

ADV-120 Verification Report -summary of findings

Reference #	987654321	
Process Date	August 13, 2012	
Requesting Lender		
Identity +Household Income	Melvin Frost	enter coborrower name
First Name	Ok	
Last Name	Ok	
SSN	Alert	
Date of Birth	Ok	
Address	Ok	
Phone	Alternate	
Zip	Ok	
Occupancy (1 current address in last 90 days)	Ok	
Current RSFR ownership records (up to 1)	Ok	
MERS SSN Liens		
# of Active MERS liens found	2	
Employment	London Grill	
Company name match	Ok	
Company address match	Ok	
Reverse phone # match to company name	Ok	
Subject Property	1900 N Knox Ave, Minneapolis, MN 55408	
Input property address identified	Ok	
Current owner identified	Ok	
Last ownership recording date > 90 days old	Ok	
FHFA HPI -neighborhood trend last 6 months	HPI value= down	
FEMA Declared Disasters (last 120 days)	Ok	
Watch lists/ licenses		
Excluded party search	Alert	
Appraiser License Search	Alert	

-END OF SUMMARY-

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.).

ID Investigation Report

SAMPLE

Reference #	987654321
Process Date	13/08/2012

Input Data	
Name	Melvin Frost
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

Score		
Validation Score	5	Range= 1-5; 1= no discrepancies; 5= significant discrepancies
Key drivers of score	Multiple names associated with SSN	

Results	Input	Result	Message	Date reported
First Name	Melvin	Pass		09/07/2012
Last Name	Frost	Pass		09/07/2012
SSN	123-33-4444	Failed	Multiple names associated with SSN	09/07/2012
Date of Birth	1976-12-12	Pass		09/07/2012
Address	1900 N Knox Ave	Pass		09/07/2012
Phone	612-888-3322	Miskey	Phone not associated with name or address	
Alternate	612-888-3232	Pass		09/07/2012
Zip	55408	Pass	Match to zip + 4 file	

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

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

Velocity information	Address	Phone
# of time seen last 180 days	0	0
Date seen		

Watch Lists	
OFAC-SDN	Pass
GSA-EPLS	Pass
HUD-LDP	Pass

--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.

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.). This report or data may not be resold.

Address History & Ownership Report

Reference # 987654321
Process Date 13/08/2012
Requesting Lender

Input

Name Melvin Frost
Address 1900 N Knox Avenue, Minneapolis, MN 55408
Phone 612-888-3322
DOB xx/xx/1976
SSN 123-xx-xxxx

Results: Address History

Number of current addresses

1

Last Date	First Date	Address	Phone
09/07/2012	20/01/2010	1900 N Knox Avenue, Minneapolis, MN 55408	612-888-3232
04/02/2012	17/05/2005	75 N Valle Verde Dr, Henderson, MN 55997	
16/05/2005	02/02/1994	24820 State Road, Cicero, MN 53034	

Results: Real Estate Ownership

Ownership search, last name

Frost

Current property ownership records found:

1

Sale Recording Date	Owner	Address
20/01/2010	Frost, Melvin & Susan	1900 N Knox Avenue, Minneapolis, MN 55408

--END of REPORT--

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.). This report or data may not be resold.

MERS® System SSN Lien Report**SAMPLE**

Reference # 987654321 (Melvin Frost)
Process Date 13/08/2012

Input Data

SSN 565-12-3334

Results

of ActiveMERS Lien hits 2

MIN Status	Address	Note Amount	Note Date	Borrower
Registered -Active	1900 N Knox Ave Minneapolis, MN 55408	\$42,000	20/01/2010	Frost, Melvin
Registered -Active	2824 Pumpkin Avenue Minneapolis, MN 55408	\$228,000	20/01/2010	Frost, Melvin
Paid in full	75 N Valle Verde Dr Henderson, MN 53034	\$123,200	17/05/2005	Frost, Melvin

