

## Quality Control Questionnaire - Prior to Funding

Wholesale Loans

As a residential wholesale mortgage lender, Reunion Mortgage, Inc. (RMI) is committed to fund only quality mortgage loans. RMI operates under strict and uniform quality control standards and follows well-defined process procedures for operational file flow. RMI performs a pre-funding **quality control** audit on every loan to ensure each loan meets certain quality standards. The pre-funding **quality control** audit is used to verify the accuracy of the information on the loan file that was supported by the original underwriting approval decision. These procedures mitigate potential losses due to material misrepresentation and protect both the Broker and RMI. This Questionnaire is designed to outline RMI's expectations as well as obtain information about the Broker's current procedures.

Please answer the following questions:

Yes No

1.   Do you comply with the Home Valuation Code of Conduct (HVCC)? If yes, please proceed to Question 5.
2.   Do you check the state licensing website to verify an active, unrestricted appraiser's license?
3.   Do you check [www.asc.gov](http://www.asc.gov) to check for disciplinary action against the appraiser?
4. What action is taken when disciplinary action is found or the appraiser has a restricted license? \_\_\_\_\_
5. By what source do you independently verify the reasonableness of the property value?  
\_\_\_\_\_
6. By what source do you verify each borrower's Social Security number?  
\_\_\_\_\_
7. What action is taken when the Social Security number does not match your source?  
\_\_\_\_\_
8.   Do you order Tri-Merge credit reports? RMI requires credit reports to be ordered through eMagic or FNMA's DU.
9.   Do the credit reports you order contain 3 credit scores per borrower, OFAC check, Social Security number variations (if any), Fraud/Theft warnings, Address history, Address variations (if any), Employment information, AKAs, Creditors, Outstanding balances, Payment amounts, Credit ratings, Inquiries and Public records?
10. What action is taken when there is a discrepancy on the credit report?  
\_\_\_\_\_
11.   Do you meet personally with each borrower? If no, how do you confirm the person with whom you are communicating is the actual borrower? \_\_\_\_\_
12.   Do you verbally confirm the property is/will be owner occupied (on owner occupied loans)?
13.   Do you confirm the validity of the subject property address?

14.   Do you verbally verify the employment of each borrower with their employer?
15.   Do you verbally verify the income of each borrower with their employer (if salaried)?
16. \_\_\_\_\_  
How do you verify the validity of the borrower's tax return (if applicable)?
- 
17.   Do you obtain a copy of the borrower's business license (if self-employed)?
18.   Do you verify the borrower's business license with the appropriate issuing authority?
19.   Do any parties not involved in the transaction receive monies from the transaction?
20.   Is the borrower(s) or any other party promised any monies outside of the transaction?
21.   Do you attend all signings? If not, how do you verify that the actual borrower signed the documents? \_\_\_\_\_
22.   Do you confirm that the borrower is obtaining the loan for themselves and not someone else?
23. \_\_\_\_\_  
By what source do you confirm that all real estate owned by the borrower or currently in contract is disclosed on the 1003? \_\_\_\_\_
24.   Do you know of and issue all required Regulatory disclosures in accordance with Federal and State requirements?
25.   Do you review the title report to determine there is no property flipping?
26.   Do you review the credit report to determine there is no churning?
27.   Do you verify the required assets?
28.   Do you verify that all data (borrower name, address, social security number, broker name and address, appraised value, assets, loan amount, interest rate, property address, borrower's home telephone number, APN, occupancy, purpose, LTV, sales price, loan program, etc.) matches on the 1003, 1008, DU Findings, Appraisal, Prelim, Credit Report and Purchase contract?
29. \_\_\_\_\_  
What action is taken when the DU Findings indicate a potential red flag?
- 
30.   Do you verify the borrower's rental history (if currently renting)?
31.   Do you maintain your own Pre-Funding Quality Control Plan? If so, please attach a copy.

