

Are your fraud detection tools keeping pace with today's schemers?

Stay a step ahead with FraudPlus



In today's lending environment, with strict regulations and new penalties, you want to know that the information provided by applicants is accurate. Mortgage fraud criminals are getting smarter, their schemes are getting more complex, and sometimes even ordinary applicants make mistakes on their applications.

FraudPlus from Credit Plus | UniversalCIS raises the fraud detection bar. By identifying risk, fraud, and errors, FraudPlus enables you to feel comfortable with the lending decisions you make – and confident that you are in compliance with regulations. Best of all, no long-term contracts are required!

Our one-stop validation process makes it easy for you to:



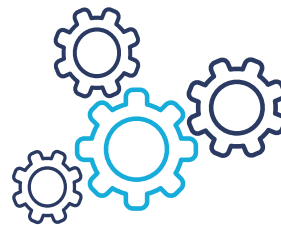
Quickly verify data



Perform thorough risk assessments



Detect application problems early



ONE POWERFUL SOURCE, MANY CUSTOMIZED SOLUTIONS

You no longer have to check multiple sites or sources when seeking data integrity. FraudPlus is a one-stop solution that's fully customizable. You select the criteria you wish to validate and get exactly the information you need to make informed lending decisions. You can even customize the risk alerts you receive – low, medium, and high. Plus, FraudPlus orders can be placed when you order credit reports – and the FraudPlus information can even be appended to them!



THREE SEPARATE REPORTS VALIDATE APPLICANT INFO

FraudPlus provides information in an easy-to-read format that clearly spells out warnings and areas of caution, enabling you to tell at a glance whether your applicant is a risk.

Validate applicant information with three separate reports:

1 Borrower Detail Report

Our standard Borrower Detail Report validates an applicant's identity, including name, address, Social Security Number, birthdate, and phone number. It can also be customized to provide any or all of the following information:

- REO/other properties owned
- Tax and deed information
- Address transaction history
- Relatives and associates
- Driver's license
- Voter registration
- Employer validation
- Income estimate
- Notice of Default/Foreclosure Search
- Undisclosed Debt Verifications
- Associated business search
- Property history search
- OFAC
- SDN and Non-SDN (Specially Designated National) entities
- SAM-EPLS (Excluded Parties List System)
- Mortgage Sanctions
- Financial Sanctions
- HUD LDP (Limited Denial of Participation)
- BSA/AML Industry Watch Lists
- And more

2 Property Detail Report

This report validates that the property actually exists, confirms characteristics of the dwelling, substantiates previous ownership, and determines whether the property is at risk for flipping. It can be customized to provide the following information:

- Subject valuation
- Area recent sales
- Area active listings
- Area market analysis
- House price index
- Comparables index
- Competitive market climate within the property's neighborhood/segment and/or within the property's zip code
- FEMA disaster area check (two years)
- Tax and deed information
- And more

3 Mortgage Participant Detail Report

This report provides the results of a comprehensive examination of appraiser licensing data and industry watch lists, including:

- OFAC
- SDN and Non-SDN (Specially Designated National) entities
- SAM-EPLS (Excluded Parties List System)
- Mortgage Sanctions
- Financial Sanctions
- HUD LDP (Limited Denial of Participation)
- BSA/AML Industry Watch Lists
- ASC National Registry of Appraisers
- And more

creditplus.com/mortgage-lender/services/fraudplus/



Learn more:

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