

The mortgage industry loses between

4-6 billion dollars

to mortgage fraud each year according to the FBI...and that's being conservative.

Mortgage fraud continues to climb higher even as transaction volume continues to trend downward and level off. Even worse, industry professionals have yet to place a dollar amount on the high losses incurred from borrowers falsifying their income to qualify for mortgages and later default. Profit loss, repurchases and other negative impacts are the end result of mortgage fraud, but there's an easy solution.

TRV® offers the protection of validating your borrower's information through the IRS & SSA...

and that's comforting to know.

INCOME, ID & RISK ANALYSIS

TRV®

AVANTUS
(800)-243-0120
www.AVANTUS.com

- Sick of faxing? You may be eligible to place electronic **TRV®** orders on **TRV®** Web. Ask your representative for further information.

What do your industry colleagues think about **TRV®**? Ask your Representative to put you in contact with a **TRV®** customer.

tax return
verification
curbs
fraud...**HARD!**

be
proactive 

A proactive approach to q.a. & underwriting

TRV® Services offer income & ID verification services through the IRS & SSA.

Feel free to ask us these and other questions while considering TRV® Services, "Why are you better," and "What can you do for me?"

Why TRV Services

- **Recommended by Freddie Mac** - Only tax return verification provider recommended by Freddie Mac in their Seller Servicer Guide. TRV Services also meet the requirements of Fannie Mae and others in the secondary market.
- **Security of Information** - A secure guardian of you and your customer's non-public information. The TRVWeb is 128 bit SSL secure with all sensitive print communications conducted via fax or encrypted transmission.
- **Simple flow through process** – Electronic ordering, custom report creation, e-mail confirmation of receipt & completion of orders, and all our integration opportunities make for an easy and satisfying user experience.
- **Turn Time** – Established in 1994, TRV Services were the first such services offered to a nationwide audience. Our longstanding relationship with all participating IRS resources throughout the United States ensures the best, consistent turn-time of any provider...period! Our proprietary IRS processing interface ensures consistently reliable turn-time. Our lobbying firm located in Washington, D.C. helps to ensure our customer's interests are represented to U.S. Internal Revenue Service and Social Security Administration.
- **"Service Fanatic™" Philosophy** - Have you used a different tax verification service provider in the past? Were you disappointed with their lack of service during "problem orders"? Or, perhaps you've heard of vendors charging a "rush fee"...no such thing with TRV®. Our "Service Fanatic™" philosophy enhances all areas of establishing and building customer relationships. We encourage you to work with one of our service fanatics and experience the difference yourself.

Advantages of further Use

- **ZERO CHARGE for use of TRV** - When a TRV Service is requested *during pre-funding*, the cost is typically passed through to closing costs. If your organization submits their loans to Fannie Mae or Freddie Mac, both GSE's currently have pre-funding income verification requirements that can be satisfied with TRV... as can their requirement that income & ID be verified in a post-funding statistical sampling of all your loans. If an IRS transcript accompanies the loan to post-funding QC, there's no need to request the IRS transcripts during post-funding QC... a *cost savings* to your company!
- **10-15% of All Mortgage Apps Contain Fraud. TRV Services Provide Accurate, Authenticated Information Each Request. (FBI STAT)** – Whether a trusted insider is forging documents for borrowers or straw borrowers... or worse, if your organization is targeted by malicious professionals, one of the most cost effective means to significantly reduce fraud is verifying the *full income & identity* of the borrower. TRV Services can catch or discourage those inside and outside of your company from defrauding your organization for potentially hundreds of thousands in losses through income & ID fraud.

Income, tax return and financial statement misrepresentation continue to represent the highest contributors to mortgage fraud.

(Source: Mortgage Asset Research Institutesm Quarterly Fraud Report, December 08)

"During declining markets, mortgage fraud perpetrators may take advantage of industry personnel attempting to generate loans to maintain current standards of living." (Source: FBI 2007 Mortgage Fraud Report)

Only through TRV® Services

- Select the lines of income data you desire. It's our new **TRV Amplified Report...** TRV your way".
- Tired of faxing? Place an electronic order on TRVWeb with an imaged 4506-T. Ask your representative for further information.
- Interested in receiving only data, not the IRS transcripts...we've got you covered, today! Ask your representative for further information.

I LOOK FORWARD TO
ANSWERING ANY OF YOUR
QUESTIONS.

THANKS AGAIN.

A proactive approach to q.a. & underwriting

The full line of TRV® Services...because more information is useless unless it's useable.

