

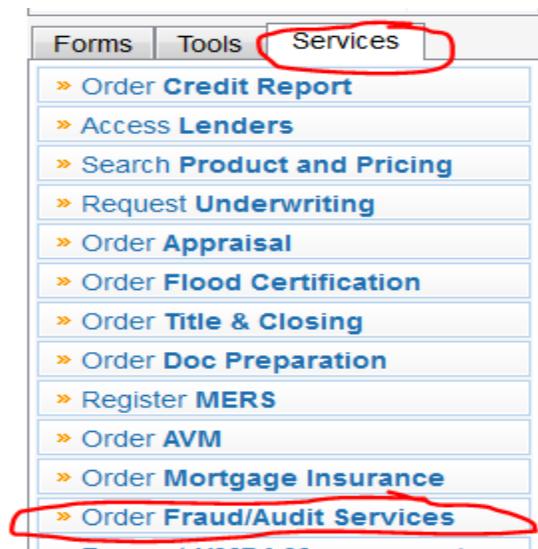
This document is provided to assist you with the process to follow when an Investor Watchlist condition fires in the DataVerify DRIVE fraud report. If an LDP, GSA (AKA: SAM or EPLS), OFAC or FHLMC Fraud Resource potential match is identified within the Watchlist Report then you can complete the validation yourself by simply clicking on the applicable link provided below the Watchlist Report Grid:

Watchlist	More Information
OFAC/Patriot Act	<a href="http://www.treas.gov/offices/enforcement/ofac/">http://www.treas.gov/offices/enforcement/ofac/</a> or call 1-800-540-6322
HUD Limited Denial of Participation	<a href="http://www.hud.gov/offices/enforce/ecldp.cfm">http://www.hud.gov/offices/enforce/ecldp.cfm</a>
HUD/GSA Excluded Parties	<a href="https://www.sam.gov/portal/public/SAM/">https://www.sam.gov/portal/public/SAM/</a>
Freddie Mac Fraud Resources	<a href="http://www.freddiemac.com/singlefamily/preventfraud/">http://www.freddiemac.com/singlefamily/preventfraud/</a>

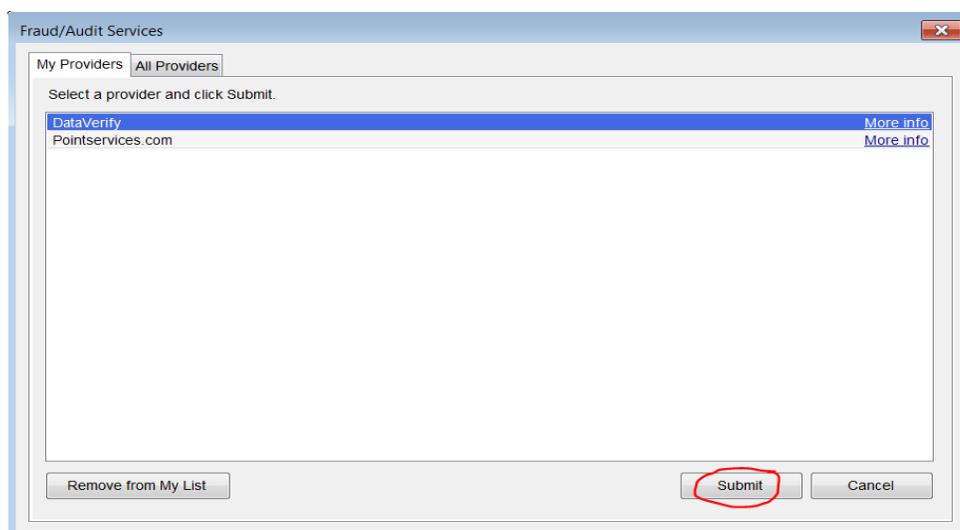
Our appraisal department and AMC companies work on continually scrubbing each appraiser on their panel against all investor exclusionary lists. If an appraiser should appear on one or more investor exclusionary list, then they will be removed from the panel and will not be assigned to perform appraisals on behalf of PRMG. This process will ensure that the appraiser assigned is not a match to our investor exclusionary lists when the appraisal is ordered through our system.

