

PREPARED FOR:

ABC MORTGAGE CO

111 STATE STREET, SALT LAKE CITY, UT 84000

Reference #: AMKMR-200 **Prepared By:** **Client Loan #:** 123456789
Client #: J9999 **Request Date:** 11/13/2012 **Price:** \$ 17.00 **Tax:** \$ 0.00 **Total:** \$ 17.00

Applicant Information

Applicant: NONAME, BILL **DOB:** 01/01/1968
Street Address: 111 FUN ST. **SSN#:** 000-00-0000
City, State, Zip: ANYTOWN, UT 84000 **Phone:** 800-111-2222

Fraud Guard

OVERALL SCORE

747

- A HIGH NUMBER OF BANKCARD, INSTALLMENT OR REAL PROPERTY TRADES NEVER REPORTED DELINQUENT OR DEROGATORY INDICATIVE THAT FILE IS SUSCEPTIBLE TO ID FRAUD
- LACK OF PUBLIC RECORD INFORMATION OR COLLECTION TRADES INDICATIVE THAT FILE IS SUSCEPTIBLE TO ID FRAUD
- HIGH CREDIT LIMITS AND BALANCES ON REVOLVING TRADES
- PRESENCE OF RECENTLY OPENED INQUIRY OR TOO MANY INQUIRIES IN THE LAST 24 MONTHS



The score ranges from 1 to 999. The higher the score the lower the risk.

Major Indicators

Phone		Address		SSN		OFAC
Match	High Risk	Match	High Risk	Match	Deceased	

Consumer Verification



787

How likely it is that the information submitted matches a real person.

Telephone Number Search Results

Phone missing (search information not received)

Name(s) Associated	Record Type	Phone	Address
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Address Search Results

Match to full name - residential address

Name(s) Associated	Record Type	Phone	Address
BILL NONAME	Standardized	800-111-2222	111 FUN STREET, ANYTOWN, UT 84000
BILL JOHNSON	Residential	800-123-4567	222 UNFUN LANE, SOMETOWN, NV 89000
BILL NONAME	Residential	800-111-2222	111 FUN STREET, ANYTOWN, UTAH 84000

Consumer Validation



583

How likely is it that the person who submitted this information is the actual subject of the information

SSN Issue Information

Issue State	Issue Date Range	SSA Report Deceased
UT	1957-1960	No

SSN Addresses

Name Associated	Phone	DOB	Address
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OFAC Search Results

NO MATCH

First Payment Default



659

How likely it is that the first payment will be made on this account.

Information Sources

This report is furnished in response to a consumer or business application. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which ShaperLending does not guarantee.

End of Report



Positive information was returned



No positive information was returned



No information was returned