Company Name \_\_\_\_\_

\_\_\_\_\_  
Broker Signature

\_\_\_\_\_  
Date

**Attached please find useful tools to assist in your Pre-Funding Quality Control process.**

## **Fraud Detection Tools**

- IRS federal employer identification numbers
- FICA taxable wages table
- Professional licensing boards
- Business registrations/Secretaries of state
- Listing of invalid social security numbers
- Short title searches available through appraisal services
- MARI (mortgage asset research institute)
- FHLMC exclusionary list
- Internal watch list
- Review appraisals
- On-line market analysis
- Payor verification
- Directory assistance
- Utility companies
- Insurance policies
- Internet
- Various searches through credit vendor (address, ss#, telephone #)
- Verbal re-verification
- IRS form 4506
- Internal list of company approved appraisers and brokers
- CPI mailing/property address search
- In-file credit reports

**FICA Table**

Year		Maximum Taxable Amount	Maximum Amount	Rate
2008	FICA Medicare	\$102,000 No limit	\$6,324.00 No limit	6.20% 1.45%
2007	FICA Medicare	\$97,500 No limit	\$6,045.00 No limit	6.20% 1.45%
2006	FICA Medicare	\$94,200 No limit	5,840.40 No limit	6.20% 1.45%
2005	FICA Medicare	\$90,000 No limit	5,580.00 No limit	6.20% 1.45%
2004	FICA Medicare	\$87,900 No limit	5,449.00 No limit	6.20% 1.45%
2003	FICA Medicare	\$87,000 No limit	\$5,394.00 No limit	6.20% 1.45%
2002	FICA Medicare	\$84,900 No limit	\$5,263.80 No limit	6.20% 1.45%
2001	FICA Medicare	\$80,400 No limit	\$4,984.80 No limit	6.20% 1.45%
2000	FICA Medicare	\$76,200 No limit	\$4,724.40 No limit	6.20% 1.45%
1999	FICA Medicare	\$72,600 No limit	\$4,501.20 No limit	6.20% 1.45%
1998	FICA Medicare	\$68,400 No limit	\$4,240.80 No limit	6.20% 1.45%
1997	FICA Medicare	\$65,400 No limit	\$4,054.80 No limit	6.20% 1.45%
1996	FICA Medicare	\$62,700 No limit	\$3,887.40 No limit	6.20% 1.45%
1995	FICA Medicare	\$61,200 No limit	\$3,794.40 No limit	6.20% 1.45%

## Federal Employer ID Codes

State	District Office	Code Number
Alabama	Birmingham	63
Alaska	Anchorage	92
Arizona	Phoenix	86
Arkansas	Little Rock	71
California	Laguna Niguel	33
	Los Angeles	95
	Sacramento	68
	San Francisco	94
	San Jose	77
Colorado	Denver	84
Connecticut	Hartford	06
Delaware	Wilmington	51
Florida	Fort Lauderdale	65
Georgia	Atlanta	58
Hawaii	Honolulu	99
Idaho	Boise	82
Illinois	Chicago	36
	Springfield	37
Indiana	Indianapolis	35
Iowa	Des Moines	42
Kansas	Wichita	48
Kentucky	Louisville	61
Louisiana	New Orleans	72
Maine	Augusta	01
Maryland	Baltimore	52
Massachusetts	Boston	04
Michigan	Detroit	38
Minnesota	St. Paul	41
Mississippi	Jackson	64
Missouri	St. Louis	43
Montana	Helena	81
Nebraska	Omaha	88
New Hampshire	Portsmouth	02
New Jersey	Newark	22
New Mexico	Albuquerque	85
New York	Albany	14
	Brooklyn	11
	Buffalo	16
	Manhattan	13
North Carolina	Greensboro	56
North Dakota	Fargo	45
Ohio	Cincinnati	31
	Cleveland	34
Oklahoma	Oklahoma City	73
Oregon	Portland	93
Pennsylvania	Philadelphia	23
	Pittsburgh	25
Puerto Rico		66
Rhode Island	Providence	05
South Carolina	Columbia	57
South Dakota	Aberdeen	46
Tennessee	Nashville	62
Texas	Austin	74
	Dallas	75
	Houston	76
Utah	Salt Lake City	87
Vermont	Burlington	03
Virginia	Richmond	53 & 54
Washington	Seattle	91
West Virginia	Parkersburg	55
Wisconsin	Milwaukee	39
Wyoming	Cheyenne	83

**Valid Social Security #**

001 to 003  
 004 to 007  
 008 to 009  
 010 to 034  
 035 to 039  
 040 to 049  
 050 to 134  
 135 to 158  
 159 to 211  
 212 to 220  
 221 to 222  
 223 to 231  
 232 to 236  
 232  
 237 to 246  
 681 to 690  
 247 to 251  
 654 to 658  
 252 to 260  
 667 to 675  
 261 to 267  
 589 to 595  
 766 to 772  
 268 to 302  
 303 to 317  
 318 to 361  
 362 to 386  
 387 to 399  
 400 to 407  
 408 to 415  
 416 to 424  
 425 to 428  
 587 to 588  
 429 to 432  
 676 to 679  
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 526 to 527  
 600 to 601  
 764 to 765  
 528 to 529  
 646 to 647  
 530, 680  
 531 to 539  
 540 to 544  
 545 to 573  
 602 to 626  
 574  
 575 to 576  
 577 to 579