In the case of a transferred appraisal the appraiser name, license and company will still be scrubbed against all investor exclusionary lists when the appraiser's information is entered into FastTrac 360° and the DRIVE fraud report is ordered or rescored.

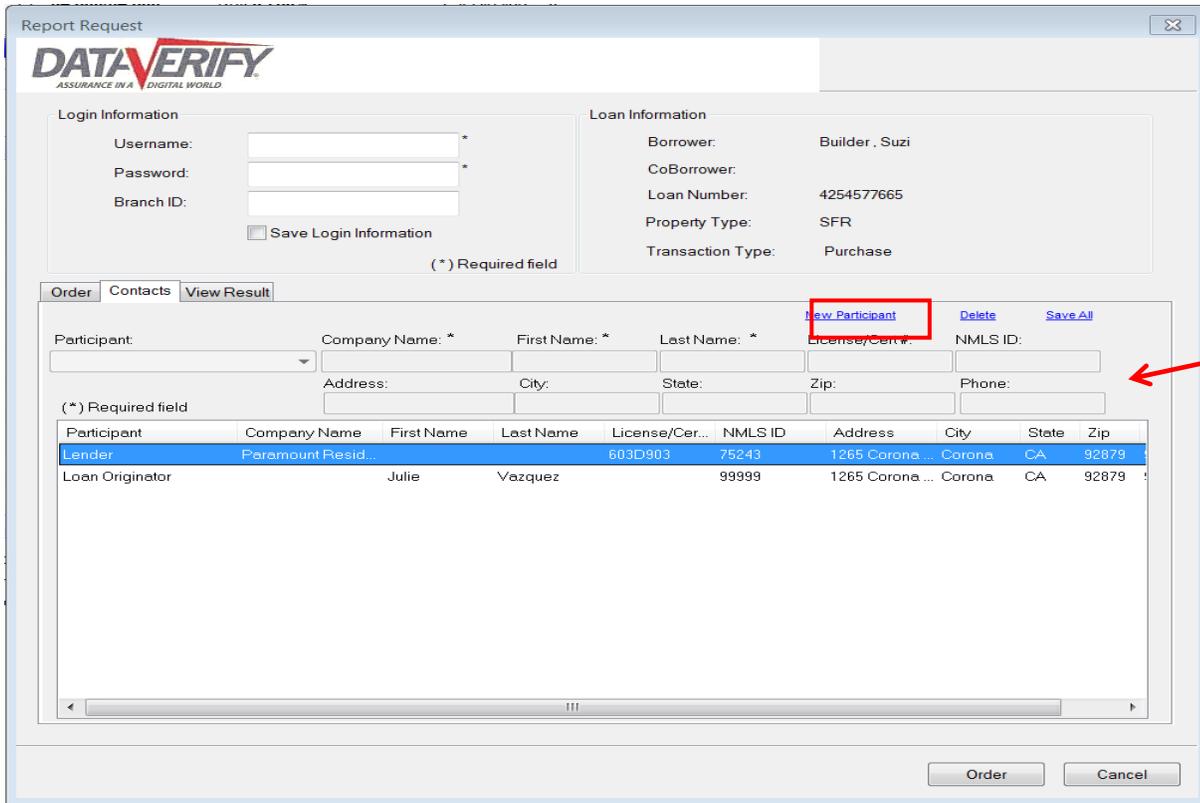
To add any other loan participant or borrower AKAs before running the DRIVE report you must first click on the "Order Fraud/Audit Services" option under the "Services" tab in FastTrac 360°.



Then select "DataVerify" for the DRIVE fraud report and click on "Submit" to access the applicable system:



The loan participants that are currently displayed in the FastTrac 360° File Contacts screen will automatically pull through to the loan participants displayed under the "Contacts" tab; therefore, no further action is required if all information is correct. Any loan participant role that is **not** currently mapped from FastTrac360° to DataVerify must be added under the "Contacts" tab.



