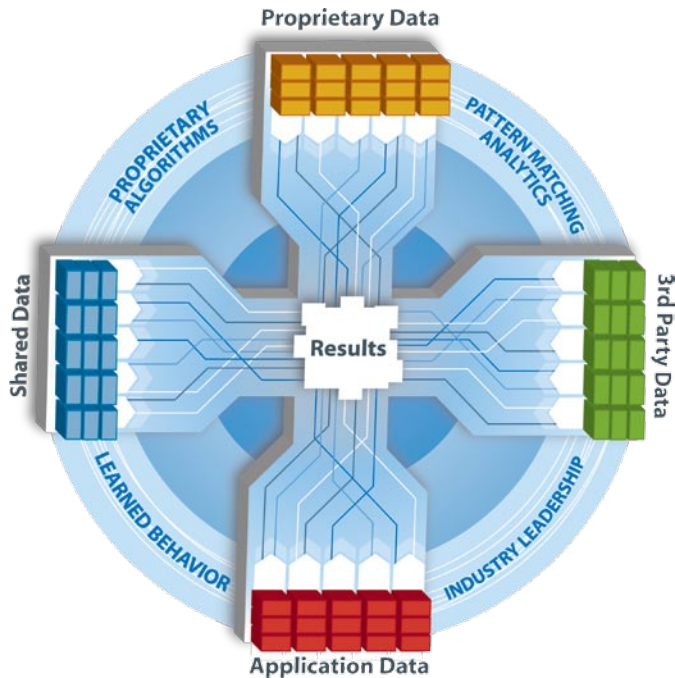




## Interthinx™ proudly presents FraudGUARD® powered by FraudNET<sup>SM</sup> Technology

**The Technology :** FraudGUARD®, the state-of-the-art, loan level fraud detection solution for lenders and investors, is powered by FraudNET<sup>SM</sup> Technology. FraudNET is a network of data, pattern matching analytics, and industry experience that provides superior fraud prevention solutions to the mortgage industry.



### FraudNET Data

**PROPRIETARY DATA**  
An unparalleled culmination of mortgage fraud related information researched for over 10 years and stored in the National Fraud Protection Database (NFPD)

**APPLICATION DATA**  
1003 information derived from millions of loan applications over a period of 10 years systematically captured into the Interthinx™ database

**THIRD PARTY DATA**  
Nearly 200,000 comprehensive reviews on third party providers including Brokers, Appraisers, and other related third parties processed and secured into Interthinx systems annually

**SHARED DATA**  
Information similarities and inconsistencies between loan applications available within our intelligent systems

### Pattern Matching Analytics

Emulating the most current fraud tactics, models and search algorithms are employed to quickly identify patterns and commonalities across extensive data sets to fill the information gaps.

### Industry Experience

Guidance from Interthinx mortgage fraud experts with over 150 years of combined experience is carefully woven into the “learned behavior” design of FraudNET Technology.

The result is a technology network designed to uncover fraud exposure by engaging various and proprietary data sets and applying Interthinx search algorithms.

## Introducing FraudGUARD

FraudGUARD is derived from cumulative data, experience and engineering of FraudNET Technology to provide comprehensive fraud prevention. Intricate investigative logic and robust database systems that validate borrower information and interpret loan application data are the foundation of the technology. Interthinx offers the largest data sets combined with complex algorithms and analytics to create the most effectual detection strategies in the industry. This is accomplished by aggregating and analyzing application data from over **1100 customers** – MORE than any other fraud detection provider in the industry.

With approximately **half a million** mortgage applications running through the system monthly, Interthinx can provide data and findings not available anywhere else in the marketplace. History of other loans, both fraudulent and valid, is vital for comparison of a submitted loan(s).

## The First in the Next Generation of Fraud Prevention Tools

FraudGUARD is the most comprehensive and progressive evaluation tool to help reduce risk, increase pull through rates, process more loans with less resources and improve loan quality.

### FraudGUARD can be applied to a single loan or to a pool of loans.

- Its reporting capabilities are scalable to identify “patterns” of fraudulent activity
- Customization of suggested “actions” for discrepancy resolution can be determined on lender policies or investor internal credit policies
- Ability to separate problematic loans (versus random sampling techniques)

### FraudGUARD enables/provides:

- Review of 100% of loans for fraudulent activity including identity, collateral risk and data integrity
- Expert scoring based on rules and artificial intelligence technology
- Comparison of borrower(s) name to OFAC, exclusionary and watch lists
- The only collateral risk tool that calculates 1003 data, neighborhood and property analysis
- Easily accessible and defined exposure
- Rapid delivery of accurate default/foreclosure propensity and flip risk

Potential fraudulent activity is classified as high or low impact.

The screenshot displays three alert cards in a grid. The first card (D148A) is labeled 'HIGH IMPACT' and contains a list of actions: 'Participant(s) identified: David T. Williams (Borrower 1)', 'Verify input accuracy of: Social Security Number(s), Age, Date of Birth', and 'Obtain social security number verification. Available on the 4506 tab.' The second card (D039) is labeled 'LOW IMPACT' and states: 'D039 - INVESTMENT PROPERTY ALERT - This is an investment property. Trends indicate transactions on investment properties present a higher risk.' The third card (D048A) is labeled 'HIGH IMPACT' and states: 'D048A - POTENTIAL IDENTITY ISSUE - Borrower(s) name is NOT SHOWING on the social security trace.' Each card has a 'Not Cleared - Click to Adjust' button.

Alerts can be cleared when discrepancy resolution reveals no evidence of fraudulent activity.

- Customization of suggested “actions” for resolution according to customer/investor policies
- Speed – individual loan files processed in 30 seconds or less
- Elimination or reduction of other origination, verification or AVM costs
- Increased productivity – deeper analysis in a fraction of the time
- Alert based reporting for ease of use
- Access to our Powerful and Proprietary National Fraud Protection Data (NFPD)
- Enterprise level Management Reporting to identify trends and provide “pattern recognition”
- Forensic tools such as maps, graphs and chain of title to illustrate volatility
- Simple integration with most Loan Originations Systems (LOS)
- Report distribution options via bulk process, HTML or XML
- Advanced training for users on a continual basis

## Key Enhancements

### Seamless Component Combination

- Instantly combines **borrower, property** and **loan participant** components into one powerful tool, displaying scores that provide immediate visibility into potentially problematic areas

### Front-End Focus

- Sophisticated User Interface (navigation and report output) speeds processing time and simplifies the location of critical loan data

### Enhanced Valuation Component

- Increased mining of application data received by Interthinx

## New Alert System Management

- Superior alert management system designed specifically for speed and ease of use to keep production moving while improving loan quality

## Report Flexibility

- The FraudGUARD printable report has been reorganized and can be customized. This user friendly report containing output data can be as concise or as detailed as your company desires

For application to a single loan, batches of loans or loan pools, FraudGUARD provides lenders and investors the most advanced decision support tools available to mitigate risk with a level of assurance unmatched in the industry.