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Fraud ReportX

Insightful validations to detect, prevent and manage risk

Fraud ReportX, Xactus' proprietary fraud detection solution, provides insight into your applicant's data by identifying risks associated with stated information, subject property integrity and professional associations that may cause financial or reputational harm.

Our one-stop validation process makes it easy for you to:



Quickly validate data



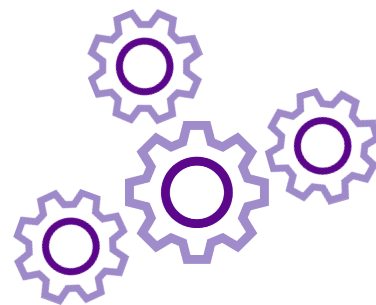
Perform thorough risk assessments



Detect application problems early



Reduce the risk of mortgage fraud



One powerful source, many customized solutions

Verify data integrity with one source. Fraud ReportX delivers digitized and customizable fraud and error detection techniques that align with application processing workflows. Expedite investigative decisioning with easy-to-read reports, warning and caution flags, and interactive alert clearing. Optimize your fraud prevention investment and build confidence in risk decisioning with Fraud ReportX.

Learn more at xactus.com/fraud-detection

xactus 
Advancing the Modern Mortgage

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Validate application information with three robust reports:

1. Borrower Detail Report

Our standard Borrower Detail Report validates an applicant's identity, including name, address, Social Security number, birthdate, and phone number. It can also be customized to provide any or all of the following information:

- REO/other properties owned
- Tax and deed information
- Address transaction history
- Relatives and associates
- Driver's license
- Voter registration
- Employer validation
- Income estimate
- Notice of Default/Foreclosure Search
- Undisclosed Debt Verifications
- Associated business search
- Property history search
- OFAC, SDN and Non-SDN (Specially Designated National) entities
- SAM-EPLS
- Mortgage Sanctions
- Financial Sanctions
- HUD LDP (Limited Denial of Participation)
- BSA/AML Industry Watch Lists
- And more

2. Property Detail Report

This report validates that the property actually exists, confirms characteristics of the dwelling, substantiates previous ownership, and helps you determine whether the property is at risk for flipping. It can be customized to provide the following information:

- Subject valuation
- Area recent sales
- Area active listings
- Area marker analysis
- House price index
- Comparables index
- Competitive market climate within the property's neighborhood/segment and/or within the property's zip code
- FEMA disaster area check (two years)
- Tax and deed information
- And more

3. Mortgage Participant Detail Report

This report, also available in batch, allows you to submit multiple records at once for your employees and loan transaction participants and receive one comprehensive report with triggered alerts. This report provides the results of a comprehensive examination of appraiser licensing data and industry watch lists, including:

- OFAC, SDN and Non-SDN (Specifically Designated National) entities
- SAM-EPLS
- Mortgage sanctions
- Financial sanctions
- HUD LDP (Limited Denial of Participation)
- BSA/AML Industry Watch Lists
- ASC National Registry of Appraisers
- And more

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