

Summary of findings: ADV-120

Reference Number

Process Date

Feb 03, 2016 12:06:32 PM EST

Requesting Lender

Identity	John Homewoner	Mary Homewoner
First Name	Pass	Pass
Last Name	Pass	Pass
SSN	Discrepancy	Discrepancy
Date of Birth	Miskey	Alternate
Address	Discrepancy	Discrepancy
Phone	Failed	Alternate
Zip	Failed	Failed
ID Validation Score (higher score = more discrepancies)	5	5

Address Ownership and History

No. of current address records identified	3	0
No. of current RSFR address records identified	2	0

Mers SSN Liens

No. of active MERS liens identified	No Response	No Response
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Employer - Company Search

nh medical center

columbia hospital

Company name/address result	Not Found	COLUMBIA UNIVERSITY MED CTR
Phone number ownership result	NATIONAL INSTITUTE OF HEALTH EMPLOYEE LOCATOR	COLUMBIA UNIVERSITY MEDICAL CE

Subject Property

4604 jones bridge rd bethesda, MD 20814

Property Primary Owner	TOLTON MARK C
No. of days since last recording date	3285
FHFA HPI - Recent MSA or State Price Trend	0.48%
No. of days since last FEMA declared disaster	1170

Watch Lists

Excluded party search	No Match
Appraiser License search	Not Ordered

--END OF REPORT--

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ID Investigation Report

Reference #
Process Date Feb 03, 2016 12:08:02 PM EST

Input Data

Name John Homewoner
AddressLine1 175 13th St
AddressLine2
City Washington
State DISTRICT OF COLUMBIA
Zip 20013
SSN 300-40-5000
Date of Birth Feb 14, 1970
Phone (301) 222-3344(home) (301) 496-4000(business)

Score

Validation Score 5 Range 1 to 5; 1= no discrepancies; 2-4= inconsistencies; 5= significant discrepancies
Key drivers of score

1. Social Issued Before DOB
2. Address is invalid.
3. Phone Number could not be verified

Results	Input	Result	Message	Date Seen
First Name	John	Pass		2015/07/07
Last Name	Homewoner	Pass		2015/07/07
Address	175 13th St	Discrepancy	Address is invalid. Address is a Mail Delivery Address Multiple matches due to directional	2015/07/07
Phone	(301) 222-3344	Failed	Phone Number could not be verified Phone reported only with different name(s) or Address(es) Phone reported only with different Last name(s) Phone reported only with different Address(es) Phone reported only with different First name(s) Phone is Cellular or Mobile.	
SSN	300-40-5000	Discrepancy	Social Issued Before DOB	2015/07/07
DOB	1970-02-14	Miskey	19700115	2015/07/07
Zip	20013	Failed	No match to zip+4 file	

Checks	Result	Message
Not on SSA Death Master File	Pass	
Valid USPS address	Failed	
Dwelling Type	n/a	
Residential or Business	n/a	
Land Use	maildelivery;	
Median household income (US Census data by ZIP)	n/a	
Number of children	n/a	

Standardized Address

Address not recognized

Velocity Information	Address	Phone
# of Times Seen	n/a	0
Dates Seen		

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ID Investigation Report

Reference #
Process Date Feb 03, 2016 12:08:02 PM EST

Input Data

Name Mary Homewoner
AddressLine1 175 13th St
AddressLine2
City Washington
State DISTRICT OF COLUMBIA
Zip 20013
SSN 500-22-2000
Date of Birth Sep 21, 1975
Phone (301) 222-3344(home) (212) 305-2862(business)

Score

Validation Score 5 Range 1 to 5; 1= no discrepancies; 2-4= inconsistencies; 5= significant discrepancies
Key drivers of score

1. Social Issued Before DOB
2. Address is invalid.
3. Social belongs to a deceased individual
4. Deceased Identity Found with No Name Match

