

# Data Facts Verifications

Information You Trust

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# Bankruptcy Papers

Information You Trust

Have your borrowers lost or misplaced their Bankruptcy Papers? Data Facts can provide the necessary papers to speed up the loan approval process.

- ✓ **Easy online ordering!**
- ✓ **Quick Turnaround!** (Bankruptcy Documents have a turn around time of 24-36 hours or less)

\* *Pricing is based on volume and a number of other factors.*

\* Please contact us for a quote on your specific needs.

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# MERS

## Information You Trust

The MERS lien report can determine if an applicant has obtained other mortgages secured by the same property, or is a borrower on an undisclosed number of mortgage loans.

The MERS SSN Lien Report helps combat fraud by offering the following benefits:

- ✓ Contains information on approximately 60 million property liens, in both first and second positions
- ✓ Provides a real-time method to verify lien information disclosed by the borrower
- ✓ Alerts lender to new loans registered on MERS between the application date and the closing date.

MERS® System SSN Lien Report					
Reference #		12345678			
Process Date		2010-01-28			
Input Data					
SSN		565-12-3334			
Results					
# of MERS Lien hits		3			
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	1000199-223445566-9 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

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 Detailed Report: <MIN1>	
House Number	42
Street Name	Jeremy Ct
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
Service	ABC Loan Servicing
Service Org ID	1000111
Sub-Service	N/A
Subservicer Org ID	N/A
Pool Number	
Foreclosure Status	
MIN Archived Indicator	Active (Registered)
County FIPS Codes	
Member Affiliated with MIN 1	
Registration Indicator	
Non Person Entity Name	

MERS Detailed Report: <MIN2>	
House Number	42
Street Name	Jeremy Ct
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
Service	ABC Loan Servicing
Service Org ID	1000111
Sub-Service	N/A
Subservicer Org ID	N/A
Pool Number	
Foreclosure Status	
MIN Archived Indicator	Active (Registered)
County FIPS Codes	
Member Affiliated with MIN 1	
Registration 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	6/22/2004
Service	ABC Loan Servicing
Service Org ID	1000111
Sub-Service	N/A
Subservicer Org ID	N/A
Pool Number	
Foreclosure Status	
MIN Archived Indicator	Deactivated
County FIPS Codes	
Member Affiliated with MIN 1	
Registration Indicator	
Non Person Entity Name	

- \* Pricing is based on volume and a number of other factors.
- \* Please contact us for a quote on your specific needs.

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# Social Security Verifications

Information You Trust

Data Facts works directly with the Social Security Administration to provide Social Security Verifications. Stay in compliance with Fannie Mae's Loan Quality Initiative by verifying each borrower's identity and ensuring they have a valid and accurate Social Security Number.

## Fannie Mae's Loan Quality Initiative states:

*Lenders must resolve any Social Security number issues that are identified by DU or Fannie Mae's Loan Delivery System, including invalid formats, numbers not issued, borrower age/ issue date discrepancies, or Social Security numbers associated with deceased individuals. If a lender cannot resolve any inconsistencies, the lender must validate the Social Security number with the Social Security Administration (SSA). Upon positive validation of the Social Security number with the SSA, the lender must deliver the loan with SFC162. If the Social Security number cannot be validated with the SSA, the loan is not eligible for delivery to Fannie Mae.*

Data Facts offers **Social Security Verification** directly through the Social Security Administration!

## Benefits of Social Security Verifications:

- ✓ Verifies the Social Security Number directly with the SSA
- ✓ Easy to read report
- ✓ Returns results showing if the Social Security Number matches the borrower

\* Pricing is based on volume and a number of other factors.

\* Please contact us for a quote on your specific needs.

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# Tax Return Verifications

## Information You Trust

Many lenders are now required to have Tax Return Verifications submitted with every applicant that they process.

Data Facts is proud to offer you an easier way to order, including online ordering, electronic verifications and the fastest turn around times available.

### Benefits of Tax Return Verifications:

- ✓ **Verifies income using tax transcripts directly from the IRS**
- ✓ **Easy online ordering**
- ✓ **Results are usually available within 24 hours**
- ✓ **All orders are scrubbed for time delaying errors before IRS submission.**

\* *Pricing is based on volume and a number of other factors.*

\* Please contact us for a quote on your specific needs.

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# Verification of Deposit

## Information You Trust

Data Facts is proud to offer you an easier way to verify funds.

Verification of Deposit allows you to verify funds through our online platform. Simply choose the combination you need from checking, savings, or another loan.

### Benefits of VODs:

- ✓ **Third party verification**
- ✓ **Streamlines your processes**
- ✓ **Saves you time**
- ✓ **24-48 lead time**

- \* *Pricing is based on volume and a number of other factors. Please Note - Some lenders may charge a fee for this service. This fee will be in addition to the charges from Data Facts for the VOD.*
- \* Please contact us for a quote on your specific needs.

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# Verification of Employment

## Information You Trust

One of the most commonly falsified pieces of information is an applicant's employment history.

Eliminate this time consuming activity by letting the trained professionals at Data Facts interview current and former employers to maximize information on prior performance. With over 15 years of experience in conducting employment verifications, Data Facts will provide you the information you trust.

### Benefits of VOE:

- ✓ **Easy Online Ordering**
- ✓ **Verify Borrower's Place of Employment, Date Hired and Salary**
- ✓ **Fastest Turn Around Time in the Industry, Results Usually Return in 24 Hours**
- ✓ **There is no set up fee & it's quick and easy to get started!**

\* *Pricing is based on volume and a number of other factors.*

\* Please contact us for a quote on your specific needs.

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# Verification of Mortgage

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Are you in a whirlwind of refi's right now? Or doing a streamlined process?

We offer a quick, easy, and low cost Verification of Mortgage (VOM) to simplify your process.

A VOM provides documentation of a borrower's mortgage payment history which is often required when they apply for a loan. A VOM also verifies the existing balance, monthly payments and checks for any late payments on the account.

## Benefits of VOMs:

- ✓ **Easy Online Ordering**
- ✓ **Verify Borrower's Existing Balance and Monthly Payments**
- ✓ **Checks for any Late Payments on the Account**
- ✓ **Fastest Turn Around Time in the Industry, with reports back in 24-48 hours.**

\* *Pricing is based on volume and a number of other factors.*

\* Please contact us for a quote on your specific needs.

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# Bankruptcy, Lien & Judgment Report

## Information You Trust

Don't miss tax liens or civil judgments! Our National Bankruptcy, Lien, and Judgment report identifies and reports public records from over 3,600 jurisdictions. Protect your lending organization by accessing a more complete picture of your borrower. Returns as a stand alone, or as part of our ADV-120 report

### Benefits of the BLJ Report:

**Seamless:** Provides you the public record information you are accustomed to seeing on the credit report

**Accurate:** Minimizes the chance of a false positive with our multi point matching system

**Compliant:** Protects you as the lender by providing a more complete picture of the borrower

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