MERS Detailed Report: 1000113-9876543210-2

House Number 2824
Street Name Pumpkin Avenue
Street Direction Prefix
Street Suffix
Apartment or Unit
City Minneapolis
State 0
Postal Code 0
MOM Indicator Active (Registered)
Registration Date 20/01/2010
County FIPS Codes
Borrower First Name Melvin
Borrower Last Name Frost
Note Amount \$42,000
Note Date 20/01/2010
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

MERS Detailed Report: 1000199-2233445566-9

House Number 2824
Street Name Pumpkin Avenue
Street Direction Prefix
Street Suffix
Apartment or Unit
City Minneapolis
State 0
Postal Code 0

MOM Indicator	Active (Registered)
Registration Date	20/01/2010
County FIPS Codes	
Borrower First Name	Melvin
Borrower Last Name	Frost
Note Amount	\$336,000
Note Date	20/01/2010
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	

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

House Number	75
Street Name	N Valle Veridi
Street Direction Prefix	
Street Suffix	
Apartment or Unit	
City	Henderson
State	0
Postal Code	0
MOM Indicator	Paid in full
Registration Date	17/05/2005
County FIPS Codes	
Borrower First Name	Melvin
Borrower Last Name	Frost
Note Amount	\$123,200
Note Date	17/05/2005
Servicer	ABC Loan Servicing
Servicer Org ID	1000111
Sub Servicer	N/A
Subservicer Org ID	N/A
Pool Number	
Foreclosure Status	
MIN Archived Indicator	Deactivated
County FIPS Codes	
Member Affiliated with MIN 1	
iRegistration Indicator	

-END OF REPORT-

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.). This report or data may not be resold.

Employer ID Report**SAMPLE**

Reference # 987654321
Process Date 13/08/2012

Input Data

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

Results: Company Search

Company found Yes
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

Results: Reverse Phone Lookup

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

--END OF REPORT--

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.). This report or data may not be resold.

Subject Property -30 Report**SAMPLE**

Reference # 987654321
Process Date 13/08/2012

Input Data		Property Identified	
Street	1900 N Knox Ave	Site Address	1900 N Knox Ave
Zip	55408	Site City/ State/ Zip	Minneapolis, MN 55408
		APN	233-6754-001-101

Current Owner			
Primary Owner	Melvin Frost	Mailing Address	1900 N Knox Ave
Secondary Owner		Mailing City	Minneapolis
Use Code	Single family	Mailing State	MN
		Mailing Zip	55408
		Phone	612.888.3322

Tax Information			
Total Assessment Value	\$200,000	Tax Amount	\$2,844
Improvement Value	\$150,000	Delinquent Year(s)	No delinquent payments
Land Value	\$50,000	Assessor Market Value	\$220,000

Prior Sale/ Refinance History					
Recording Date / Type	Buyer / Seller	Sale Amount	Lender / Title Co	Lien Type/ Amount	
20/01/2010	Melvin Frost		Mortgage Central	First	
Refi				Second	\$ 42,000
20/01/2010	Melvin Frost	\$255,000	Mortgage Central	First	\$228,000
Purchase	David Cook III			Second	
01/10/1960	David Cook III	\$90,000	Summit CU	First	\$72,000
Purchase	Scott Briggs		First American	Second	

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

Parcel Number 233-6754-001-101

Property Identified	
Site Address	2824 Pumpkin Avenue South
Site City/ State/ Zip	Minneapolis, MN 55408
APN	233-6754-001-101

Property Characteristics	Subject Property	Neighborhood 1	Neighborhood 2	Neighborhood 3
Site Address	1900 N Knox Ave	2801 Pumpkin Ave S	2700 Harbor CT	5106 Spring Ct
Site City	Minneapolis	Minneapolis	Minneapolis	Minneapolis
Site State	MN	MN	MN	MN
Site Zip	55408	55406	55396	55366
Recording Date	20/01/2010	20/01/2010	16/12/2009	11/11/2009
Buyer One First Name	Bonneau, Laura	Bonneau, Laura	Ozel, Bora	Twesme, James
Proximity (miles)	n/a	0.49	0.34	0.32
Sale Price	\$255,000	\$190,000	\$410,000	\$322,000
Assessment Value	\$300,000	\$225,000	\$450,000	\$350,000
Price/ sq ft	\$180	\$126	\$205	\$155
Year Built	1955	1970	1969	1966
Building Area sgft	1,668	1,500	2,000	1,600
Lot Size sgft	10,990	10,000	12,000	11,000
Total Rooms	8	8	12	8
Bedrooms	4	3	4	3
Baths	1	2	2	2
Pool				
Fireplace	1			
Garage Type	Carport			

