



Primary Borrower: <b>Ray Johnsom</b>		ALERT SUMMARY RATING: <b>4</b>
Property Address: <b>437 Main St</b>		Report ID: <b>303</b>
<b>West Haven, CT 06516</b>		Report Type: <b>LoanShield Plus</b>
Loan Number: <b>ALN-1234-567</b>	Sale Price: <b>\$200,000</b>	Application Date: <b>03/02/2010</b>
Loan Purpose: <b>Purchase</b>	Loan Amount: <b>\$150,000</b>	LTV: <b>75%</b>
Property Type: <b>SingleFamilyDetached</b>	Appraised Value: <b>\$145,000</b>	

### LoanShield Summary

LoanShield Alert Rating: <b>4</b>
Borrower Alerts: <b>5</b>
Property Alerts: <b>4</b>
Participant Alerts: <b>1</b>

#### Top Alerts:

Alert	Alert Type
Borrower stated age does not match age contained in credit bureau database.	Borrower
Probable borrower social security issue date precedes input age.	Borrower
Appraiser's State License # does not match license number as identified by National Appraiser Database.	Participant
Sales price substantially exceeds estimated value based on AVM.	Property
Sales price substantially exceeds highest probable estimated value based on AVM.	Property
Appraised value exceeds acceptable probable value as identified by AVM.	Property
Appraised value exceeds acceptable highest possible value as identified by AVM.	Property
Input borrower phone information does not match information from directory assistance.	Borrower
Input borrower's employer phone information does not match information from directory assistance.	Borrower
Telephone number input does not correlate with borrower's current address.	Borrower

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**Borrower #1:**

Input Name: <b>Ray Johnsom</b>	Returned Name: <b>RAY JOHNSOM</b>
Input Address: <b>4045 49th Ave SW Trlr 70</b> <b>Olympia, WA 98512</b>	Returned Address: <b>4045 49TH AVE SW TRLR 70</b> <b>OLYMPIA, WA 98512</b>
Input SSN: <b>887-16-9521</b>	SSN Issued: <b>1936 - 1953 (MA)</b>
Input Phone: <b>904-766-8779</b>	Returned Phone: <b>904-766-8779</b>
Input Employment: <b>Credit Bureau of Connecticut</b>	
Input Emp. Phone: <b>818-575-9910</b>	Returned Emp. Phone: <b>904-766-8779</b>
OFAC Results: <b>NO HIT</b>	

**Borrower Alerts:**

<p><b>103 Borrower stated age does not match age contained in credit bureau database.</b></p> <p>Suggestions:</p> <ul style="list-style-type: none"> <li>• Confirm borrower name and SS# correctly input.</li> <li>• Perform Identification verification for borrower.</li> <li>• Obtain copy of drivers license and / or birth certificate.</li> </ul>
<p><b>107 Probable borrower social security issue date precedes input age.</b></p> <p>Suggestions:</p> <ul style="list-style-type: none"> <li>• Validate borrower SS# and issuance date via Social Security Administration.</li> <li>• Verify borrower age via drivers license and / or birth certificate.</li> </ul>
<p><b>129 Telephone number input does not correlate with borrower's current address.</b></p> <p>Suggestions:</p> <ul style="list-style-type: none"> <li>• Perform reverse phone look-up, if unavailable request phone bill to verify.</li> </ul>
<p><b>302 Input borrower phone information does not match information from directory assistance.</b></p> <p>Suggestions:</p> <ul style="list-style-type: none"> <li>• Obtain copy of borrower's most recent phone bill.</li> </ul>
<p><b>306 Input borrower's employer phone information does not match information from directory assistance.</b></p> <p>Suggestions:</p> <ul style="list-style-type: none"> <li>• Perform stringent employment verification.</li> <li>• Ensure employer is valid entity.</li> </ul>