Note: To add a new loan participant simply click on the "New Participant" button; then select the role and key the necessary information into the applicable fields (fields will be grayed out in this that do not apply)

The loan participants that must currently be manually keyed (do not auto-populate) under the "Contacts" tab are:

- All borrower/co-borrower AKAs (up to 10 can be entered)
- Seller authorized signed (when Power of Attorney or seller is an entity)
- 203K Contractor/Consultant (Required for Full 203K loan product only)
- The TPO's Loan Processor (Select under Loan Processor)
- Appraiser 2 / Appraisal Company 2
- Seller 5+ (the first 4 sellers are mapped)

Once all loan participants are displayed correctly under the "Contacts" tab the DRIVE fraud report can be ordered (or rescored) to ensure all have been scrubbed against the LDP, GSA and all investor exclusionary lists.

### WATCHLIST CONDITION HITS

If a potential match to the LDP, GSA, OFAC or an investor exclusionary list is identified within the Loan Participant Analysis and Watchlist Report then a "High" severity level condition will fire that can only be signed off by an Underwriter.

Refer to the "Subject" column within the condition to identify what loan participant role the condition fired against. Refer to the "Scoring Analysis" column to identify what individual or entity hit and which investor's exclusionary list(s) they are a potential match to.

Conditions					
Code	Severity	Subject	Description	Action(s) to Resolve	Scoring Analysis
4200-009	H	Loan Officer	Loan Officer identified on internal company Watchlist List.	Review Watchlist screen to determine which list(s) the name was matched to. Verify the identity of participant and follow internal watchlist match procedures.	MICHAEL SMITH was matched to MICHAEL C SMITH on the watchlist named Green Tree Exclusionary List Individuals

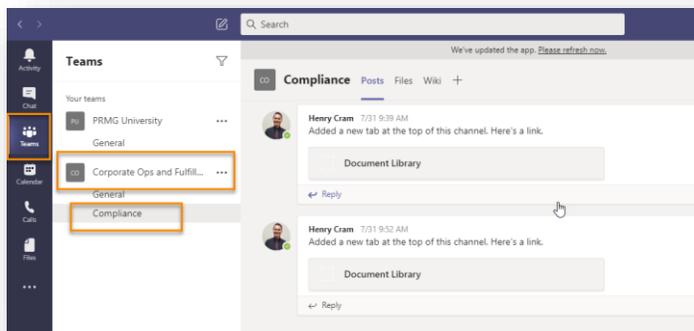
Before the Underwriter can sign off a Watchlist potential match condition, all possible matches must be validated against the applicable investor exclusionary lists provided within the condition. To confirm if the loan participant is a positive match refer viewing the Watchlists published on the Public "X" drive or send a request for the Watchlist information to your Underwriting Manager if you do not currently have access to the Public "X" drive.

## Accessing Watchlists from Microsoft Teams

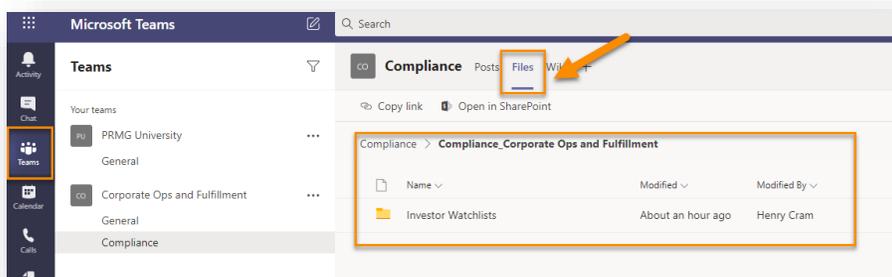
To confirm if the loan participant is a positive match, complete the following steps. You will access the Watchlists via Microsoft Teams. If after following the below steps, you do not have access to files, please email [support@prmg.net](mailto:support@prmg.net) and ask to be granted access to the Microsoft Teams **Corporate Ops and Fulfillment** group under **Compliance**. There are two different way to access team, via the Desktop Application and Okta.

