

Request for Information

Exclusively For:

Lender Technologies Corporation

**A wholly owned subsidiary of the
Mortgage Bankers Association**

June 8, 2007

I. Purpose of this Request for Information

Lender Technologies Corporation ("LTC") is seeking information that may assist in the creation of a plan and timetable for establishing a **fraud prevention database** for the mortgage lending industry. Specifically, LTC is soliciting information to determine the availability of contractors that have the experience, expertise, staffing, and other resources to develop, deploy, and operate such a database, in whole or in part.

This is a Request for Information ("RFI") only. It is issued solely for information and planning purposes. It does not constitute a Request for Proposals ("RFP") or a promise to issue an RFP in the future. This RFI does not commit the LTC to contract for any supply or service whatsoever. LTC reserves the right to accept, reject, or use without obligation or compensation any information submitted in response to this RFI. LTC will not pay for any information or administrative cost incurred in response to this RFI.

In issuing this RFI, LTC represents an Industry Working Group (the "IWG") consisting of several of the largest residential mortgage bankers, Fannie Mae, Freddie Mac, and the Mortgage Bankers Association ("MBA"). Company specific information, such as information about finances, employees and other business relationships, contained in responses to this RFI will be held confidential among the participants in the IWG, including the IWG's legal counsel and other consultants and employees of companies participating in the IWG who are assisting in the IWG's efforts and who are informed of the confidential nature of the RFI responses.

All responses to this RFI are due by July 10, 2007. See Section X., below.

II. Project Scale and Vendor Eligibility

This RFI describes a very large database project which will need to provide data security, data integrity, and fast responses to subscriber data submissions. It is hoped that significant identifying information concerning virtually every new residential mortgage loan application in the United States may ultimately be entered into the database. In addition, data from closed mortgage loans may be submitted four or more times during the loan lifecycle.

To give a sense of scale, in the most recent year for which government data is available, there were over 30 million mortgage loan applications and over 15.5 million originations.¹ Application and origination levels fluctuate annually and seasonally, but are not likely to increase or decrease by an order of magnitude in the near future.

Accordingly, in addition to other requirements described in this RFI, the database must be capable of receiving and processing over 100 million data submissions annually, or be readily scalable to accommodate that volume. Each data submission (Appendix A) is estimated to be approximately 2,000 bytes. Submitted data is likely to be stored for at least three years. Database processes must be accomplished in near-real time, with virtually no downtime, 24x7.

¹ Source: Home Mortgage Disclosure Act Data (HMDA) 2005.

It is anticipated that only well established companies with significant relevant experience will be able to fulfill the project requirements. Therefore, **LTC and the IWG reserve the right to disregard responses to this RFI from companies with less than three years demonstrated experience with very large databases of a similar scale and operation in the financial services industry.**

III. Project Rationale

Mortgage fraud is a large and growing problem for the real estate finance industry and the customers it serves. According to the FBI, the number of Suspicious Activity Reports (SARs) related to mortgage fraud referred to law enforcement rose from approximately 17,000 in fiscal year 2000 to over 35,000 in 2004. These figures likely represent only a fraction of all mortgage fraud, as only federally-regulated institutions file SARs. There is no single source that collects all incidents of suspected or confirmed mortgage fraud.

Information is perhaps the single greatest tool for lenders attempting to fight mortgage fraud. The more lenders know about the parties and properties they are working with, and the earlier they know it, the more successful their efforts to prevent and mitigate losses will be. Individual lenders already maintain internal watch lists, and other entities, including the federal government, maintain fraud reporting systems and services. However, to date there has been no comprehensive, industry-wide database devoted to fraud prevention. The project described in this RFI presents a very powerful opportunity for the mortgage industry to defend itself from bad actors.

IV. Overview of LTC and the Industry Working Group

The IWG (described in section I., above) is working to establish a database that can be used by mortgage lenders to share information that will assist in the detection and prevention of mortgage fraud. LTC is a wholly owned subsidiary of the MBA and is being used for the purpose of representing the IWG in issuing an RFI and receiving responses to the RFI. The IWG through LTC will analyze responses to the RFI and decide whether to proceed to an RFP.

V. Overview of the Project

The IWG was developed in an effort to gain industry collaboration to (1) identify data that could be shared to detect mortgage fraud and (2) design and implement a database and appropriate processes that will facilitate the accurate and timely sharing of the data.

It is hoped that use of the database will become an industry-standard practice; accordingly, data concerning virtually every new residential mortgage loan in the United States may ultimately be entered into the database.

The IWG envisions that the database will first be implemented with certain basic capabilities, but that the database will be enhanced with additional capabilities at a later date.

A. Initial Functionality

The basic initial functionality of the database is envisioned as follows:

1. Subscribers will make routine submissions of loan data at significant stages of the loan lifecycle. For example, a lender would submit borrower and third party information when a loan application is received. The same lender would submit borrower and property information on the same loan if it closes. Subsequently, an investor and servicer may submit data when they acquire rights in the loan.
2. Each routine submission of data by a subscriber would be stored in the database and matched against existing data records to check for existing fraud reports (see 3, below). Each submitter would receive a response back from the database. The contents of each response would be in accordance with prescribed rules.
3. Subscribers would also submit data reports to the database in the case of loans implicated in suspected or confirmed fraud (consistent with prescribed fraud definitions).
4. On receipt of a suspected or confirmed fraud report, the database would automatically issue alerts to subscribers that have relationships to that loan data, in accordance with prescribed rules.

