



THIRD PARTY EVALUATION

State licensing agency records indicate no record of an active license

Company License 1: CL-0300826
 State: CA
 Expiration: NA
 Source: California Association of Real Estate Appraisers

Recommendations
 1. Verify the appraiser is located in a state that requires appraisers to be licensed.

Key Benefits

- Real-time objective findings versus stale data
- Ongoing management of your Broker QA process
- Access to the National Fraud Protection Database (NFPD)
- Most comprehensive list of data sources
- Streamlines current processes
- Reduce risk and mitigate fraud losses

Interthinx™ is the largest provider of third party review services to the mortgage industry. The Third Party Review (TPR) product derived from FraudNET™ Technology, is a key component to making critical business relationship decisions. Whether you work with mortgage brokers, correspondents, appraisers, or any other business or individual, having key data verified is an important part of quality control. TPR provides lenders the ability to review 100% of third party originator application information with real time license checks.

With proper authorization, the TPR process includes a detailed check of the following:

- Contact state licensing agency for current status
- Request state licensing agency derogatory information, if provided by the state
- National Fraud Protection Database (NFPD) review
- Lexis Nexis news article search
- Lenders/Industry Sanctions search
- SAFECheck™ Social Security Number verification for principals (false identities)
- And more...

The finished Alert Report speaks volumes without pages of complexity. TPR presents conflicting information, derogatory findings and data that could not be validated in an exception report format to quickly identify parties with noteworthy issues. The alert report points to the areas of concern so you are directed to look at the problems and immediate recommended actions.

Third Party Review is a powerful solution for up front broker application review or annual renewals.

Company Name: Willing & Able Bank Contact Person: Cindy Sherwood		Report Date: 1/26/2005 Date Requested: 1/24/2005
THIRD PARTY REVIEW [Appraisal Company]		
Company Name: Handyworks Appraisal Street Address: 9876 Ladbroke Lane City, State, ZIP: Sunshinerville, CA 99999	Appraiser Name: Art Handy Social Security #: 998-99-9999 License #: CL0300826 State: CA Expiration: NA	
Company License 1: CL-0300828 State: CA Expiration: NA		
(Alerts are listed first by category, then rank)		
[R] APRA -1022		Recommendations
State licensing agency records indicate no record of an active license	License no.: CL0300826 Name: Art Handy Source: California Association of Real Estate Appraisers	1. Verify the appraiser is located in a state that requires appraisers to be licensed. 2. Consult with internal department responsible for appraiser approval to determine compliance with quality control plan.
[R] APRA -9003		Recommendations
Certain information requested was contained in the National Fraud Protection Database and may warrant further inquiry by Client.	Name: Art Handy Address: Sunshinerville, CA Effective Date: 11/8/2003 Document: Los Angeles Times - November 8, 2003 Source: Los Angeles Times Action: License suspended indefinitely. Sentenced to 2 years probation as part of a plea bargain. Violation: Completed and submitted appraisals on behalf of lender involved in mortgage fraud scam	1. Examine information presented to determine if applicable to stated company. 2. Notify internal department responsible for appraiser approval to determine compliance. 3. Determine impact on transaction. 4. Order full investigation if warranted.