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ALERT SUMMARY RATING: **4**

Property Address: **437 Main St**

Report ID: **303**

**West Haven, CT 06516**

Report Type: **LoanShield Plus**

Loan Number: **ALN-1234-567**

Sale Price: **\$200,000**

Application Date: **03/02/2010**

Loan Purpose: **Purchase**

Loan Amount: **\$150,000**

LTV: **75%**

Property Type: **SingleFamilyDetached**

Appraised Value: **\$145,000**

### Property Detail:

Property Valuation: Low: **\$94,000**

Market: **\$102,000**

High: **\$109,000**

Address: **437 Main St**

**West Haven, CT 06516**

APN: **531615000060**

Use: **Single-Family Residence**

Built: **1949**

Bed/Bath: **3/2**

Sq/Ft: **1116**

Lot Size: **0**



### AVM Comparables:

# Address	City	Built	Sale Date	Sale Price
1 113 MOORE AVE	DAYTONA BEACH	1951	11/10/2009	\$105,000
2 172 BOYNTON BLVD	DAYTONA BEACH	1951	11/17/2009	\$89,900
3 133 SUNRISE BLVD	DAYTONA BEACH	1953	06/01/2008	\$140,000

### Sale History:

Date	Trans. Type	Buyer	Seller	Amount
03/17/2005	Refi	SMITH,ANDREW K		
11/25/2003	Resale	SMITH,ANDREW K	REMINGTON,CHRISTIAN C	\$173,000
12/03/2001	Resale	REMINGTON,CHRISTIAN C	ACQUAVITA,FRANK	\$132,000
07/21/1998	Refi	ACQUAVITA,FRANK		
04/30/1998	Refi	ACQUAVITA,FRANK		
09/21/1990	Refi	ACQUAVITA,FRANK		
06/10/1988	Resale	ACQUAVITA,FRANK	FITZGERALD,DONALD J	\$155,000

Property Alerts:

**223 Sales price substantially exceeds estimated value based on AVM.**

- Suggestions:
- Sale price exceeds AVM market value by 96%
  - Order AVM and/or desktop review to ensure accuracy of appraised value in comparison to sales price.

**224 Sales price substantially exceeds highest probable estimated value based on AVM.**

- Suggestions:
- Sale price exceeds AVM high value by 83%
  - Order AVM and/or desktop review to ensure accuracy of appraised value.

**225 Appraised value exceeds acceptable probable value as identified by AVM.**

- Suggestions:
- Appraisal value exceeds AVM market value by 42%
  - Order AVM and/or desktop review to ensure accuracy of appraised value.

**226 Appraised value exceeds acceptable highest possible value as identified by AVM.**

- Suggestions:
- Appraisal value exceeds AVM high value by 33%
  - Order AVM and/or desktop review to ensure accuracy of appraised value.



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Property Type: <b>SingleFamilyDetached</b>	Appraised Value: <b>\$145,000</b>	

Participant Detail:

Loan Association: **Appraiser**      Name: **Sam Smith**

OFAC Hit: **NO HIT**

Participant Alerts:

**274    Appraiser's State License # does not match license number as identified by National Appraiser Database.**

Suggestions: • Acquire copy of Appraisers license.

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### The LoanShield Scoring System

<p>The <b>Alert Summary Rating</b> is an aggregate score of the Borrower, Property, and Participant scores. Higher scores are better. The lower the score, the more discrepancies were found in the loan application.</p>	<p>Alert Summary Rating Borrowers + Property + Participant</p>
<p>A score of 0-3 indicates major discrepancies in the loan application. The loan officer should review the file carefully.</p>	<p>0 - 3</p>
<p>A score of 4-6 indicates discrepancies in the loan application. The loan officer should review the suggestions provided with LoanShield alerts.</p>	<p>4 - 6</p>
<p>A score of 7-10 indicates some discrepancies in the loan application were found, but were not considered major. The loan officer should review the suggestions provided with LoanShield alerts.</p>	<p>7 - 10</p>

NOTICE: This LoanShield report should not be used as the basis for determining whether to extend credit. The alerts generated are designed to enhance underwriting and quality control processes by identifying possible application elements which may require further verification. The data used to generate this report is obtained from a host of sources and neither Avantus nor these sources can guarantee or may be held liable for the accuracy of this data.