Results	Input	Result	Message	Date Seen
First Name	Mary	Pass		2015/07/07
Last Name	Homewoner	Pass		2015/07/07
Address	175 13th St	Discrepancy	Address is invalid. Address is a Mail Delivery Address Multiple matches due to directional	2015/07/07
Phone	(301) 222-3344	Failed	Phone Number could not be verified Phone reported only with different name(s) or Address(es) Phone reported only with different Last name(s) Phone reported only with different Address(es) Phone reported only with different First name(s) Phone is Cellular or Mobile.	2015/07/07
Alternate	(815) 444-1212	Alternate	Alternate Phone listed to Name and Address	
SSN	500-22-2000	Discrepancy	Social Issued Before DOB Social belongs to a deceased individual Deceased Identity Found with No Name Match	2015/07/07
DOB	1975-09-21	Failed	Date Of Birth could not be verified	2015/07/07
Alternate	19540701	Alternate		
Zip	20013	Failed	No match to zip+4 file	

Checks	Result	Message
Not on SSA Death Master File	Failed	
Valid USPS address	Failed	
Dwelling Type	n/a	
Residential or Business	n/a	
Land Use	maildelivery;	
Median household income (US Census data by ZIP)	n/a	
Number of children	n/a	

Standardized Address

Address not recognized

Velocity Information	Address	Phone
# of Times Seen	n/a	0
Dates Seen		

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Address and Ownership History Report

Reference #

Process Date Feb 03, 2016 12:08:02 PM EST

Input Data

Name John Homewoner

SSN XXX-XX-5000

DOB 02/14/1970

Results: Address History

of Addresses used in the last three months **3**

The following table shows the addresses associated with the borrower over the last 10 years.

Name/Phone	Last Date	First Date	Address	Current Owner
DAVID MASCH	11/25/2015	09/01/2001	34010 BOWKER ST TONOPAH AZ 85354	MASCH DAVID P MASCH LISA A
PIYAMIT POOMCHONGHKO	11/25/2015	04/01/2001	14 LEXINGTON AVE WEST BABYLON NY 11704	CULELLO JOANN
ROBIN TOMOSSONIE- BUSH	11/25/2015	09/22/1998	40535 LOUISE RD UMATILLA FL 32784	BUSH RONNIE BUSH ROBIN
DAVID MASCH	05/01/2014	05/01/2014	4250 BROADWAY RD PHOENIX AZ 85040	FOREVER NUTRACEUTICAL LLC
ROBIN TOMOSSONIE- BUSH	10/01/2013	09/21/2013	18200 GLENDALE AVE UMATILLA FL 32784	KENDALL HOLLIS H JR KENDALL PAMELA J
ROBIN TOMOSSONIE- BUSH	12/01/2012	03/01/2007	250 PO Box EAST MORICHES NY 11940	No SFR found
PIYAMIT POOMCHONGHKO	12/15/2009	02/01/2006	2 GRANADA PKWY LINDENHURST NY 11757	NGUYEN DAVID D
PIYAMIT POOMCHONGHKO	09/10/2009	09/10/2009	303 DERBY PARK AVE NEW BERN NC 28562	POOMCHONGHKO SOMBAT POOMCHONGHKO NATPREEYA
DAVID MASCH	03/10/2006	02/01/2002	5420 339TH AVE TONOPAH AZ 85354	No SFR found

Results: Current Ownership

SFR Ownership Records Found as Current Owner* **2**

* This is a count of the number of occurrences where the borrower's last name in an Address History section appears in the current owner fields for any record.

Current Owner	Address
MASCH DAVID P MASCH LISA A	34010 W BOWKER ST TONOPAH, AZ 85354
POOMCHONGHKO SOMBAT POOMCHONGHKO NATPREEYA	303 DERBY PARK AVE NEW BERN, NC 28562

--END OF REPORT--

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Address and Ownership History Report

Reference #

Process Date Feb 03, 2016 12:08:02 PM EST

Input Data

Name Mary Homewoner

SSN XXX-XX-2000

DOB 09/21/1975

Results: Address History

of Addresses used in the last three months 0

The following table shows the addresses associated with the borrower over the last 10 years.

Name/Phone	Last Date	First Date	Address	Current Owner
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Results: Current Ownership

SFR Ownership Records Found as Current Owner* 0

* This is a count of the number of occurrences where the borrower's last name in an Address History section appears in the current owner fields for any record.