**State Issued**

New Hampshire  
 Maine  
 Vermont  
 Massachusetts  
 Rhode Island  
 Connecticut  
 New York  
 New Jersey  
 Pennsylvania  
 Maryland  
 Delaware  
 Virginia  
 West Virginia  
 North Carolina  
 North Carolina  
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 South Carolina  
 South Carolina  
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 Idaho  
 Wyoming  
 Colorado  
 Colorado  
 New Mexico  
 New Mexico  
 Arizona  
 Arizona  
 Arizona  
 Utah  
 Utah  
 Nevada  
 Washington  
 Oregon  
 California  
 California  
 Alaska  
 Hawaii  
 District of Columbia

## **Fraud Prevention Internet Resources**

### **License Searches**

- ASC Appraisal Subcommittee [www.asc.gov](http://www.asc.gov)
- Attorney Web [www.attorneyweb.net/attorney.html](http://www.attorneyweb.net/attorney.html)
- CA Contractor License [www.cslb.ca.gov/](http://www.cslb.ca.gov/)
- CA Insurance Agents/Brokers [www.insurance.ca.gov](http://www.insurance.ca.gov)
- CA Medical License [www.medbd.ca.gov](http://www.medbd.ca.gov)
- CA Professional Licenses [www.dca.ca.gov](http://www.dca.ca.gov)
- CA Real Estate Broker License [www.dre.ca.gov/](http://www.dre.ca.gov/)
- CA Board or Equalization – Permits [www.dre.ca.gov/](http://www.dre.ca.gov/)
- Contractors License Reference <http://contractors-license.org/>
- CPA Firm Locator [www.nacpaf.com/map.html](http://www.nacpaf.com/map.html)
- CPA Directory [www.cpadirectory.com/](http://www.cpadirectory.com/)
- FL Licensing & Permits [www.myfloridalicense.com/Default.asp](http://www.myfloridalicense.com/Default.asp)
- GA Dept of Banking & Finance <http://ganet.org/dbf/mortgage.html>
- GA Professional Licenses [www.sos.state.ga.us/plb/](http://www.sos.state.ga.us/plb/)
- Hawaii Professional Licenses [www.ehawaii.gov.org/serv/pvl](http://www.ehawaii.gov.org/serv/pvl)
- IL Dept of Professional Regulation <http://www.idfpr.com/>
- Iowa Dept of Public Health [www.idph.state.ia.us/](http://www.idph.state.ia.us/)
- Louisiana R/E Commission [www.lrec.state.la.us/](http://www.lrec.state.la.us/)
- MA Professional Licenses <http://license.reg.state.ma.us/public/licque.asp?color=blue>
- MI Dept of Labor & Economic Growth [www.michigan.gov/cis](http://www.michigan.gov/cis)
- New Mexico Board of Nursing [www.state.nm.us/nursing/](http://www.state.nm.us/nursing/)
- New Mexico Contractor License [www.contractorsnm.com/search/](http://www.contractorsnm.com/search/)
- New York State Licenses [www.op.nysed.gov/opsearches.htm](http://www.op.nysed.gov/opsearches.htm)
- NJ Professional Boards [www.state.nj.us/lps/ca/nonmed.htm](http://www.state.nj.us/lps/ca/nonmed.htm)
- Nursing World [www.ana.org](http://www.ana.org)
- PA Professional Licenses [www.dos.state.pa.us/bpoa/site/default.asp](http://www.dos.state.pa.us/bpoa/site/default.asp)
- Private Investigator License [www.einvestigator.com/links/license.htm](http://www.einvestigator.com/links/license.htm)
- SC Bar Association [www.sctbar.org/](http://www.sctbar.org/)
- Securities Broker Search [http://pdpi.nasdr.com/pdpi/disclaimer\\_frame.htm](http://pdpi.nasdr.com/pdpi/disclaimer_frame.htm)
- TN Commerce & Insurance [www.state.tn.us/commerce/](http://www.state.tn.us/commerce/)
- TX Mortgage Brokers [www.sml.state.tx.us](http://www.sml.state.tx.us)
- TX Licenses & Permits [www.texasonline.state.tx.us/category.jsp?language=eng&categoryId=9](http://www.texasonline.state.tx.us/category.jsp?language=eng&categoryId=9)
- VA Professional Licenses [www.dpor.state.va.us/regulantlookup/](http://www.dpor.state.va.us/regulantlookup/)
- VA Health Licenses [www.dhp.state.va.us/](http://www.dhp.state.va.us/)
- WA Professional Licenses [www.dol.wa.gov/](http://www.dol.wa.gov/)
- WA Dept of Financial Institutions [www.dfi.wa.gov/](http://www.dfi.wa.gov/)

