

Borrowers: Loan Shield		ALERT SUMMARY RATING: 0
Property Address: 57 Birchtree Dr Westcity, MA 02000		Report ID: 1572 Report Type: LoanShield
Loan Number: LN-12345	Sale Price: \$150,000	Application Date: 9/14/2010
Loan Purpose: Purchase	Loan Amount: \$135,000	LTV: 90%
Property Type: SingleFamilyDetached	Appraised Value: \$155,000	

LoanShield Summary

LoanShield Alert Rating: 0
Credit Review Alerts: 2
Borrower Alerts: 2
Property Alerts: 1
Participant Alerts: 1

Top Alerts:

Alert	Alert Type
New credit liability discovered	Credit Review
New credit inquiry discovered	Credit Review
Loan type identified as purchase and borrower and / or co-borrower name is the same as owners name according to county property records.	Property
Probable borrower social security issue date precedes input age.	Borrower
Appraiser not found in National Appraiser Database.	Participant
Input borrower's employer phone information does not match information from directory assistance.	Borrower

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Credit Review

Original Report: 09/14/2010

Review Report: 11/11/2010

Repositories: **TransUnion, Experian, Equifax**

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Report ID: **62038**

Number of Accounts: **33**

Number of Accounts: **34**

Open Accounts: **17**

Open Accounts: **18**

Accounts Past Due: **0**

Accounts Past Due: **0**

Past Due: **\$0**

Past Due: **\$0**

Payment: **\$2,649**

Payment: **\$2,484**

Balance: **\$265,357**

Balance: **\$266,306**

Public Records: **0**

Public Records: **0**

Collections/Charge-offs: **0**

Collections/Charge-offs: **0**

Inquiries: **8**

Inquiries: **9**

Credit Review Alerts:

<p>501 New credit liability discovered</p> <ul style="list-style-type: none"> WFNNB/AN TLR (XXXXXXXXX9233), Type: Revolving, ECOA: Individual, Opened: 10/2010, Balance: \$108, Payment: \$25, Current Status: Current PO BOX 182273, COLUMBUS, OH 43218
<p>502 New credit inquiry discovered</p> <ul style="list-style-type: none"> WFNNB/ANN TAYLOR, Inquiry Date: 10/23/2010

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Borrower #1:

Input Name: Loan Shield	Returned Name: LOAN SHIELD
Input Address: 57 Birchtree Dr	Returned Address: 1214 WATKINS ST
Westcity, MA 02000	FALL RIVER, MA 02720
Input SSN: 123-00-5626	SSN Issued: 1964 - 1966 (MA)
Input Age/DOB: 12-17-1978	Returned DOB: 12/17/1978
Input Phone: 508-555-5555	Returned Phone: 508-555-5555
Input Employment: Avantus, LLC	
Input Emp. Phone: 203-931-2000	Returned Emp. Phone: 508-555-5555
OFAC Results: NO HIT	GSA/HUD Exclusion Lists: NO HIT

MERS:

Note Date	Borrower(s)	Address	Servicer	Status	Loan Amount	Registration Date
12/20/2001	SHIELD, LOAN 2165 NORTHFIELD CT, WESTCITY, MA		Chase Home Finance LLC	Active	\$128,500	01/07/2002

Borrower Alerts:

<p>107 Probable borrower social security issue date precedes input age.</p> <ul style="list-style-type: none"> • Validate borrower SS# and issuance date via Social Security Administration. • Verify borrower age via drivers license and / or birth certificate.
<p>306 Input borrower's employer phone information does not match information from directory assistance.</p> <ul style="list-style-type: none"> • Perform stringent employment verification. • Ensure employer is valid entity.

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Property Detail:

Property Valuation:	Low: \$136,000	Market: \$154,000	High: \$172,000
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Address: **57 Birchtree Dr**
Westcity, MA 02000

APN: **WHAVM0034B0142L0000**

Use: **Single-Family Residence**

Built: **1900** Bed/Bath: **3/1**

Sq/Ft: **1320** Lot Size: **13520**



AVM Comparables:

#	Address	City	Built	Sale Date	Sale Price
1	420 KELSEY AVE	WESTCITY	1973	12/01/2009	\$104,900
2	412 KELSEY AVE	WESTCITY	1952	11/25/2009	\$185,000
3	393 KELSEY AVE	WESTCITY	1940	02/01/2010	\$145,000
4	454 PAINTER DR	WESTCITY	1963	07/15/2010	\$170,000

Owners:

Type	Name
Primary	SHIELD, LOAN

Sale History:

Date	Trans. Type	Buyer	Seller	Amount
06/10/2010	Resale	SHIELD, LOAN	JONES, JOHN	\$285,000
11/25/2009	Resale	JONES, JOHN	BROWN, MARY	\$215,000
07/21/1998	Refi	BROWN, MARY		
06/10/1988	Resale	BROWN, MARY	SMITH, DONALD	\$155,000

Property Alerts:

211 Loan type identified as purchase and borrower and / or co-borrower name is the same as owners name according to county property records.

- Confirm purchase is arms length transaction.
- Order AVM and/or desktop review to perform flip analysis and ensure reasonable appreciation.

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Participant Detail:

Loan Association: **Appraiser**

Name: **John Appraiser**

OFAC Hit: **NO HIT**

GSA/HUD Exclusion Lists: **NO HIT**

Participant Alerts:

273	Appraiser not found in National Appraiser Database. <ul style="list-style-type: none">Acquire copy of Appraisers license.
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The LoanShield Scoring System

<p>The Alert Summary Rating 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.