Current Owner	Address
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MERS® System SSN Lien Report

Reference # (John Homewoner)
Process Date Feb 03, 2016 12:08:02 PM EST

Input Data

SSN 300405000

Summary of Results

- Error: Missing or Invalid MERS Org ID (code:731)

--END OF REPORT--

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MERS® System SSN Lien Report

Reference # (Mary Homewoner)
Process Date Feb 03, 2016 12:08:02 PM EST

Input Data

SSN 500222000

Summary of Results

- Error: Missing or Invalid MERS Org ID (code:731)

--END OF REPORT--

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Employer ID Report

Reference # null (Homewoner, John)
Process Date Feb 03, 2016 12:08:03 PM EST

Input Data

Company Name nh medical center
Street 900 rockville pike
City Bethesda
State MD
Zip 20892
Phone (301)496-4000

Results: Company Search

Company Found No
Company Name
Street
City
State
Zip
Phone
Year established
Year of first appearance
Estimated sales volume
Number of employees
Key executive
Primary URL

Results: Reverse Phone Lookup

Phone Number Found Yes
Location U.S. Type Address
Type Business
Name NATIONAL INSTITUTE OF HEALTH EMPLOYEE LOCATOR
Building
Address 9000 Rockville Pike
City Bethesda
State MD
Zip 20892-0001

Results: Distance from employment address

	Subject property address	Current Address
	4604 jones bridge rd bethesda, MD 20814	175 13th St Washington, DC 20013
Roadway distance	0.6 mi	24.2 mi
Driving time	2 mins	33 mins

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Employer ID Report

Reference # null (Homewoner, Mary)
Process Date Feb 03, 2016 12:08:03 PM EST

Input Data

Company Name columbia hospital
Street 630 west168th st
City manhattan
State NY
Zip 10032
Phone (212)305-2862

Results: Company Search

Company Found Yes
Company Name COLUMBIA UNIVERSITY MED CTR
Street 630 W 168TH ST
City NEW YORK
State NY
Zip 10032-3725
Phone (212)305-2862
Year established 1851
Year of first appearance 1994
Estimated sales volume
Number of employees 8
Key executive GOLDMAN LEE
Primary URL COLUMBIA.EDU

Results: Reverse Phone Lookup

Phone Number Found Yes
Location U.S. Type Address
Type Business
Name COLUMBIA UNIVERSITY MEDICAL CE
Building
Address 630 W 168th St
City New York
State NY
Zip 10032-3725

Results: Distance from employment address

	Subject property address	Current Address
	4604 jones bridge rd bethesda, MD 20814	175 13th St Washington, DC 20013
Roadway distance	232 mi	232 mi
Driving time	3 hours 38 mins	3 hours 44 mins

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Subject Property Report

Reference

Process Date Feb 03, 2016 12:08:02 PM EST

Inquiry Data		Property Record Identified	
Street	4604 jones bridge rd	Address	4604 JONES BRIDGE RD BETHESDA, MD 20814
Zip	20814	APN	07-00499045

Current Owner			
Primary Owner	TOLTON MARK C	Mailing Address	4604 JONES BRIDGE RD
Secondary Owner	TOLTON LILIANA	Mailing City	BETHESDA
Use Code	SFR	Mailing State	MD
Ownership Type		Mailing Zip	20814

Property Tax Information			
Total Assessment Value	\$ 608,000	Tax Amount	\$ 7,015
Improvement Value	\$ 167,500	Delinquent Year	
Land Value	\$ 440,500	Assessor Market Value	\$ 608,000

Latest Transfers			
Recording Date/Type	Buyer (Borrower)/Seller/Title Co.	Sale Amount	Lender
02/05/2007	TOLTON MARK C / TOLTON LILIANA DOROSLOVACKI MILOS I & SVETLANA LAKEVIEW TITLE COMPANY	\$ 619,000	NAVY FCU
06/12/1998	DOROSLOVACKI MILOS I & SVETLANA (Seller Unavailable) (Title Co. Unavailable)	\$ 204,113	RIGGS BK NA

Property Mortgage History	
First Lien Amount	Second Lien Amount
\$ 619,000	

Recent Financing				
Recording Date	Borrower/Finance Title Co.	Lender	Finance Type	Loan Amount
23/11/2005	DOROSLOVACKI MILOS I DOROSLOVACKI SVETLANA (Title Co. Unavailable)	PNC BK NATIONAL ASSN	REFI	\$ 400,000
14/01/2002	DOROSLOVACKI MILOS I & SVETLANA FOUNTAINHEAD TITLE GROUP	RIGGS BK NA	REFI	\$ 82,000
07/04/1999	(Borrowers Unavailable) (Title Co. Unavailable)	RIGGS BK NA	REFI	\$ 28,000