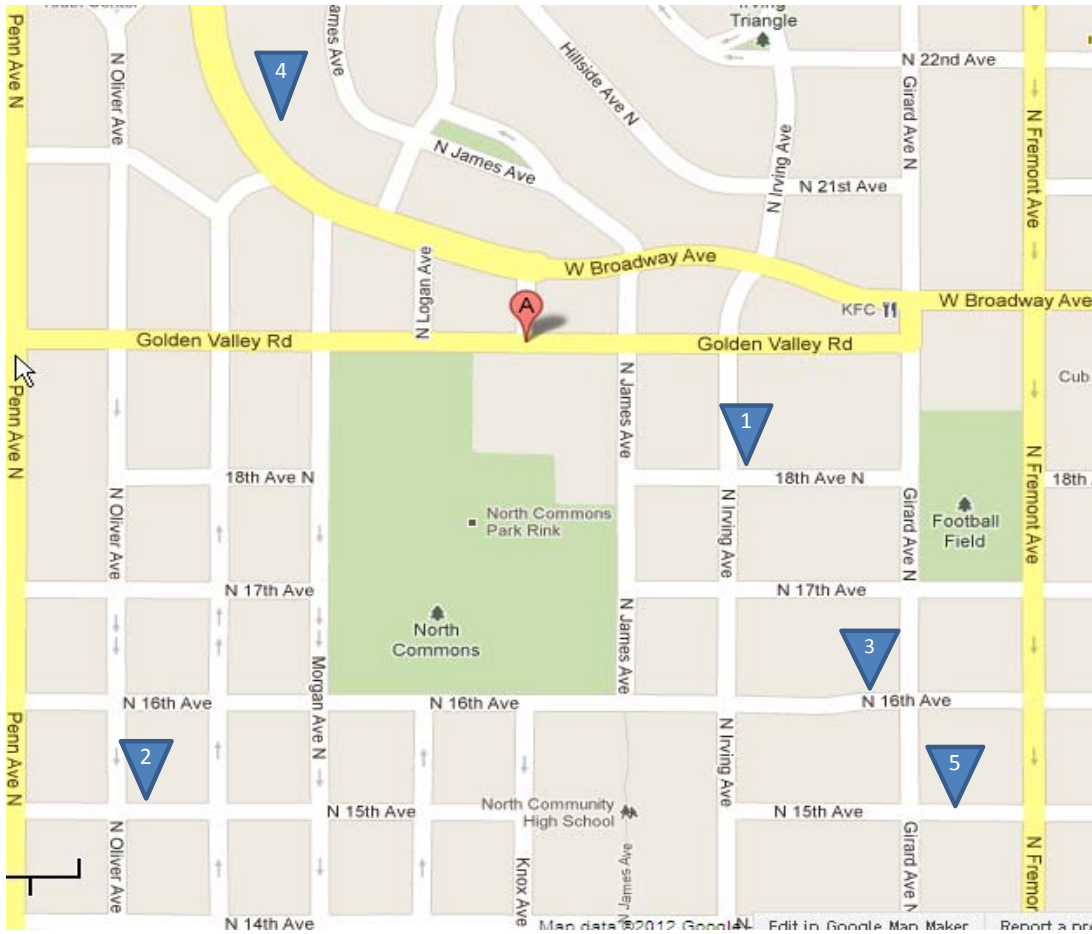
Property Characteristics	Subject Property	Neighborhood 4	Neighborhood 5
Site Address	1900 N Knox Ave	1107 Spring Ct	306 N Whitney Way
Site City	Minneapolis	Minneapolis	Minneapolis
Site State	MN	MN	MN
Site Zip	55408	55366	55556
Recording Date	20/01/2010	29/10/2009	02/10/2009
Buyer One First Name	Bonneau, Laura	Walsh, Patrick	Schaefer, Stacey
Proximity (miles)	n/a	0.24	0.41
Sale Price	\$255,000	\$167,000	\$199,900
Assessment Value	\$300,000	\$190,000	\$220,000
Price/ sq ft	\$180	\$189	\$131
Year Built	1955	1959	1975
Building Area sgft	1,668	885	1,532
Lot Size sgft	10,990	7,887	14,100
Total Rooms	8	7	9
Bedrooms	4	2	3
Baths	1	1	2
Pool			
Fireplace	1		
Garage Type	Carport		

