

Shield Yourself and Your Business From Mortgage Fraud

Presenting a faster and more effective way of detecting mortgage fraud:

LoanShield by Avantus.

LoanShield uses only the most up-to-date and complete participant and property data sources to scan your loan files. This front-end decisioning system scans and analyzes your loans with a click of a mouse; preventing equity skimming, identity theft, straw buying, property flips, broker fraud, appraiser fraud, employment misrepresentation and more.

MERS® Data Integration

Over 60% of all loans originated in the U.S. are registered with, and are tracked by MERS; including loans delivered to Fannie Mae, Freddie Mac, Ginnie Mae and all major conduits and state housing authorities. This MERS data integration adds significant depth to LoanShield's already extensive fraud analysis algorithm by tracking millions of mortgages from the point of origination through the entire life of the loan, identifying suspicious activity and confirmed fraud.

Reduce your loan risk in just seconds with LoanShield mortgage fraud software:

- LoanShield produces fraud alerts based on its findings and an at-a-glance summary of the loan's risk
- LoanShield lowers the risk of fraud related foreclosures and identifies early payment defaults
- Reports are returned in seconds
- The system processes in batches or one at a time - 24 hours a day.

LoanShield can analyze ALL loan participants, not just the borrower. And with the addition of the **Credit Review** option, staying compliant with **Fannie Mae's Loan Quality Initiative (LQI)** is easy.

Simply choose the right LoanShield products for your specific loan:

Borrower Review

- Identity Verification and Anti-Fraud Screening
- Employment Data Review
- SSN Verification
- SSA Deceased List Screening
- National Telephone Records Review
- USA Patriot Act OFAC List Screening
- U.S. Postal Records Screening

Credit Review

- Fannie Mae's LQI Compliance
- Automated Comparison to Original Credit Report
- All 3 Bureaus - Soft Inquiries (No impact on credit score)
- Identifies Previously Undisclosed Liabilities

Property and Appraisal Review

- Historical Property Data
- Title Records Review
- Price/Appraisal Inflation Analysis
- Property Flip Analysis

Property and Appraisal Review with AVM

- Full AVM Report with Comparables
- Price/Appraisal Inflation Analysis vs. AVM Value
- Historical Property Data
- Title Records Review
- Price/Appraisal Inflation Analysis
- Property Flip Analysis

Loan Participant Review

- Included with all Loanshield Products
- HUD Limited Denial of Participation List Screening
- National Appraiser Registry Screening
- GSA Excluded Party List Screening
- USA Patriot Act OFAC List Screening

LoanShield can help you make faster, more informed decisions while reducing loan risk today.

Give us a call to get started.