B. Second-Level Functionality

In the future, it is envisioned that the database will be developed to provide advanced functionality to further assist subscribers in the detection and prevention of fraud:

1. The database would employ rules and decisioning capability to analyze stored and incoming data for patterns indicative of possible fraud and to issue fraud prevention alerts to subscribers whose submissions trigger the automated fraud detection. For example, if, within a short period of time, two subscribers submitted loan data on a single property containing widely disparate appraisal values, the database would issue a fraud prevention alert to one or both of the submitting subscribers.
2. The vendor would analyze public records (e.g. broker licensing, criminal convictions) and integrate relevant data into the database, and issue fraud prevention alerts to affected subscribers based on the analysis.

VI. Key Objectives

The primary focus of the project is to develop a database and process to facilitate the sharing of key data that will improve a mortgage lenders ability to identify and stop fraud at the point of origination. Key principles:

1. "Keep It Simple" in order to get something accomplished. We can build functionality and expand scope in the future.
2. Establish minimal requirements to participate. Lenders can only have access to the data if they are willing to provide data.
3. Structure database function, participation rules, fees, and administration to encourage universal participation among target industry segments (initially, mortgage lenders, investors, and servicers).
4. Attempt to include data for all parties to the transaction (i.e., seller, buyer, real estate agent or broker, mortgage broker, loan officer, appraiser, settlement agent, etc.).

5. "Good data in" equals "good data out." Develop common industry definitions of mortgage fraud, common data dictionary and standardized formats. Make sure that the data is formatted such that it facilitates electronic editing and processing.
6. The process should be automated and flexible to facilitate various lenders needs and systems.
7. The final product (i.e., database and process) should be an industry utility, rather than a profit-maximizing entity.

VII. Restrictions

The database, and data contained therein, is intended to be used solely for fraud prevention and detection and for no other purpose. In addition, operation of the database must adhere to certain principles to minimize the risk of liability to participants. Accordingly, companies responding to this RFI should be aware of the following limitations and restrictions:

1. Vendor(s) will not own the data and will not be able to use the data (other than to maintain the database), or sell or distribute the data to any outside party. Data will be owned by the subscribers of the service.
2. The name of the institution reporting specific data will not be shared with other subscribers or outside parties.
3. The information provided by lenders and to lenders should be "just the facts" It will be up to each lender as to how they want to use the data.

VIII. Key Steps and Proposed Time Frame

LTC and IWG anticipate that the project will involve the following key steps and will be implemented in the general time frame described below. LTC and IWG reserve the right to modify the schedule or terminate the project at any time with or without giving cause.

1. Responses to the RFI to be received by July 10, 2007.
2. Based on responses to the RFI, a Request For Proposal (RFP) may be issued to a short list of suppliers. The RFP would provide detailed requirements for the database system, contractual details, and key success criteria for successful bidders.
3. Respondents to the RFP will be asked to present demonstrations in response to a series of business cases which will be circulated to the potential suppliers.
4. Development and implementation of the database system is to be completed by mid-2008.

IX. Project Requirements

A. Database Functional Requirements

The database must accurately perform the following functions:

1. Record comprehensive data for all parties and properties involved in a mortgage transaction (e.g., seller, buyer, realtors, loan officer, appraiser, settlement agent, closing agent, etc.). Refer to Appendix A for data elements to be recorded.

2. Allow submission and correction of data at any stage of the loan lifecycle and maintain a separate record of the loan data for each submission received. Refer to Appendix B for charts illustrating likely data reports and database responses at different stages.
3. Check that the data submitted conforms to prescribed data characteristics.
4. Maintain identity of individual loans throughout the loan lifecycle.
5. Associate submissions of individual loan data with stages of the loan lifecycle.
6. Allow submission of suspected or confirmed fraud reports from subscribers.
7. Transmit alerts of suspected or confirmed fraud reports to other subscribers based on prescribed rules that relate subscribers to key data elements associated with a prior record, such as:
 - a. Borrower name
 - b. SSN
 - c. Seller name
 - d. Originator/loan officer/broker
 - e. Appraiser
 - f. Title agent
 - g. Property address
8. Utilize industry data standards and definitions (MISMO, Fannie Mae, Freddie Mac, etc.).
9. Execute database updates and responses in near real time.
10. Provide a high level of uptime according to a to-be-determined service level agreement, with backup and failover capabilities.
11. Accommodate enhancements and second-level functions at a later date, e.g., integration of public data (state licensing board and criminal data), and capability of analyzing stored and incoming data for patterns relevant to fraud prevention.

B. Subscriber Management and Data

The vendor should be able to fulfill the following functions:

1. Provide ability to manage the subscription service, qualifying subscribers within the defined allowable participant universe (e.g., mortgage lenders, servicers, investors).
2. Develop and implement metrics, and track and report platform usage to each subscriber.
3. Develop an analytics and trending capability to provide overall platform metrics, and allow each subscriber to benchmark their own performance and experience relative to the entire subscriber base.
4. Design, develop, implement and manage a subscriber billing function that ensures integrity of data and auditable charges.