TRV Services (IRS Tax Return Verification)		Amplified TRV Report	
File	12-13-1234	Form	1040
Name	JOHN & SALLY SMITH	Address	1000 WASHINGTON ST, CHICAGO, IL 60601
Report	1040	Order#	1040
Received	01/01/12	Verified	01/01/12
Ready	01/01/12		

LN	Description	Value	Description	Value
1	AGENCY	1000	AGENCY	1000
2	AGENCY	1000	AGENCY	1000
3	AGENCY	1000	AGENCY	1000
4	AGENCY	1000	AGENCY	1000
5	AGENCY	1000	AGENCY	1000
6	AGENCY	1000	AGENCY	1000
7	AGENCY	1000	AGENCY	1000
8	AGENCY	1000	AGENCY	1000
9	AGENCY	1000	AGENCY	1000
10	AGENCY	1000	AGENCY	1000
11	AGENCY	1000	AGENCY	1000
12	AGENCY	1000	AGENCY	1000
13	AGENCY	1000	AGENCY	1000
14	AGENCY	1000	AGENCY	1000
15	AGENCY	1000	AGENCY	1000
16	AGENCY	1000	AGENCY	1000
17	AGENCY	1000	AGENCY	1000
18	AGENCY	1000	AGENCY	1000
19	AGENCY	1000	AGENCY	1000
20	AGENCY	1000	AGENCY	1000
21	AGENCY	1000	AGENCY	1000
22	AGENCY	1000	AGENCY	1000
23	AGENCY	1000	AGENCY	1000
24	AGENCY	1000	AGENCY	1000
25	AGENCY	1000	AGENCY	1000
26	AGENCY	1000	AGENCY	1000
27	AGENCY	1000	AGENCY	1000
28	AGENCY	1000	AGENCY	1000
29	AGENCY	1000	AGENCY	1000
30	AGENCY	1000	AGENCY	1000

TRV Services (IRS Tax Return Verification)		TRV Transcript Only Report	
Name	ROGER SMITH	Address	1000 WASHINGTON ST, CHICAGO, IL 60601
Report	1040	Order#	1040
Received	01/01/12	Verified	01/01/12
Ready	01/01/12		

LN	Description	Value	Description	Value
1	AGENCY	1000	AGENCY	1000
2	AGENCY	1000	AGENCY	1000
3	AGENCY	1000	AGENCY	1000
4	AGENCY	1000	AGENCY	1000
5	AGENCY	1000	AGENCY	1000
6	AGENCY	1000	AGENCY	1000
7	AGENCY	1000	AGENCY	1000
8	AGENCY	1000	AGENCY	1000
9	AGENCY	1000	AGENCY	1000
10	AGENCY	1000	AGENCY	1000
11	AGENCY	1000	AGENCY	1000
12	AGENCY	1000	AGENCY	1000
13	AGENCY	1000	AGENCY	1000
14	AGENCY	1000	AGENCY	1000
15	AGENCY	1000	AGENCY	1000
16	AGENCY	1000	AGENCY	1000
17	AGENCY	1000	AGENCY	1000
18	AGENCY	1000	AGENCY	1000
19	AGENCY	1000	AGENCY	1000
20	AGENCY	1000	AGENCY	1000
21	AGENCY	1000	AGENCY	1000
22	AGENCY	1000	AGENCY	1000
23	AGENCY	1000	AGENCY	1000
24	AGENCY	1000	AGENCY	1000
25	AGENCY	1000	AGENCY	1000
26	AGENCY	1000	AGENCY	1000
27	AGENCY	1000	AGENCY	1000
28	AGENCY	1000	AGENCY	1000
29	AGENCY	1000	AGENCY	1000
30	AGENCY	1000	AGENCY	1000

TRV Services (IRS Tax Return Verification)		TRV Stated Income Report (A & B)	
Name	JOHN & SALLY SMITH	Address	1000 WASHINGTON ST, CHICAGO, IL 60601
Report	1040	Order#	1040
Received	01/01/12	Verified	01/01/12
Ready	01/01/12		

Year	Form	NAICS Code	1st Time Sch. C Filed	SSN	ITIN
2008	1040	NAICS CODE	NO	NO	NO
2009	1040	NAICS CODE	NO	NO	NO
2010	1040	NAICS CODE	NO	NO	NO
2011	1040	NAICS CODE	NO	NO	NO
2012	1040	NAICS CODE	NO	NO	NO

The TRV Report & Amplified TRV Report

TRV Transcript Services

TRV Stated Income Report (A & B)

- Design your own report (Amplified) or utilize the 9 lines available on the TRVReport.
- QC feature available when applicant's copy of tax return provided with order. Contact your TRV Rep for further details.
- Verifies a positive or negative match of SSN, ITIN and/or other ID information.

- Provides only the IRS transcripts.
- Lowest cost.
- Verifies positive or negative match of SSN, ITIN and/or other ID information.
- Includes the TRVReport header information.

- Reduces the risks inherent with Stated Income loan programs. Includes ID information verifications. No tax return transcripts included.
- Report A: States whether Schedules C & E where filed on the tax return.
- Report B: Same as Report A, includes NAICS Code, 1st time sch. C filed (yes/no), EIN number, SSN on Sch. C & E.

ALL TRV SERVICES THAT ARE DERIVED FROM IRS TRANSCRIPTS INCLUDE COPIES OF THE RAW IRS TRANSCRIPTS.*

ID VERIFICATION ONLY

- TRV TotalTIN – A positive or negative match verification of the borrower's name, address, and Social Security Number, and other information through the IRS and Social Security Administration. TRV TotalTIN will also verify "ITIN" numbers issued to certain aliens. Ask your TRV Representative for further information on this innovative ID verification tool.

All TRV Services are available electronically via XML and also directly through our website. Special delivery options are available.

Coming soon, "SSA Confirm", an ID solution direct from the SSA. Ask your TRV Representative for more information.

* TRV Stated Income does not include the IRS transcripts in order to comply with "Stated Income" loan programs.