--END OF REPORT--

Disclaimer: The information in this REPORT is provided to supplement The authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple public sources and is based the input data. The accuracy of the data can not be guaranteed. Not all data elements are available for all properties.

Property Identified

Site Address 2824 Pumpkin Avenue South
Site City/ State/ Zip Minneapolis, MN 55408
APN 233-6754-001-101



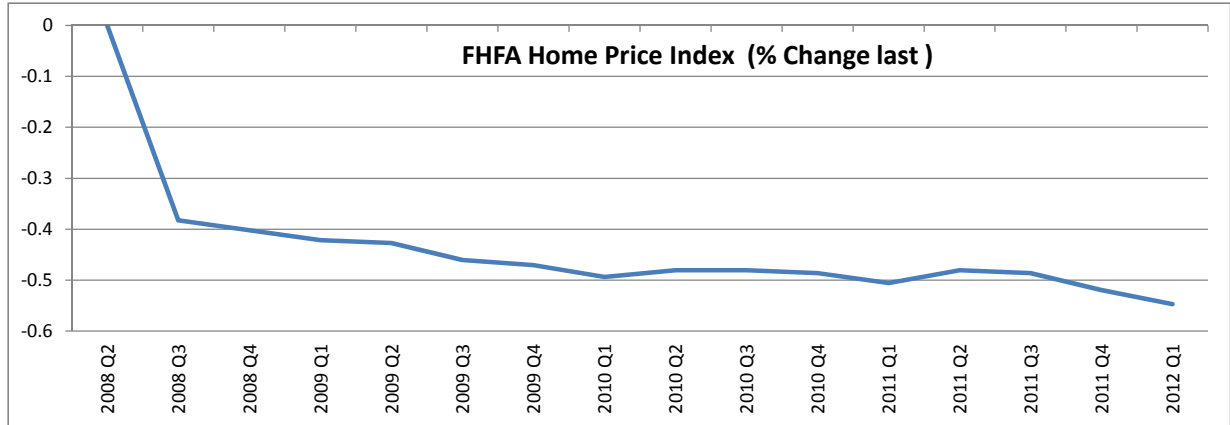
FHFA HPI Report**SAMPLE**

Reference # 987654321

Process Date 13/08/2012

Input

State MN
MSA Minneapolis-St. Paul-Bloomington, MN-WI
Purchase Quarter 2010 Quarter 1
Purchase Price \$ 255,000

HPI Estimated Value**HPI Estimated Value**

	Date	Original Value	HPI Estimated Current Value	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.
Purchase Price	2010 Quarter 1	\$ 255,000	\$ 183,000	
Assessment Value	2011 Quarter 1	\$ 300,000	\$ 215,294	

Property Value Change

Start Quarter	Value Quarter	% Change for period	
2011 Q1	2012 Q1	-8.4%	The % Change for Period is calculated the % change in the neighborhood price index between the Start Quarter and the Value Quarter.
2011 Q2	2012 Q1	-12.9%	
2011 Q3	2012 Q1	-11.9%	
2011 Q4	2012 Q1	-5.8%	

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.

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.). This report or data may not be resold.