C. Security, Compliance, and Dispute Resolution

The vendor should be able to fulfill the following functions:

1. Design, develop, implement and manage an environment that establishes access security, allowing access to the shared platform of registered subscriber institutions and staff within those institutions. Access security must also be provided at the loan data record level, to only allow access to parties with data

ownership rights to the loan record (i.e., mortgage loan lender, servicer, and investor).

2. Ensure compliance with all applicable laws and regulations at national, state and local levels, including privacy laws and laws governing the use of consumer credit information (e.g., Gramm-Leach-Bliley, Fair Credit Reporting Act, FFIEC Information Security Handbook, FFIEC Authentication in Internet Banking and FTC Safeguarding Customer Information).

3. Develop and manage a process for accepting and resolving complaints from consumers and businesses disputing information contained in the database. (The database will be deemed a consumer reporting agency under FCRA.)

X. Instructions to Suppliers

We are looking forward to hearing about your capabilities, but would like to minimize the amount of preparation that you need to do at this stage. Our requirements are therefore intended not to require significant new material to be prepared.

Please reply in writing by **July 10, 2007** to Lender Technologies Corporation, Attention: LTC RFI Responses, 1919 Pennsylvania Avenue, NW, Suite 700, Washington, DC 20006. Questions regarding this RFI may be directed to LTC by phone at (202) 557-2882 or by email to DatabaseRFI@mortgagebankers.org. LTC will post questions that it responds to, along with the responses, on the LTC web site at www.lendertechnologies.com.

Please provide two copies of all materials. Enclose copies of the responding company's financial statements for the previous two fiscal years and include the following additional information:

1. Company name
2. Parent company
3. Company address
4. Name of person responsible for the information contained in your response to this RFI
5. Telephone number
6. Facsimile number
7. Email address
8. Website
9. Initial year of operations
10. Company location:
 - a. Corporate office
 - b. Other offices
11. Number of employees:
 - a. Development
 - b. Implementation
 - c. Sales & administration
 - d. Support
12. Employee turnover rate
13. Key employees (names, terms of contract, and specific expertise related to the project)
14. Please describe the extent to which work would be performed by regular staff or contractors.

15. Total revenue:
 - a. Current year
 - b. Previous year
16. Total profit/loss
 - a. Current year
 - b. Previous year
17. Give details of your business continuity arrangements.
18. Describe any third-party alliances/relationships
19. Please provide details of any outstanding legal action against your company or any directors or partners
20. Are there any anticipated mergers or acquisitions involving your company that you are lawfully able to disclose?
21. Please summarize your experience in handling financial services industry data (particularly mortgage data); securing confidential information; protecting integrity and validity of data; generating reports concerning financial and mortgage industry data; compliance with the Fair Credit Reporting Act, Gramm Leach Bliley, and other requirements regulating the use of personal and financial data; and other relevant experience.
22. Please summarize your experience with large databases, including size of the database, the volume of transactions, and whether it is accessible by multiple parties.
23. Please summarize any experience with any industry-wide initiatives and other multi-entity projects and provide details about the administration and governance of these projects.
24. Please provide an estimated breakdown of estimated costs of development and implementation for the project.
25. Please propose a method for determining pricing and participation rules for database subscribers.
26. Please comment on the Proposed Time Frame under section VIII.
27. Please comment on the Project Requirements under section IX. (Please feel free to raise questions or concerns or to suggest alternative approaches).

Appendix A

FRAUD DATA ELEMENTS

Ref #	Name	Comment	Descriptive Name	Definition	Category	Attribute Name	Comments
1	1 - 4 Borrower Info	Multiple Possible Values					
			Borrower Information	Borrower & Co-borrower identification numbers.	BORROWER	_Bwr_ID	Database may accept data on up to four borrowers.
2	SSN						
			Borrower SSN	The Social Security Number (SSN) associated with the borrower.	BORROWER	_SSN	
3	Age						
			Borrower Age At Application (Years)	The age of the borrower at the time of application in years.	BORROWER	_AgeAtApplicationYears	
4	DOB						
			Borrower Birth Date	Borrowers date of birth.	BORROWER	_BirthDate	
5	Property Address	Delineated Values					
		Street Address	Property Street Address	The unstructured (Unparsed) street address	PROPERTY	_StreetAddress	

				of the subject property (e.g., 123 Main Street).			
		Street Address2	Property Street Address 2	The unit number (if any) of the address of the property.	PROPERTY	_StreetAddress2	
		City	Property City	The city in which the subject property is located.	PROPERTY	_City	
		State	Property State	The state in which the subject property is located.	PROPERTY	_State	
		Postal Code	Property Postal Code	The postal code (zip code in the US) of the subject property. Zip code may be either 5 or 9 digits.	PROPERTY	_PostalCode	
6	Mailing Address	Delineated Values					
		Street Address	Borrower Mailing Street Address	The unstructured (Unparsed) street address at which the borrowers mailing address is located. (Mailing Address).	_MAILING	_StreetAddress	