Legal Brief Description	Parcel Number
GLENBROOK VILLAGE	07-00499045

Subject Property Report

Reference #

Process Date Feb 03, 2016 12:08:02 PM EST

Inquiry Data		Property Record Identified	
Street	4604 jones bridge rd	Address	4604 JONES BRIDGE RD BETHESDA, MD 20814
Zip	20814	APN	07-00499045

Neighborhood Sales

Characteristics	Subject Property	Neighborhood Properties (3 of 5)		
Map Indicator	S	1	2	3
Site Address	4604 JONES BRIDGE RD	4700 GLENBROOK PKWY	4629 ROSEDALE AVE	4516 CHASE AVE
Site City	BETHESDA	BETHESDA	BETHESDA	BETHESDA
Site State	MD	MD	MD	MD
Site Zip	20814	20814	20814	20814
Recording Date	02/05/2007	10/05/2015	11/17/2015	12/09/2015
Buyer One	TOLTON MARK C	ARSALAN SARYA	CARTER INC	AZARION ALLAN
Proximity (miles)		0.14	0.26	0.49
Sale Price	\$ 619,000	\$ 790,000	\$ 875,000	\$ 795,000
Assessment Value	\$ 608,000	\$ 645,100	\$ 612,600	\$ 668,500
Price / sq ft	\$ 400.91	\$ 554.78	\$ 515.92	\$ 492.57
Year Built	1946	1939	1918	1940
Building Area Sqft	1544	1604	1696	1614
Lot Size Sqft	5,334	7,953	7,200	5,166
Total Rooms	0	0	0	0
Bedrooms	0	0	0	0
Baths	2	2	2	1
Garage Type		ATTACHED GARAGE	DETACHED GARAGE	

Characteristics	Subject Property	Neighborhood Properties (cont'd)	
Map Indicator	S	4	5
Site Address	4604 JONES BRIDGE RD	4606 HARLING LN	4514 CHELTENHAM DR
Site City	BETHESDA	BETHESDA	BETHESDA
Site State	MD	MD	MD
Site Zip	20814	20814	20814
Recording Date	02/05/2007	08/05/2015	01/06/2016
Buyer One	TOLTON MARK C	KHAN FARUK A	KEHOE KEHOE & ESCHULTZE LLC
Proximity (miles)		0.53	0.58
Sale Price	\$ 619,000	\$ 749,000	\$ 700,000
Assessment Value	\$ 608,000	\$ 740,000	\$ 640,800
Price / sq ft	\$ 400.91	\$ 433.95	\$ 498.93
Year Built	1946	1938	1940
Building Area Sqft	1544	1916	1403
Lot Size Sqft	5,334	5,087	5,087
Total Rooms	0	0	0
Bedrooms	0	0	0
Baths	2	3	2
Garage Type		ATTACHED GARAGE	

