

# IDENTIFICATION VERIFICATION

Best Match Name: WILLIAM  
 SSN Issue Date: 1936-1952  
 Calculated SSN Age: 20

Multiple names are associated to the requested SSN  
 Multiple social security numbers are associated to the requested name  
 Retired social  
 INPUT SSN RECORDED AS DECEASED

### Key Benefits

- Mitigate risk
- Detect identity theft pre-funding
- Reduce EPD's
- Streamline processes
- Improve loan quality for investors

Identity theft affects millions of Americans and is a major component in mortgage fraud schemes. Identification verification solutions from **Interthinx™** provide lenders the **confidence** they need to quickly and easily validate borrower Social Security Numbers and remain compliant with Section 326 of the US Patriot Act.

Submitted SSN: 999-99-9990

Alerts notes at top of report

### ALERTS FOUND! DETAILS BELOW.

#### SafeCheck Alert Details:

1. Multiple names are associated to the requested SSN
2. Multiple social security numbers are associated to the requested name
3. Retired social
4. INPUT SSN RECORDED AS DECEASED

Death master filings updated monthly

Best Match Name: JOE BORROWER  
 SSN Issue Date: 1936-1952  
 Calculated SSN Age: 20

Displays age of borrower when SSN was issued

### Product Overview

The Interthinx **premier identification verification** product provides production teams the pre-funding tool necessary to maintain **speed and accuracy** when validating applicant(s) identity. The SAFECheck<sup>SM</sup> Report is comprised of personal information linked to a queried Social Security Number (SSN) to recognize:

- Multiple SSNs associated with a borrower
- Invalid/Stolen SSNs associated with a borrower
- Multiple Names associated with a SSN
- Deceased SSN usage

### Notable Features

- Includes borrower address, employment and DOB information
- Includes Death Master filings (updated monthly)
- Office of Foreign Asset Control (OFAC) check
- Calculated SSN Issue Age
- Online and bulk submissions
- Speed – reports produced in 5 seconds
- Available 24/7

### Competitive Advantages

- Simple, easy to read and easy to understand
- Clearly identifies issues without requiring user analysis
- Provides general borrower data for additional layer of fraud prevention
- Provides additional credit related data:
  - > Number of trade lines opened on each SSN reported
  - > Key associated info (e.g., other names/numbers)
  - > “Best Match” analysis for quick reference and action

# SSN Direct

### Product Overview

Interthinx allows you to leverage its direct partnership with the Social Security Administration for **exact SSN Verification**. This identification verification tool is a direct report from the Social Security Administration (SSA) verifying the issuance of a SSN. Verification results are delivered within 2-3 business days.

### Simple Ordering Process

- Complete the Applicant Consent form (borrower signature required)
- Complete Client Cover Letter form
- Fax both completed forms exclusively to; **818 878-2713**
- Match/No Match results delivered via email

It was confirmed that the Social Security number and the name provided match.	YES	NO
		X

The Interthinx ID Verification Solutions offer all you need to lend and sell with the confidence of knowing your borrowers' identities have been verified.