pool						
Fireplace	1					
Garage Type	Carport					

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Employer ID Report**SAMPLE**

Reference # 12345678
Process Date 2010-01-28

Input Data

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

Results

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

Reverse Phone Lookup

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

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