Subject Property Report

Reference #

Process Date Feb 03, 2016 12:08:02 PM EST

Inquiry Data

Property Record Identified

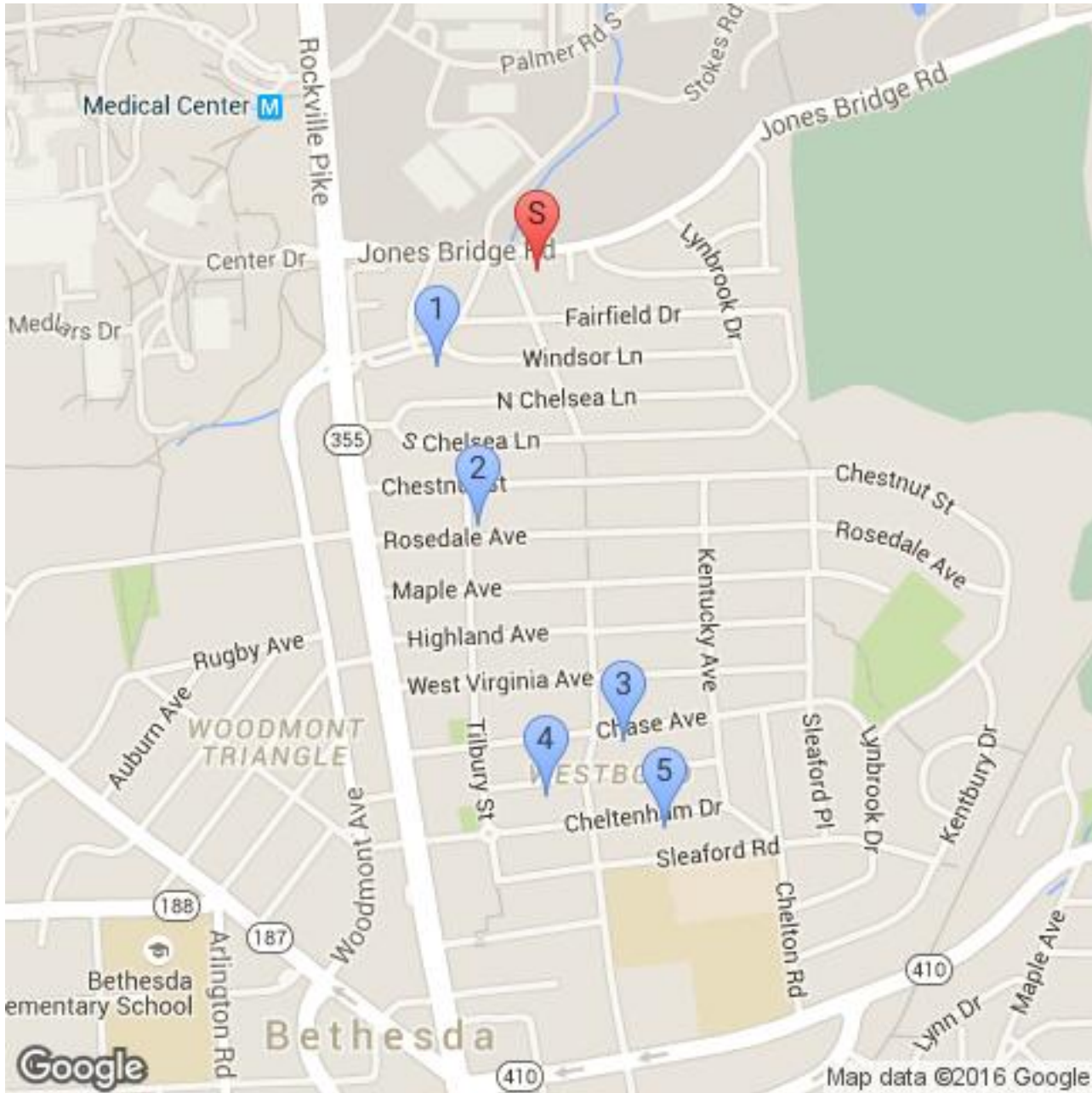
Street 4604 Jones Bridge Rd

Address 4604 JONES BRIDGE RD BETHESDA, MD 20814

Zip 20814

APN 07-00499045

Map



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Home Pricing Index Report

Reference #

Process Date Feb 03, 2016 12:08:02 PM EST

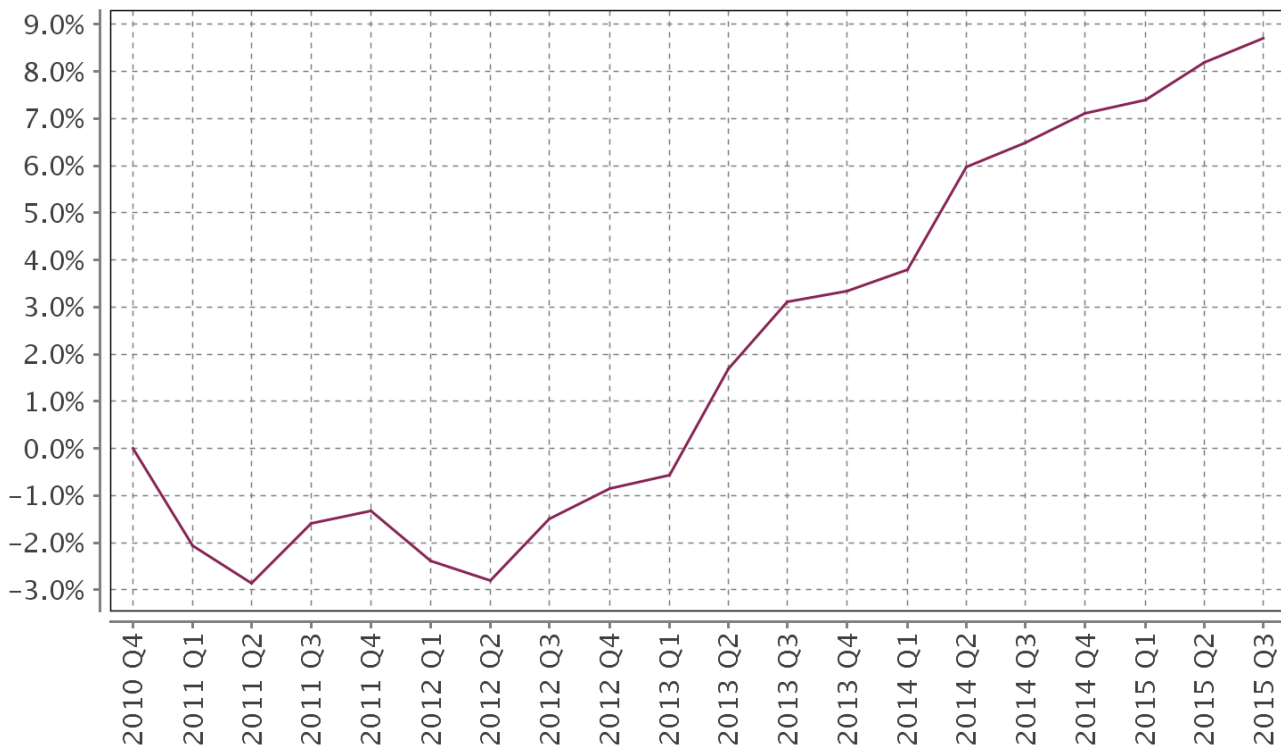
Input Data

Street 4604 jones bridge rd
 City bethesda
 State MD
 Zip Code 20814

Detailed Results

Data Source: MSAD (bethesda, MD)

FHFA Home Price Index (% change in estimated value over last 6 years)



HPI Estimated Values

	Date	Original Value	HPI Estimated Current Value
Purchase Price	2007 Q1	\$619,000.00	\$545,669.04
Assessment Value	2016 Q1	\$608,000.00	N/A

The HPI Estimated current value is calculated using the original value (purchase price or assessment value) and using the neighborhood price trends since then.

Property Value Change

Start Quarter	Value Quarter	% Change for period
2014 Q3	2015 Q3	2.08%
2014 Q4	2015 Q3	1.49%
2015 Q1	2015 Q3	1.22%
2015 Q2	2015 Q3	0.48%

The % Change for Period calculated the change in price from the Start Quarter to the Present Quarter based on the neighborhood price trends.

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FEMA Report

Reference #
Process Date Feb 03, 2016 12:08:03 PM EST

Input Data

Address 4604 jones bridge rd
City bethesda
State MD
Zip 20814

Search Criteria

State MD
Zip 20814
County MONTGOMERY