		Street Address2	Borrower Mailing Street Address 2	The unstructured (Unparsed) street address 2nd division of the borrowers mailing address. (Mailing Address).	_MAILING	_StreetAddress2	
		City	Borrower Mailing City	The name of the city in which the borrowers mailing address is located. (Mailing Address).	_MAILING	_City	
		State	Borrower Mailing State	The name of the state in which the borrowers mailing address is located. (Mailing Address).	_MAILING	_State	
		Postal Code	Borrower Mailing Postal Code	The postal code (zip code in the US) of the address of borrowers mailing address is located. Zip code may be either 5 or 9 digits. (Mailing Address).	_MAILING	_PostalCode	
7	Current Address	Delineated Values					

		Street Address	Borrower Residence Street Address	The unstructured (Unparsed) street address at which the borrowers residence is located. (Present Address).	_RESIDENCE	_StreetAddress	
		Street Address2	Borrower Residence Street Address 2	The unstructured (Unparsed) street address 2nd division of the borrowers residence. (Present Address).	_RESIDENCE	_StreetAddress2	
		City	Borrower Residence City	The name of the city in which the borrowers residence is located. (Present Address).	_RESIDENCE	_City	
		State	Borrower Residence State	The name of the state in which the borrowers residence is located.(Present Address).	_RESIDENCE	_State	
		Postal Code	Borrower Residence Postal Code	The postal code (zip code in the US) of the address of borrowers	_RESIDENCE	_PostalCode	

				residence. Zip code may be either 5 or 9 digits. (Present Address).			
8	Previous Address	Delineated Values					
		Street Address	Borrower Residence Street Address	The unstructured (Unparsed) street address at which the borrowers previous residence is located.	_PREVRESIDENCE	_StreetAddress	
		City	Borrower Residence City	The name of the city in which the borrowers previous residence is located.	_PREVRESIDENCE	_City	
		State	Borrower Residence State	The name of the state in which the borrowers previous residence is located.	_PREVRESIDENCE	_State	
		Postal Code	Borrower Residence Postal Code	The postal code (zip code in the US) of the address of borrowers previous residence. Zip code may be either 5 or 9	_PREVRESIDENCE	_PostalCode	

				digits.			
9	Transaction Type						
			Loan Purpose	Specifies the purpose for which the loan proceeds will be used.	TRANSACTION_TYPE	_Purpose	ConstructionOnly ConstructionToPermanent Other Purchase Refinance Refinance - Cashout Unknown
			Loan Type	Specifies type of loan.	TRANSACTION_TYPE	_Type	Conventional Jumbo FHA VA HELOC Other
10	Occupancy	Multiple Possible Values					
			Occupancy Code	Specifies the intended occupancy	_Occupancy	_Occ	OwnerOccupied Investment 2nd Home
			Current Occupancy	Current Vacancy Status Type	_Occupancy	_Occ_Current	Occupied Unknown Vacant
11	Borrower	Delineated Values					
		First Name	Borrower First Name	The first name of the borrower.	BORROWER	_FirstName	
		Middle Name	Borrower Middle Name	The middle name of the	BORROWER	_MiddleName	

				borrower.			
		Last Name	Borrower Last Name	The last name of the borrower.	BORROWER	_LastName	
		Name Suffix	Borrower Name Suffix	The name suffix of the borrower. (E.g., JR = Junior, SR = Senior, etc.)	BORROWER	_NameSuffix	
		Phone Number	Borrower Phone Number	Borrower's phone number	BORROWER	_PhoneNumber	
12	Property Seller	Delineated Values					
		First Name	Property Seller First Name	The first name of an individual who is a property seller of the subject property in the loan transaction.	PROPERTY SELLER	_FirstName	
		Middle Name	Property Seller Middle Name	The middle name of an individual who is a property seller of the subject property in the loan transaction.	PROPERTY SELLER	_MiddleName	
		Last Name	Property Seller Last Name	The last name of an individual who is a property seller of the subject property in the loan transaction.	PROPERTY SELLER	_LastName	

		Name Suffix	Property Seller Name Suffix	The name suffix of an individual who is a property seller of the subject property in the loan transaction.	PROPERTY SELLER	_NameSuffix	
		Company Name	Property Seller Company/Entity Name	If property seller is a company or entity.	PROPERTY SELLER	_ComanyName	
		Phone Number	Property Seller Phone Number	The phone number of an individual who is a property seller of the subject property in the loan transaction.	PROPERTY SELLER	_PhoneNumber	
		Social Security	Property Seller SSN	The Social Security Number (SSN) associated with the property seller.	PROPERTY SELLER	_SSN	
		Age	Property Seller Age At Application (Years)	The age of the property seller at the time of application in years.	PROPERTY SELLER	_AgeAtApplicatio nYears	
		Street Address	Property Seller Forwarding Street Address	The unstructured street address at which the property seller's forwarding address is located.	PROPERTY SELLER	_StreetAddress	

