

# LoanSafe Fraud Manager™

Setting the Bar in Fraud Risk Analysis

LoanSafe Fraud Manager™ from CoreLogic® is an easy-to-use fraud mitigation solution that helps identify mortgage fraud risk using your loan application information paired with CoreLogic proprietary data. Fueled by a mortgage fraud consortium of over 100 million loan applications and known fraud outcomes, patented pattern recognition models and the most complete property data collection available today, LoanSafe Fraud Manager provides you with the tools you need to help mitigate your fraud risk.

## The Foundation of Any Comprehensive Loan Integrity Program

LoanSafe Fraud Manager automatically detects multiple facets of risk:

- Income Falsification
- Identity Fraud/Theft
- Employment Inconsistencies
- Owner Occupancy
- Undisclosed Debt
- Straw Borrowers
- Valuation Risk/Property Flipping
- Third Party Risk

## Powerful Features Help Streamline Your Fraud Mitigation Efforts

LoanSafe Fraud Manager utilizes a patented fraud model that analyzes trends based on mortgage application data, resulting in a comprehensive view of fraud risk.

### Fraud Risk Score

Easy to understand and incorporate into your processes, the Fraud Risk Score gives additional transparency into the likelihood that a loan file contains material misrepresentation. Use this score to help determine the degree of risk associated with the loan file and tailor the review process accordingly.



### A Single Report to Speed Fraud Risk Analysis

- Overall risk score provides instant insight and drives review efficiency
- Single data source to validate borrower, collateral and market risk
- Review alerts that highlight inconsistencies and guide investigations
- Customizable to your processes and risk threshold
- Flexible delivery options via batch, XML and web-based platforms
- Integrated into many popular loan origination systems

### LoanSafe Fraud Manager Helps Protect Your Business and Your Bottom Line:

- Reduce exposure to fraud risk
- Focus fraud prevention resources on high risk applications
- Reduce early payment default and repurchase requests
- Create a consistent and repeatable fraud review process

## Fraud Alerts and Recommended Actions

Fraud alerts highlight specific areas of inconsistency within the application and identify areas of potential concern. Each alert offers recommended actions that direct reviewers to areas of additional investigation. Alerts can be customized to your review processes and risk threshold, making LoanSafe Fraud Manager a unique tool that conforms to your business practices.

## Online, Collaborative Review, Reporting and Self-Service Configuration Portal

LoanSafe Connect™ is an alert clearing portal where you can review and interact with LoanSafe Fraud Manager data in real time, allowing staff to work collaboratively yet independently on loan review. LoanSafe Connect also provides on-demand benchmark reporting on scores and alerts, and allows you to self-service alert configuration and watch list uploads.

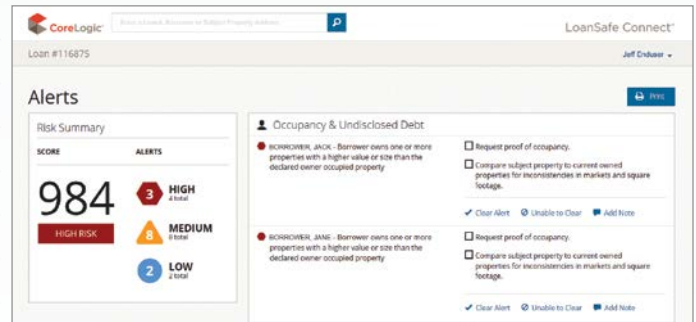
...allowing staff to work collaboratively yet **independently** on loan review...

## Transaction Risk Analysis

LoanSafe Fraud Manager delivers a thorough analysis of mortgage fraud risk.

- **Identity:** Validates the borrower's Social Security Number, screens for any potential liens and judgments or bankruptcies and scans for other identities.
- **Income:** Analyzes the reasonableness of the borrower's reported income and conducts an Associated Business Search.
- **Loan Application Summary:** Identify undisclosed properties and loan applications from MERS®, the proprietary CoreLogic Consortium, and other sources.
- **Property:** Uncover non-arm's length transactions, flips, valuation red flags, FEMA disaster status and more within our robust property data.
- **WatchList and Third Party Screening:** Watchlist Screening for borrowers and third parties against OFAC, HUD, SAM Exclusions, and more.

- **Third Party Screening:** In addition to watch lists, we check NMLS and Appraiser licenses.
- **Settlement Agent Risk Assessment:** Protect yourself from wire fraud and misconduct with our Settlement Agent Risk Assessment solution by scanning settlement agent information through a database of over 75,000 vetted title, settlement, attorney and notary records in all 50 states.



## Blended Reissue

Simplify your QC process and save time and more with Blended Reissue. With a single access key, Investors and Warehouse Facilities receive the best of both worlds, with full control of critical loan inputs plus the benefit of supplemental data from the originator.

- Controlled, coordinated fraud review between originator and investor
- Alert clearing notes are shared, reducing duplicative actions
- Reduced suspensions and quicker fundings

## Monitor Undisclosed Debt

Improve your risk mitigation efforts by identifying undisclosed debt that may occur between application approval and closing. By integrating with our Loan Quality Debt Monitoring solution, you can get undisclosed debt alerts directly on your LoanSafe Fraud Manager report.

For more information, visit [corelogic.com](https://corelogic.com) or call 866-774-3282.

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