

8/28/2018 Fast Track release, we will be making the following changes for **Citadel Servicing Corporation**.

Legacy alerts being turned off:

D051A: POTENTIAL DOWN PAYMENT ISSUE - BORROWER(S) LAST NAME matches one of the current owners or prior sellers LAST NAME on this PURCHASE transaction. Borrower may currently have interest in the property or this may be a non-arms length transaction. (Rolled up under **NONARMS1** currently being utilized by Citadel Servicing Corporation)

D068FG: POTENTIAL CURRENT RESIDENCE ISSUE - BORROWER %BorrowerNumber%(S) name is not consistent with name returned by reverse phone search.

D074: SELF EMPLOYMENT ALERT - BORROWER(S) is self employed. Trends show that self employed individuals present a higher risk. **(Retired Alert)**

D149- POTENTIAL OCCUPANCY ISSUE - Social Security trace shows NO ACTIVITY for BORROWER(S) at the current address for THE LAST 12 MONTHS.

D663- POTENTIAL IDENTITY ISSUE - The BORROWER(S) SSN was found in OTHER LOAN(S) in the FraudGuard inventory and BORROWER(S) first and last names do not match.

INVALIDSSN1: INVALID SOCIAL SECURITY NUMBER ALERT - Social Security Number for Borrower may NOT HAVE BEEN ISSUED by the Social Security Administration.

Recommended alerts being turned on:

D068FG-2: POTENTIAL IDENTITY ISSUE - Additional Social Security Number(s) identified on Social Security trace for BORROWER(S) with at least TWO trade counts. The number of digit(s) variance between the BORROWER(S) SSN and Social Security trace SSN is: (%DigitsVariance%). **(Replaces D068FG mentioned above)**

OCPY06: POTENTIAL OCCUPANCY ISSUE - Social Security trace shows NO ACTIVITY for BORROWER(S) at the current address for THE LAST 4 MONTHS. **(Replaces D149 mentioned above)**

IDENTITY6- POTENTIAL IDENTITY ISSUE - The BORROWER(S) SSN was found in OTHER LOAN(S) in the FraudGuard inventory and BORROWER(S) first and last names do not match. **(Replaces D663 mentioned above)**

ID8- Social Security Number ALERT - Social Security Number is invalid or not yet issued. **(Replaces INVALIDSSN1 mentioned above)**

We sincerely appreciate your patience and cooperation while we make these updates to your FraudGuard score set. It is our goal to provide you with the best performing tool that accurately and easily identifies mortgage related risk while at the same time being as exception-based as possible, moving quality loans through the process more quickly.