		City	Property Seller Forwarding Residence City	The name of the city in which the property seller's forwarding address is located.	PROPERTY SELLER	_City	
		State	Property Seller Forwarding Residence State	The name of the state in which the property seller's forwarding address is located.	PROPERTY SELLER	_State	
		Postal Code	Property Seller Forwarding Residence Postal Code	The postal code (zip code in the US) of the property seller's forwarding address. Zip code may be either 5 or 9 digits.	PROPERTY SELLER	_PostalCode	
13	Property Value (est.)						
			Property Estimated Value Amount	A statement of the property's present market value from the borrowers or loan originators estimate.	TRANSMITTAL_DATA	PropertyEstimate dValueAmount	
14	Appraised Value						
			Property Appraised Value Amount	Statement of property's value from a valid property	TRANSMITTAL_DATA	PropertyAppraise dValueAmount	

				valuation source.			
15	Income	Multiple Values					
		Type of income	Income Type	Specifies the general names (types) of items commonly listed as income of the borrower in a mortgage loan transaction.	CURRENT_INCOME	IncomeType	AlimonyChildSupport AutomobileExpenseAccount Base Bonus Commissions DividendsInterest FosterCare NetRentalIncome NotesReceivableInstallment OtherTypesOfIncome Overtime Pension SocialSecurity SubjectPropertyNetCashFlow Trust Unemployment PublicAssistance VABenefitsNonEducational MortgageDifferential MilitaryBasePay MilitaryRationsAllowance MilitaryFlightPay MilitaryHazardPay MilitaryClothesAllowance MilitaryQuartersAllowance MilitaryPropPay MilitaryOverseasPay MilitaryCombatPay MilitaryVariableHousingAllowance ContractBasis BoarderIncome MortgageCreditCertificate TrailingCoBorrowerIncome BorrowerEstimatedTotalMonthlyIncome ProposedGrossRentForSubjectProperty

							RealEstateOwnedGross RentalIncome WorkersCompensation
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		Amount of Income	Current Income Monthly Total Amount	The total dollar amount per month of the borrowers current income of a single Income Type from both primary and secondary sources.	CURRENT_INCOME	_MonthlyTotalAmount	
16	Employer						
		Employer Name	Employer Name	The name of the borrower's employer.	EMPLOYER	_Name	
		Job Position	Borrower Job Position	Borrower's job position.	EMPLOYER	_Job Position	
		Unparsed Name	Manager or Primary Contact	Unparsed name of manager or primary contact at borrower's employer.	EMPLOYER	_PrimaryContact	
		Street Address	Street Address	Employer's Street Address	EMPLOYER	_StreetAddress	
		City	City	Employer's City	EMPLOYER	_City	
		State	State	Employer's State	EMPLOYER	_State	
		Postal Code	Postal Code	Employer's Postal Code	EMPLOYER	_PostalCode	
		Employee Phone Number	Employee Phone number from application	Phone number of Employer listed on loan application.	EMPLOYER	_PhoneNumber	
		VOE Employee Phone Number	Phone number used for VOE	Phone number of Employer listed on	EMPLOYER	_PhoneNumber	

				Verification of Employment			
17	Loan Amount	Multiple Possible Values					
			Original Loan Amount	Amount of the Mortgage as stated on the original note	MORTGAGE_T ERMS	OriginalLoanAmount	
18	Sales Price						
			Purchase Price Amount	The total dollar amount paid by the borrower for the property pledged as security for the mortgage. The purchase price is presented on the offer to purchase.	TRANSACTION _DETAIL	PurchasePriceAmount	
19	Appraiser Info	Delineated Values					
		Unparsed Name	Appraiser Name	The unparsed name of the party that performed the appraisal of the property.	APPRAISER	_Name	
		Company Name	Appraiser Company Name	The name of the appraisal company that performed the appraisal of the property.	APPRAISER	_CompanyName	
		Street Address	Street Address	Appraiser's Street Address	APPRAISER	_StreetAddress	

		City	City	Appraiser's City	APPRAISER	_City	
		State	State	Appraiser's State	APPRAISER	_State	
		Postal Code	Postal Code	Appraiser's Postal Code	APPRAISER	_PostalCode	
		TIN	Appraisal Company TIN	The TIN of the appraisal company.	APPRAISER	_TIN	
		License Number Identifier	Appraiser License Identifier	The state identification number of the license or certificate issued to an appraiser.	APPRAISER	_LicenseIdentifier	
		License State	Appraiser License State	The state in which the appraiser is licensed.	APPRAISER	_LicenseState	
20	Broker Info	Delineated Values					
		Unparsed Name	Mortgage Broker Unparsed Name	The name of the party or entity designated as the mortgage broker for the loan.	MORTGAGE_BROKER	_UnparsedName	
		Company Name	Owner Name of Mortgage Broker	The name of the person designated as the owner of the mortgage brokerage company.	MORTGAGE_BROKER	_OwnerName	
		TIN	Mortgage Broker TIN	The TIN of the mortgage brokerage	MORTGAGE_BROKER	_TIN	

				company.			
		Street Address	Mortgage Broker Street Address	The street address of the mortgage broker.	MORTGAGE_B ROKER	_StreetAddress	
		City	Mortgage Broker City	The city in which the address of the mortgage broker is located.	MORTGAGE_B ROKER	_City	
		State	Mortgage Broker State	The state in which the address of the mortgage broker is located.	MORTGAGE_B ROKER	_State	
		Postal Code	Mortgage Broker Postal Code	The postal code (Zip Code in US) of the address of the mortgage broker. Zip code may be either 5 or 9 digits.	MORTGAGE_B ROKER	_PostalCode	
		License Number Identifier	Mortgage Broker License Number Identifier	The license number used by the party or entity designated as the mortgage broker for the loan.	MORTGAGE_B ROKER	_LicenseNumberIdentifier	
		Phone Number	Mortgage Broker Phone Number	Phone number of Mortgage Broker.	MORTGAGE_B ROKER	_PhoneNumber	

