

Fraud Detection & Quality Control

Protect Your Business. Strengthen Every Loan Decision.

Enhance Profitability by Detecting Fraud & Ensuring QC More Efficiently

Mortgage fraud is on the rise — but Xactus is ready. Our advanced Fraud Detection & Quality Control solutions are designed to help lenders reduce risk, improve efficiency, and feel more confident in every lending decision.



Your all-in-one fraud risk validation tool

Xactus' proprietary **Fraud Report X** simplifies the identification of potential mortgage fraud and risk by validating application data, assessing subject property integrity, and analyzing professional associations.

Key Benefits:

- One-stop validation process
- Customized to align with your workflows
- Fast, actionable insights with warning and caution flags
- Interactive alert clearing
- Digitized reports for faster decisioning
- Reduces fraud risk and protects your reputation



Automate Loan Quality Control, Ensure Compliance, and Reduce Risk

QC Review X enables both pre-close digital validations and post-close audits, combining automated technology with expert review.

Features:

- **Pre-Close Reviews:** Get deficiency reports in 24–48 hours
- **Post-Close Reviews:** Full audits, including TRID, collateral risk, and data comparisons
- **Early Payment Default & Forensic Reviews:** Identify root causes of loan defects
- **Reverification Services:** Meet GSE, HUD, and investor standards
- **Ongoing Portfolio Surveillance & Loan Document Due Diligence**
- **HMDA Support:** Validate and correct compliance data



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Monitor Identity Discrepancies to Prevent Fraud

Built with Precise ID technology, **Identity ID X** offers advanced identity verification and fraud screening that complies with FCRA regulations.

What it detects:

- Name, SSN, and address mismatches
- OFAC watchlist hits
- Impersonation attempts
- National fraud database matches
- Synthetic identities and data manipulation
- Potential fraud ring involvement
- First payment default risk



Confirm Identities. Prevent Fraud.

With a direct connection to the Social Security Administration, our **Social Security Verification X** service ensures your applicant is who they claim to be..

What it does:

- Securely verifies SSNs against SSA records
- Supports both physical and electronic signatures
- Tracks requests in real-time
- Reduces identity theft risk and improves regulatory compliance