### Microsoft Teams via Desktop Application

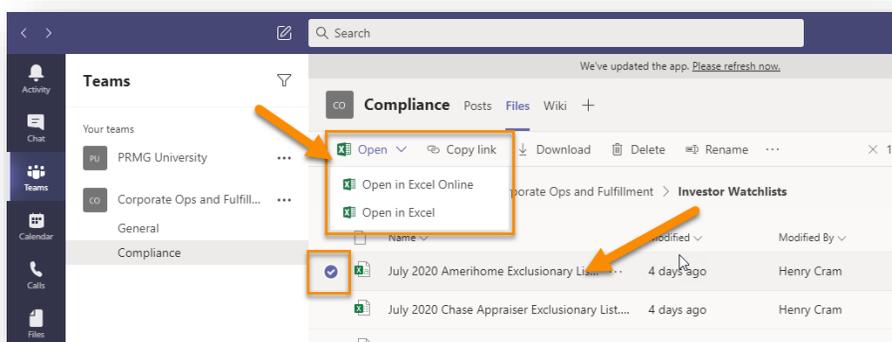
1. Access Microsoft Teams on your desktop (Start>Microsoft Teams)
2. Go to the Teams tab/option. Under **Corporate Ops and Fulfillment**, and click **Compliance**.



3. Click on Files, then select Compliance\_Corporate Ops and Fulfillment> Investor Watchlists.

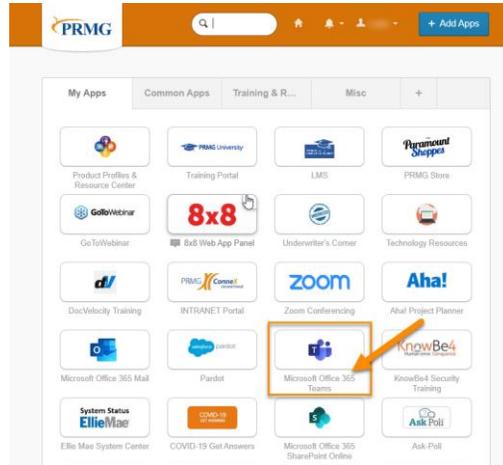


4. Click the desired Watchlist to open it using Excel Online. To open it with the desktop version of Excel, click the check to the left of the file, go to the top and select Open>Open in Excel.

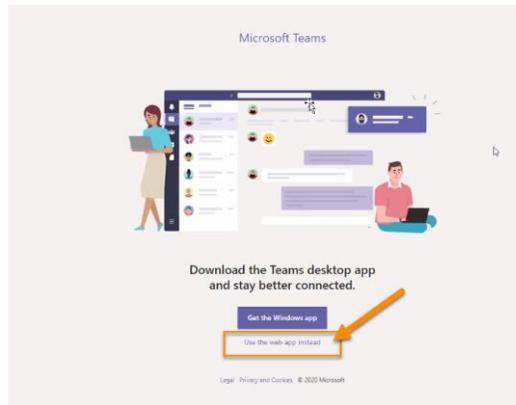


## Microsoft Teams via Okta

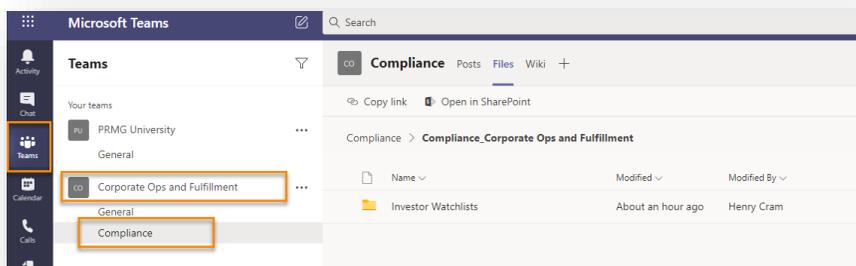
1. Select Microsoft Office 365 Team file on Okta (<https://prmg.okta.com/>).



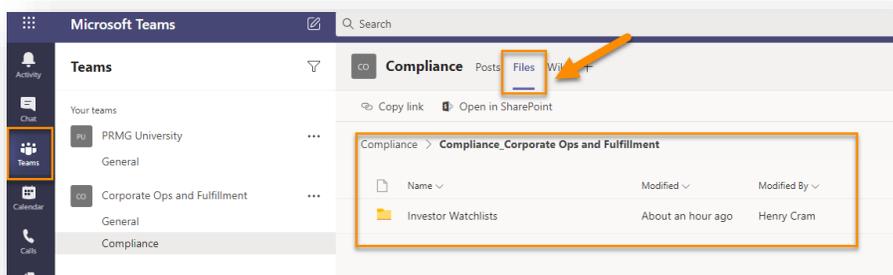
2. Select "Use the web app instead" link.