FEMA Report

SAMPLE

Reference # 987654321

Process Date 13/08/2012


Requested by:

Input




State Minnesota

ZIP 55408

FEMA Declared Disasters -last 120 days

Number	Declared	State	Description
4009	14/06/2012	Minnesota	 Severe Storms, Flooding, and Tornadoes

FEMA Declared Disasters -last 24 months

Number	Declared	State	Description
4009	14/06/2012	Minnesota	 Severe Storms, Flooding, and Tornadoes
1990	06/07/2011	Minnesota	 Severe Storms And Tornadoes
1982	05/10/2011	Minnesota	 Severe Storms and Flooding
1941	10/13/2010	Minnesota	Severe Storms and Flooding
1921	07/02/2010	Minnesota	Severe Storms, Tornadoes, and Flooding
1900	04/19/2010	Minnesota	Flooding
3310	03/19/2010	Minnesota	Flooding
1830	04/09/2009	Minnesota	Severe Storms and Flooding
3304	03/26/2009	Minnesota	Severe Storms and Flooding
1772	06/25/2008	Minnesota	Severe Storms and Flooding
1717	08/23/2007	Minnesota	Severe Storms and Flooding
3278	08/21/2007	Minnesota	Bridge Collapse
1648	06/05/2006	Minnesota	Flooding

Mortgage Participant Report**SAMPLE****Reference #** 987654321**Excluded Party Watch Lists:**

OFAC-SDN, GSA-EPLS, HUD-LDP

Process Date #####

ASC Appraiser List

Excluded Party Search

Subject Name	Subject Company	State	Role Type	Exclusion List Results	Appraiser Status
Melvin Frost		MN	Borrower	No match	
Jane Frost		MN	Co-borrower	No match	
Scott Briggs		MN	Seller	No match	
John Brown		MN	Buyer Real Estate Agent	No match	
Cathy Agin		MN	Seller Real Estate Agent	Warning	
	AKS Associates	MN	Closing Company	Warning	
Allen Lloyd		MN	Review Appraiser	No match	Inactive
Todd Agnew	Agnew Appraisals LLC	MN	Appraiser	No match	Active
Tom Smythe	ABC Bank	MN	Loan Officer	No match	

-END OF REPORT-

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act

Note: The Appraiser's License number is not used in the search unless there is more than one appraiser with the same name at the same address. This reduces the risk of a false positive.

Reference #	987654321	Requesting Lender:	ABC Mortgage
Process Date	13/08/2012	Excluded Party Watch Lists:	OFAC-SDN, GSA-EPLS, HUD-LDP

Search Parameters

Cathy	Agin	IL
-------	------	----

Search Results

Name	Address 1	Address 2	City	Province	State/Country	Zip
Agin, Cathy			Harrisburg		MN	62946
DUNS	AKA	List	List Owner	Effective Date	Expiration Date	
		Z1	HHS	19-Mar-98	Indef.	
		R	OPM	20-Jul-98	Indef.	

Search Parameters

AKS Associates	IL
----------------	----

Search Results

Name	Address 1	Address 2	City	Province	State/Country	Zip
AKS Associates	2625 West 69th St.		Chicago		MN	60629
DUNS	AKA	List	List Owner	Effective Date	Expiration Date	
	118571517 (Also Sinha, Anil)	A	DLA	31-Mar-08	03-Feb-18	
		J	DLA	31-Mar-08	03-Feb-18	

Reference #	987654321	Requesting Lender:	ABC Mortgage
Process Date	13/08/2012	Appraiser License	Appraisal Subcommittee

Search Parameters	Todd	Agnew	Appraiser	MN
--------------------------	------	-------	-----------	----

Search Results

Last Name	First Name	State License #	Lic St	Effective Date of License	Expiration Date of License	License Certificate Type	Status
AGNEW	TODD	553.001353	IL	01/10/2010 0:00	30/09/2012 0:00	Certified General	A
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					

Search Parameters	Lloyd	Allen	Review Appraiser	MN
--------------------------	-------	-------	------------------	----

Search Results

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	IL	04/01/1993 0:00	30/09/2001 0:00	Certified General	I
Company Name	Telephone Number	Street Address	City	State	County	Zip Code	AQB
		117 N HICKORY	CENTRALIA	MN	MARION	62801-3120	YES
Disciplinary Action	Disciplinary Action Effective Date	Disciplinary Action Ending Date					
Revocation	13/10/2000 0:00						