### **Secretary of State**

- Locate corporate entities to identify principals & date of incorporation
- National Association of Secretaries of State <http://www.nass.org/sos/sosflags.html>
- Some state websites will provide imaged copies of articles of incorporation

## Phones, Maps & Directions

- Anywho [www.anywho.com/](http://www.anywho.com/) [www.anywho.com/](http://www.anywho.com/)
- Area Code Maps [www.nanpa.com/number\\_resource\\_info/area\\_code\\_maps.html](http://www.nanpa.com/number_resource_info/area_code_maps.html)
- Area Code & Prefix Search [www.thedirectory.org/areacode.htm](http://www.thedirectory.org/areacode.htm)
- Dogpile [www.dogpile.com/index.gsp](http://www.dogpile.com/index.gsp)
- Fone Finder to help determine if a phone number is a cell number [www.fonefinder.net/](http://www.fonefinder.net/)
- Infospace [www.infospace.com/](http://www.infospace.com/)
- Lycos [www.lycos.com/](http://www.lycos.com/)
- Mapquest [www.mapquest.com](http://www.mapquest.com)
- Rand McNally Maps Directions [www.randmcnally.com](http://www.randmcnally.com)
- Reverse phone searches
- Skipease Skiptracing [www.skipease.com/](http://www.skipease.com/)
- Switchboard [www.switchboard.com](http://www.switchboard.com)
- TelDir [www.infobel.com/teldir/](http://www.infobel.com/teldir/)
- Use maps/directions for distance between addresses
- White pages & Yellow pages
- WorldPages <http://search.worldpages.com>
- Yahoo! Maps & Directions <http://maps.yahoo.com/>

## Property

- Brazos Co Texas [www.brazoscad.org/](http://www.brazoscad.org/)
- Clark Co Nevada [www.co.clark.nv.us/assessor/disclaim.htm](http://www.co.clark.nv.us/assessor/disclaim.htm)
- Cook Co Illinois [www.cookcountyassessor.com](http://www.cookcountyassessor.com)
- Cumberland Co NC [www.ccrad.org](http://www.ccrad.org)
- DataQuick [www.dataquick.com](http://www.dataquick.com)
- Domania.com [www.domania.com](http://www.domania.com)
- Florida Property Appraisers [www.state.fl.us/dor/property/appraisers.html](http://www.state.fl.us/dor/property/appraisers.html)
- GA deeds [www.carolyar.com/gadeeds.htm](http://www.carolyar.com/gadeeds.htm)
- Harris Co Texas [www.hcad.org/Records/](http://www.hcad.org/Records/)
- HomeAdvisor <http://houseandhome.msn.com/homes/homesoverview.aspx>
- Metro Atlanta County Guide [www.valuecom.com/cobbcounty/index.html](http://www.valuecom.com/cobbcounty/index.html)
- MD Dept of Assessments [www.dat.state.md.us/](http://www.dat.state.md.us/)
- Misc. Property Appraisers [www.waao.org/assessorwebs.htm](http://www.waao.org/assessorwebs.htm)
- [www.netronline.com](http://www.netronline.com) will link to all available county databases for property information
- NH deeds [www.nhdeeds.com](http://www.nhdeeds.com)
- NJ Tax Records <http://nj.taxrecords.com/>
- Realtor.com [www.realtor.com](http://www.realtor.com)
- Realty.com [www.realty.com](http://www.realty.com)
- Shelby Co TN [www.assessor.shelby.tn.us/#propertysearch](http://www.assessor.shelby.tn.us/#propertysearch)
- Searching by owner name will determine if an individual owns undisclosed real estate
- Some counties provide sales information, detailed property characteristics and photos
- Tax Sales [www.taxesales.com/counties.htm](http://www.taxesales.com/counties.htm)
- TN Property Data <http://170.142.31.248/>
- Trulia.com [www.trulia.com](http://www.trulia.com)
- TX County Data [www.txcountydata.com/selectCounty.asp](http://www.txcountydata.com/selectCounty.asp)
- TX Public Records <http://members.tripod.com/proagency/tx-pr.html>
- VA Mass Appraisals [www.vamanet.com/info/home.jsp](http://www.vamanet.com/info/home.jsp)
- Wayne County Michigan [www.waynecounty.com/](http://www.waynecounty.com/)
- Yahoo! Real Estate <http://classifieds.yahoo.com/reinfo/homecompsquery.html>
- Zillow.com [www.zillow.com](http://www.zillow.com)