		Loan Officer Unparsed Name	Loan Officer Unparsed Name	The unparsed name of the loan officer that collected borrower info/documents.	MORTGAGE_BROKER	_LoanOfficerName	
21	Closing Agent	Delineated Values					
		Unparsed Name	Closing Agent Unparsed Name	The unparsed name of the person or entity specified as closing agent.	CLOSING_AGENT	_UnparsedName	
		Company Name	Closing Agent Company Name	Closing Agent company name.	CLOSING_AGENT	_ComanyName	
		Street Address	Closing Agent Street Address	The street address of the closing agent.	CLOSING_AGENT	_StreetAddress	
		City	Closing Agent City	The city in which the address of the closing agent is located.	CLOSING_AGENT	_City	
		State	Closing Agent State	The state in which the address of the closing agent is located.	CLOSING_AGENT	_State	
		Postal Code	Closing Agent Postal Code	The postal code (zip code in US) of the address of the closing agent. Zip code may be either 5 or 9 digits.	CLOSING_AGENT	_PostalCode	
		Phone Number	Closing Agent Phone Number	Phone number of closing agent.	CLOSING_AGENT	_PhoneNumber	

		Type	Closing Agent Type	This designates the type of closing agent.	CLOSING_AGENT	_Type	Attorney Closing Agent Escrow Company Other SettlementAgent TitleCompany
		TIN	Closing Agent TIN	TIN of the closing agent.	CLOSING_AGENT	_TIN	
		Identifier	Closing Agent Identifier	The unique identifier for the entity that is the Closing Agent.	CLOSING_AGENT	_Identifier	
22	Title Insurer	Delineated Values					
		Unparsed Name	Title Insurer Unparsed Agent Name	The unparsed name of the person or entity specified as the title agent	TITLE_INSURER	_UnparsedName	
		Company Name	Title Insurer Company Name	Title insurer company name.	TITLE_INSURER	_ComanyName	
		Street Address	Title Insurer Street Address	The street address of the title insurer.	TITLE_INSURER	_StreetAddress	
		City	Title Insurer City	The city in which the address of the title insurer is located.	TITLE_INSURER	_City	
		State	Title Insurer State	The state in which the address of the title insurer is located.	TITLE_INSURER	_State	

		Postal Code	Title Insurer Postal Code	The postal code (zip code in US) of the address of the title insurer. Zip code may be either 5 or 9 digits.	TITLE_INSURER	_PostalCode	
		Phone Number	Title Insurer Phone Number	Phone number of title insurer.	TITLE_INSURER	_PhoneNumber	
23	Builder	Delineated Values					
		Unparsed Name	Builder Unparsed Name	The unparsed name of the builder.	BUILDER	_UnparsedName	
		Street Address	Builder Street Address	The street address of the builder.	BUILDER	_StreetAddress	
		City	Builder Address City	The city in which the address of the builder is located.	BUILDER	_City	
		State	Builder Address State	The state in which the address of the builder is located.	BUILDER	_State	
		Postal Code	Builder Address Postal Code	The postal code (zip code in US) of the address of the builder. Zip code may be either 5 or 9 digits.	BUILDER	_PostalCode	
		County	Builder County	The county in which the address of the	BUILDER	_County	

				builder is located			
		Phone Number	Builder Phone Number	Phone number of builder.	BUILDER	_PhoneNumber	
		License State	Builder License State	The state in which the builder is licensed.	BUILDER	_LicenseState	
		License Identifier	Builder License Identifier	The state identification number of the license or certificate issued to the builder.	BUILDER	_LicenseIdentifier	
		Development/Project Name	Builder Project / Development	Builder project or development name.	BUILDER	_BuilderProjectName	
24	Lien Position						
			Lien Priority Type	Specifies the priority of the lien against the subject property.	LOAN_FEATURES	LienPriorityType	FirstLien Other SecondLien FourthLien ThirdLien
25	Dates (App, Closing)	Delineated Values					
		Application	Borrower Application Signed Date	The date borrower signed the loan application.	BORROWER	_ApplicationSignedDate	
		Closing	Closing Date	The date closing documents were fully executed.	LOAN_DETAILS	ClosingDate	
26	Appraisal Date						

			Property Valuation Effective Date	Effective date of the property valuation on the subject property.	PROPERTY_VALUATION	PropertyValuation EffectiveDate	
27	Realtor	Delineated Values					
		Unparsed Name	Real Estate Agent Unparsed Name	The unparsed name of the real estate agent.	REALTOR	_UnparsedName	
		Company Name	Realtor Company	Realtor company name	REALTOR	_CompanyName	
		Street Address	Realtor Street Address	The street address of the realtor.	REALTOR	_StreetAddress	
		City	Realtor Address City	The city in which the address of the realtor is located.	REALTOR	_City	
		State	Realtor Address State	The state in which the address of the realtor is located.	REALTOR	_State	
		Postal Code	Realtor Address Postal Code	The postal code (zip code in US) of the address of the realtor. Zip code may be either 5 or 9 digits.	REALTOR	_PostalCode	
		Phone Number	Realtor Phone Number	Phone number of realtor.	REALTOR	_PhoneNumber	
28	MI Company	Delineated Values					
		MI Company Name Free Form	MI Company Name	To convey the MI company	MI_DATA	MICompanyName	