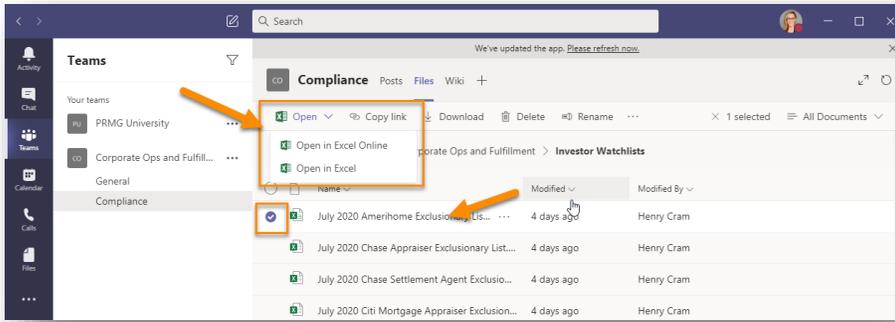
3. Go to the Teams tab/option. Under **Corporate Ops and Fulfillment**, click **Compliance**.



4. Click on Files, then select Compliance\_Corporate Ops and Fulfillment > Investor Watchlists.



- Click the desired Watchlist to open it using Excel Online. To open it with the desktop version of Excel, click the check to the left of the file, go to the top and select Open>Open in Excel.



**Note:** The monthly investor Watchlists are published approximately the 15<sup>th</sup> of each month.  
**Note:** All LDP and GSA exclusion matches are to be cleared by the branch personnel

### MATCHES TO CUSTOMER WATCHLIST COLUMN:

Loan Participant Analysis										Print Page
Name	Role	Assoc. State	# of Loans	# of Loans (Last 90 Days)	Average DRIVE Score	OFAC	HUD-LDP	GSA-EPLS	DV MFNS	Matches to Customer Watchlist
ALEXANDER A MARTINEZ MARTINEZ	Borrower	NJ				0	0	0	0	0
ALEXANDER MARTINEZ	Consumer Name Variation					0	0	0	0	0
J.S.T. RESIDENTIAL APPRAISALS	Appraisal Company	NJ				0	0	0	0	0
THOMAS FAZIO	Appraiser	NJ				0	0	0	0	0
A-M-S MORTGAGE SERVICES, INC	Broker	NJ				0	0	0	0	0

**If you have confirmed the there is no match** you can then sign off the condition in the DRIVE report with a comment that our loan participant does not match the individual or company displayed on the investor's exclusionary list.

**If you have confirmed there is a match**, then the loan cannot be sold to that investor if it is any loan participant.

The next step is to confirm if the loan is currently locked or if the rate is floating, as there is an additional step that must be followed if the loan is already locked.

- If the loan is locked**, you must confirm with Secondary Marketing that the loan is not targeted to be sold to that investor. To do so you must inform Secondary Marketing immediately via email of the Watchlist hit so they can lock it with a different investor if needed. This may mean a change in pricing. After sending the email you should also put a comment in FastTrac 360° explaining what loan participant(s) hit which investor Watchlist(s). This comment must be added in the Investor Overlay screen, which can be found under the "Forms" tab.
- If the loan is not locked** you must add a comment in the Investor Overlay screen, which can be found under the "Forms" tab in FastTrac 360°. The comment added must inform them you have a Watchlist hit, the name and role of the person or company appearing on the investor's exclusionary list and all investor names that have this individual or company on their exclusionary list, so they know the loan cannot be sold to those investors.

You can then sign off the DRIVE condition with a comment stating what loan participant hit what investor report, that a note has been added in FastTrac 360° and the loan cannot be sold to that investor. If the loan was locked, you should also state Secondary was advised.