## **Social Security**

- Anatomy of a SS# [www.skipease.com/](http://www.skipease.com/)
- Ancestry.com [www.ancestry.com/search/rectype/vital/ssdi/main.htm](http://www.ancestry.com/search/rectype/vital/ssdi/main.htm)
- Determine if a Social Security number belongs to a deceased individual
- DISSCO [www.dissco.com](http://www.dissco.com)
- Identify when & where a Social Security number was issued
- Rapid Reporting [www.rapidreporting.com](http://www.rapidreporting.com)
- Social Security Death Index [www.ssdi.genealogy.rootsweb.com/cgi-bin/ssdi.cgi](http://www.ssdi.genealogy.rootsweb.com/cgi-bin/ssdi.cgi)
- Social Security Online [www.ssa.gov](http://www.ssa.gov)
- SSN Verification [www.usinfosearch.com/Free\\_ssn\\_search.htm](http://www.usinfosearch.com/Free_ssn_search.htm)

## **Misc. Searches**

- Access a variety of nationwide public record sites
- Bankruptcy Search [www.mnb.uscourts.gov/ers-bin/mnb-651-main.pl](http://www.mnb.uscourts.gov/ers-bin/mnb-651-main.pl)
- Chicago Area Public Records [www.chicagobusiness.com/cgi-bin/portal.pl?id=27](http://www.chicagobusiness.com/cgi-bin/portal.pl?id=27)
- CNET Search [www.search.com](http://www.search.com)
- CourthouseDirect Free Sites [www.courthousedirect.com/FreeDB.asp](http://www.courthousedirect.com/FreeDB.asp)
- Fed Reserve Fedwire Participants [www.fedwiredirectory.frb.org/search.cfm](http://www.fedwiredirectory.frb.org/search.cfm)
- FL Public Records [www.myfloridacounty.com](http://www.myfloridacounty.com)
- FL Public Records Guide [www.stateofflorida.com/publicrecords.html](http://www.stateofflorida.com/publicrecords.html)
- Free Public Record Sites [www.peoplefindernow.com/freelink.htm](http://www.peoplefindernow.com/freelink.htm)
- Search Systems (provides a comprehensive list of useful weblinks [www.searchsystems.net](http://www.searchsystems.net))
- Skip Trace Portal [www.pimall.com/nais/SKIPTRACE.HTM](http://www.pimall.com/nais/SKIPTRACE.HTM)
- SuperSites [www.jflax.com/inv.htm#superinvs](http://www.jflax.com/inv.htm#superinvs)

## **Mail, Money & Overnight Shipping**

- AirborneExpress Tracking <http://track.airborne.com/TrackByNbr.asp>
- Fedex Tracking [www.fedex.com/us/tracking/?link=1](http://www.fedex.com/us/tracking/?link=1)
- UPS Tracking [www.ups.com/tracking/tracking.html](http://www.ups.com/tracking/tracking.html)
- USPS Track & Confirm [www.usps.com/shipping/](http://www.usps.com/shipping/)
- WesternUnion Money Tracker <http://www.westernunion.com/info/howToStatusMT.asp?country=US>

## **Business Searches**

- Better Business Bureau Search <http://search.bbb.org/search.html>
- Business Network [www.sbn.com](http://www.sbn.com)
- Chambers of Commerce [www.2chambers.com](http://www.2chambers.com)
- Charlotte iPages [www.charlotteipages.com](http://www.charlotteipages.com)
- Fed Reserve Bank Locator <http://132.200.33.161/nicSearch/servlet/NICServlet?REQ=BR&MODE=SEARCH>
- FEIN verification [www.freeErisa.com](http://www.freeErisa.com)
- Professional Activity Codes [www.howardsoft.com/codes.htm](http://www.howardsoft.com/codes.htm)

## **Search Engines**

- Google [www.google.com](http://www.google.com)
- Lxquick [www.ixquick.com](http://www.ixquick.com)
- Query Server [www.queryserver.com/web.htm](http://www.queryserver.com/web.htm)
- Wisenut [www.wisenut.com](http://www.wisenut.com)