		Text		name in free-form text.			
		MI Company Name	MI Company Name Type	The name of the entity that will provide mortgage insurance for a loan.	LOAN_FEATURES	MICompany NameType	AmerinGuaranteeCorporation CMG_MiCompany CommonwealthMortgage AssuranceCompany GECapitalMiCorporation MortgageGuarantyInsurance Corporation PMI_MiCorporation RadianGuarantyIncorporated RepublicMiCompany TriadGuarantyInsurance Corporation UnitedGuarantyCorporation GenworthMortgageInsurance Corporation Other
29	Underwriter	Delineated Values					
		FHA Underwriter	FHA Underwriter Computerized Homes Underwriting System Identifier	The FHA assigned number that identifies the Direct Endorsement underwriter authorized to approve the loan on behalf of the FHA.	FHA_LOAN	FHAUnderwriterComputerizedHomesUnderwritingSystemIdentifier	
		Contract Underwriter Name	Underwriter Unparsed Name	Unparsed name of contract person who underwrote the loan.	UNDERWRITER	Underwriter_Name	

		Contract Underwriter Company Name	Contract Underwriter Company Name	Name of contract underwriter company.	UNDERWRITER	Underwriter_CompanyName	
30	Contract Processor	Delineated Values					
		Unparsed Name	Contract Processor Unparsed Name	Unparsed name of the contract processor.	CONTRACT_PROCESSOR	_UnparsedName	
		Company Name	Contract Processor Company	Contract processor company name	CONTRACT_PROCESSOR	_CompanyName	
		Street Address	Street Address	The street address of the contract processor.	CONTRACT_PROCESSOR	_StreetAddress	
		City	Address City	The city in which the address of the contract processor is located.	CONTRACT_PROCESSOR	_City	
		State	Address State	The state in which the address of the contract processor is located.	CONTRACT_PROCESSOR	_State	
		Postal Code	Address Postal Code	The postal code (zip code in US) of the address of the contract processor. Zip code may be either 5 or 9 digits.	CONTRACT_PROCESSOR	_PostalCode	
		Phone Number	Phone Number	Phone number of contract	CONTRACT_PROCESSOR	_PhoneNumber	

				processor.			
31	Unusual HUD Disbursements	Multiple Possible Values					
			Unusual HUD Disbursement: Name	Person/entity that received unusual HUD disbursement.	HUD_Disbursement_Name	HudDisbursement Name	
			Unusual HUD Disbursement: Amount	Amount of unusual HUD disbursement.	HUD_Disbursement_Amount	HudDisbursement Amount	
32	Fraud Finding	Multiple Possible Values					
		Fraud Category	Fraud Category	Broad Category of Fraud Finding.	Fraud_Category	FraudCategory	Confirmed Fraud Highly Suspicious Fraud
		Primary Fraud Classification	Primary Fraud Classification	Classification of Fraud Finding.	Fraud_Classification	FraudClass	Application Credit Collateral Settlement Misrepresentation Identity Loan Servicing Account Theft Borrower Misuse of Credit Facility

		Secondary Fraud Classification	Secondary Fraud Classification	Secondary classification of fraud finding.	Fraud_Classification2	FraudClass2	Employment Falsification Income Falsification Financial Statement Falsification Falsification Asset Documentation Falsification Source of Funds Occupancy Misrepresentation Strawbuyer Mortgage/ Rent Falsification Manufactured/Altered Credit Bureau Undisclosed Obligations Alternative Credit Reference Falsification Non-Arms Length Transaction Air Loan/Non-Existent Property Undisclosed Liens/Multiple Financing Collateral Value Overstated Appraisal Inflated/Misrepresented Property Flip Sales Contract Falsification Title Misrepresentation Stolen Professional Credentials
33	Notary	Delineated Values					
		Unparsed Name	Unparsed Notary Name	Unparsed name of notary.	NOTARY	_UnparsedName	
		Company Name	Notary Company Name	Notary company name.	NOTARY	_CompanyName	
		License Identifier	Notary License Identifier	The state identification number of the license or certificate issued to notary.	NOTARY	_LicenseIdentifier	

