

Advantage Credit brings you a fraud prevention system that shields you from mortgage fraud NOW

LoanShield™ protects your bottom line from the **\$86 billion dollars** the FBI reports is lost on mortgage fraud each year

-Source: Mortgage Asset Research Institute

- LoanShield's™ proprietary fraud prevention system inspects loan files with a click of a mouse
- LoanShield™ conducts data driven comparisons
- LoanShield™ produces alerts based on its findings and an at-a-glance **Alert Summary Rating** of the loan's risk

BORROWER SUMMARY

Primary Borrower Name(s): Fred Smith, Jr. **Alert Summary Rating: 3**

Primary Borrower Address(s): 1010 Smith Lane
Jacksonville, FL

Loan Number: 358975698 Loan Amount: \$99,850 Application Date: 01-Sept-05

Loan Purpose: Purchase Appraisal Value: \$113,460 LTV: 88%

Property Type: Single Family Occupancy: 01-Sept-05

Borrower Alerts: **5** [Go to Borrower Detail](#)

Property Alerts: **2** [Go to Property Detail](#)

Participant Alerts: **0** [Go to Participant Detail](#)

Subject Property Detail

Alert Summary Rating: 3

Low: \$102,550 Median: \$113,460 High: \$116,500

Address: 541 South Street, Jacksonville FL Land Use: Single Family Residential

APN: 105S30415623145 Legal Description: Single Family Detached

Assessment Year: 2003	Total Assessed Value: \$99,850
Land Assessed Value: \$12,000	Assessed Improvements: \$8,000
Market Value Year: 2003	Total Market Value: \$113,460
Land Market Value: \$25,800	Market Improvement Value: \$87,660

Owner Name: Jack Smith Assessee Vesting Code: 3489493928

Mailing Address: 541 South Street Jacksonville FL

Recording Date: 01-Sept-05 Sales Price: \$99,850 Sales Price Date: 01-Sept-05

Address: 541 South Street Jacksonville FL

APN: 105S30415623145 Land Use: Residential Year Built: 1968 Lot Size: 80 x 110

Living Area Sq Ft: 2,722 Bedrooms: 4 Baths: 2 Pool: No

Garage/Number of parking spaces: Garage/2 Air Conditioning: Central Fireplace: Yes

Basement Area: Yes Basement finished: Yes Number of stories: 2

Construction Type: Wood Foundation: Cement Ext. walls: Brick

Recording Date: 4/23/2003 Loan type: Purchase Loan Amount: \$99,850

Doc. Number: BK-PG-111-456 Doc. Type and Sales Amount: Warranty Deed

Lender Name: MERS Buyer Name(s): Smith, Fred Jr.

Buyer Vesting: Care of Name(s):

Seller Name(s): Smith, Jack

Deed Legal Description: Subdivision Number:211 Map Ref: S-064-Esec/Township/Range/Sec 55 TWN 1S RNG 30W

LoanShield™ Prevents:

- Equity Skimming
- Identity Theft
- Straw Buyers
- Property Flips
- Broker Fraud
- Appraiser Fraud
- Employment Misrepresentation
- And more...

LoanShield™ is brought to you by:

decrease risk

prevent fraud before it happens

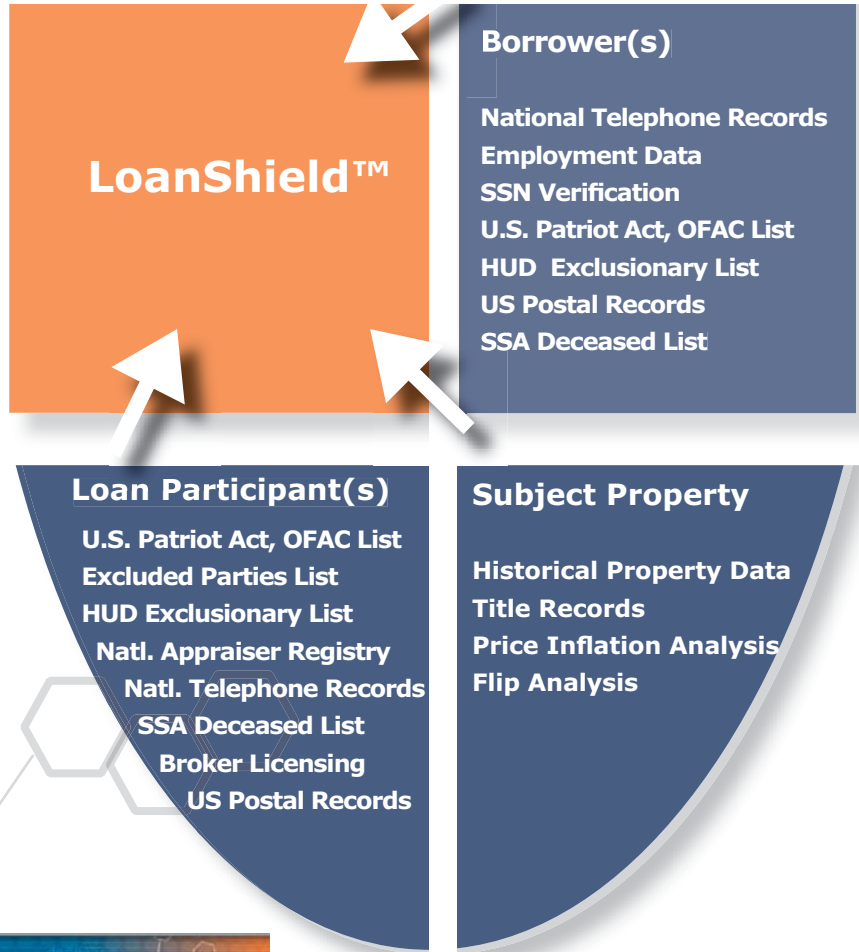
LoanShield™ users can:

LoanShield's™ Data Process

- Lower the risk of fraud related foreclosures
- Identify early payment defaults
- Identify pre and post-funding issues
- Produce a cleaner stream of loans
- Increase pull through rates

Speed & Data Formats

- Reports are returned in seconds
- LoanShield™ processes in batches or one at time
- System processes 24 hours a day, in a real time environment
- Compatible with MISMO and XML-based interfaces
- Reports viewed as HTML, XML and PDF



reduce losses prevent fraud

LOANSHIELD™

del. fraud prevent before

BORROWER DETAIL

Alert Summary Rating: 3

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 Jacksonville, FL

Loan Number: 358975698 Loan Amount: \$99,850 Application Date: 01-Sept-05
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Input SSN: 123-45-6789 **Best Returned SSN(s):** 123-45-6789
Year SSN Issued: 1999 **State of Issue:** FL

Input Name: Fred Smith, Jr. **Best returned name(s):** Thomas Jones
Input Address: 1010 Smith Lane **Best returned address:** 7 Elmwood Estates
 Jacksonville, FL Beverly Hills, CA 90210
Input Telephone#: 555-123-4567 **Best returned telephone #:** 651-203-1234

Input Employment: ABC Company **Best returned employment:** ABC Manufacturing

OFAC Search Results: False **OFAC Search Criteria Used:**

Easy

LoanShield™ makes it simple and efficient to Shield yourself from mortgage fraud NOW. The set up process is fast, allowing you to begin processing loans today.

Call us today

Call 800.600.2510

LoanShield™ is brought to you by:



800.600.2510

www.AdvantageCredit.com

e-mail: info@AdvantageCredit.com