



Knowledge Is Power In Today's Lending Environment

*What you don't know can hurt
you...and your portfolio*

» Build a Strong Portfolio

Having a complete picture of borrowers' liabilities is an important element in ensuring loan quality and preventing mortgage fraud. Fannie Mae®'s Loan Quality Initiative (LQI) outlines best practices for identifying new or undisclosed consumer liabilities.

Factual Data's Loan Quality Cross Check (LQCC) helps implement these due diligence measures to enhance the integrity of portfolio and help mitigate repurchase risk.

» Flexible by Design

Ability to request one to three repositories for LQCC reports. Reports can always be upgraded to add repositories.

» Includes Key Elements

Factual Data's LQCC Report makes implementing Fannie Mae guidelines easy. Using a soft inquiry, the report provides a comprehensive comparison of key credit reporting elements to help identify any changes that have occurred in a consumer's credit file since the initial credit report.

The easy-to-read report highlights the following:

- Credit summary changes
- Changed tradelines
- Changed scores (optional)
- New tradelines
- New public records
- New inquiries



SAMPLE TEST ACCOUNT 123 ABC RD FANTASY ISLAND, IL 60750	Requestor JKTEST1	Loan Number ASDF
	Date Requested 10/08/2020	Reference Number 720163101870261

LOAN QUALITY CROSS CHECK

Input Information

SALLY SAMPLE 200202 TEST RD, CHICAGO, IL 60652	SSN 666-00-4321	DOB -
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Residence Information

200202 TESTCASE RD, FANTASY ISLAND, IL, 60750	From 01/12
456 CONSUMER CI, FANTASY ISLAND, IL, 60750	From 02/10

Employment Information

No employment records found.

Scoring Changes

434 TransUnion CLASSIC 04 SCORE	430 TransUnion CLASSIC 04 SCORE
SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH NUMBER OF ACCOUNTS WITH DELINQUENCY	CHANGED SCORE

Credit Summary

Account Type	Monthly Payments	Balances	Limits	Trades	30+	60+	90+
Revolving	82	1,606	30,450	3	5	2	1
Installment	0	0	0	0	0	0	0
Mortgage	791	87,101	0	1	0	0	0
Open/Other	0	1,418	0	1	0	0	0
Total	\$873	\$90,125	\$30,450	5	5	2	1

Past Due: \$1,498 | Worst Trade: 9 | Satisfactories: 2 | Inquiries: 2 | Public Records: 1 | Bankruptcies: 0 | Oldest Date: 04/19/08

Credit Summary Changes

Account Type	Monthly Payments	Balances	Limits	Trades	30+	60+	90+
Revolving		1,771					
Installment	236	8,264	8,500	1			
Mortgage							

Applicant SALLY SAMPLE LOAN QUALITY CROSS CHECK : Page 1 of 2

Public Records Changes

No public record changes found.

Credit History Changes

Creditor Account Number Owner	Reported	Last Pmt	Opened	Limit/HC	Balance	Past Due	Payment Term	Mos	30	60	90	Status Type Vendor
TBOM/MILSTNE #5389 (866) 946-9544 Individual	10/19	10/19	09/16	\$300	\$420	\$80	\$40 variable	26	2	1	0	Pays as agreed CREDIT CARD - REV TRU
	OLD TRADE 12/18 - 60 days late 11/18 - 30 days late 11/17 - 30 days late 111111111132 111111111112											

Name Variations

No name variation records found.

New Inquiries

No inquiry changes found.

Displaying the score change is an optional feature

Old, new, and changed tradelines are displayed for easy review

The original credit file summary and the changes from the new credit file are highlighted here

New inquiries since the first credit file are listed here