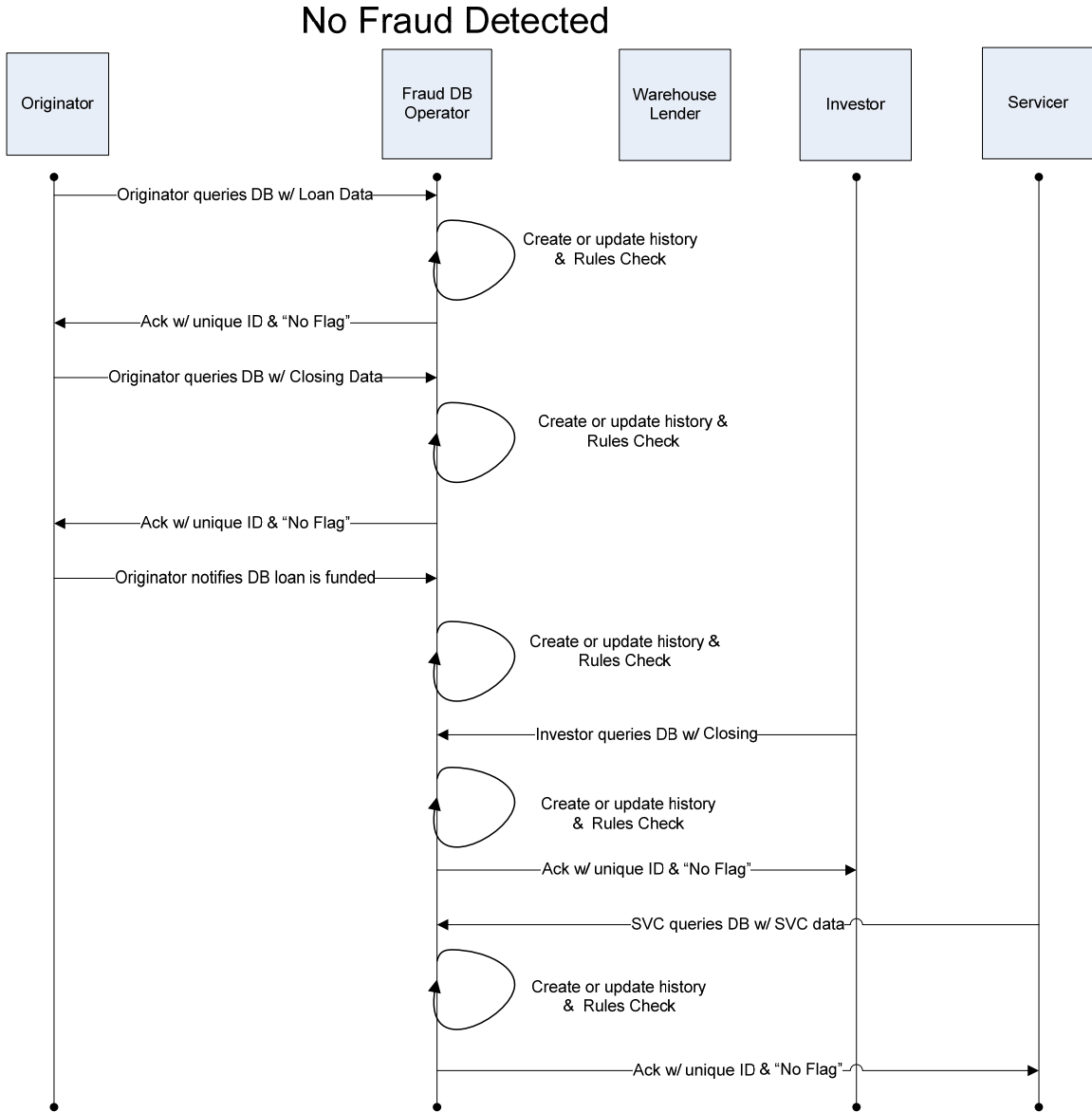
		License State	Notary License State	The state in which the notary is licensed.	NOTARY	_LicenseState	
34	CPA Provider	Delineated Values					
		Unparsed Name	CPA Provider Unparsed Name	Unparsed name of CPA Provider	CPA_PROVIDE R	_UnparsedName	
		Company Name	CPA Provider Company Name	CPA provider company name.	CPA_PROVIDE R	_CompanyName	
		Street Address	Street Address	CPA provider Street Address	CPA_PROVIDE R	_StreetAddress	
		City	City	CPA provider Address City	CPA_PROVIDE R	_City	
		State	State	CPA provider Address State	CPA_PROVIDE R	_State	
		Postal Code	Postal Code	CPA provider Address Postal Code	CPA_PROVIDE R	_PostalCode	
		Phone Number	Phone Number	CPA provider Phone Number	CPA_PROVIDE R	_PhoneNumber	
35	Property Mgmt Co.	Delineated Values					
		Unparsed Name	Prop Mgmt Company Provider Name Unparsed	Unparsed name of Prop Mgmt Company	PROP_MGMT	_UnparsedName	
		Company Name	Prop Mgmt Company Name	Prop Mgmt Company name.	PROP_MGMT	_CompanyName	
		Street Address	Street Address	Prop Mgmt Company Street Address	PROP_MGMT	_StreetAddress	
		City	City	Prop Mgmt Company Address City	PROP_MGMT	_City	
		State	State	Prop Mgmt Company	PROP_MGMT	_State	

				Address State			
		Postal Code	Postal Code	Prop Mgmt Company Address Postal Code	PROP_MGMT	_PostalCode	
		Phone Number	Phone Number	Prop Mgmt Company Phone Number	PROP_MGMT	_PhoneNumber	

Appendix B

I. No Fraud Detected

This "swim lane" diagram shows proposed reporting process to and from the database in the case a loan where no fraud is detected.



II. Fraud Detected

The following "swim lane" diagrams show proposed reporting processes where (a) the database detects a possible fraud trigger when applying predefined rules to an incoming data submission from a subscriber ("Rules Check Flag Notice") and (b) a subscriber detects fraud within their own business processes and reports it to the database ("Confirmed or Highly Suspicious Fraud Detected").

Rules Check Flag Notice



Confirmed or Highly Suspicious (HS) Detected