Disasters ANY

FEMA Declared Disasters - in the last 120 days

Disaster #	Title	Declaration Date	Begin Date	End Date	Closeout Date
State	Disaster Type	Incident Type	Area	Program Declared	

None Found

FEMA Declared Disasters - in the last 24 months

Disaster #	Title	Declaration Date	Begin Date	End Date	Closeout Date
State	Disaster Type	Incident Type	Area	Program Declared	

None Found

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Mortgage Participant List Report

Reference #

Process Date

Feb 03, 2016 12:06:32
PM EST

Excluded Party Watch Lists

[1] OFAC - Specially Designated
Nationals (SDN)
[2] SAM-EPLS
[3] HUD-LDP

Input			Result: Watch Lists		
Excluded Party Search	State	Role Type:	1	2	3
John Homewoner	DC	Borrower	NM	NM	NM
Mary Homewoner	DC	Borrower	NM	NM	NM

Note The results codes are as follows: NM = No match between input name and names on the watch list; PM = Possible Match between input name and one or more names on the watch list.
 If a match is identified between a participant and an individual or company on a watch list, the watch list owners recommend additional research as a first step, including checking the detailed information contained in the watch list and additional information for the participant. If there are name or location discrepancies it may be a 'false hit'. If there are many similarities, contact the watch list owner for further investigation. The watch list owners recommend that you contact them before actually blocking assets.

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