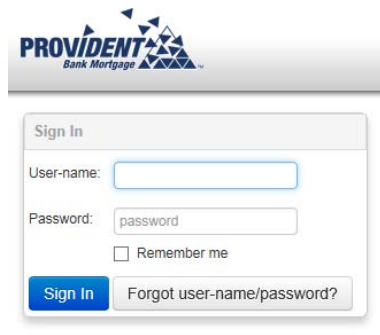


INTERTHINX FraudGuard Interface & NMLS Validation

1. Log in to the Portal:

<https://www.pbmdirect.com/WebPortal/loginPage.aspx>



PROVIDENT
Bank Mortgage

Sign In

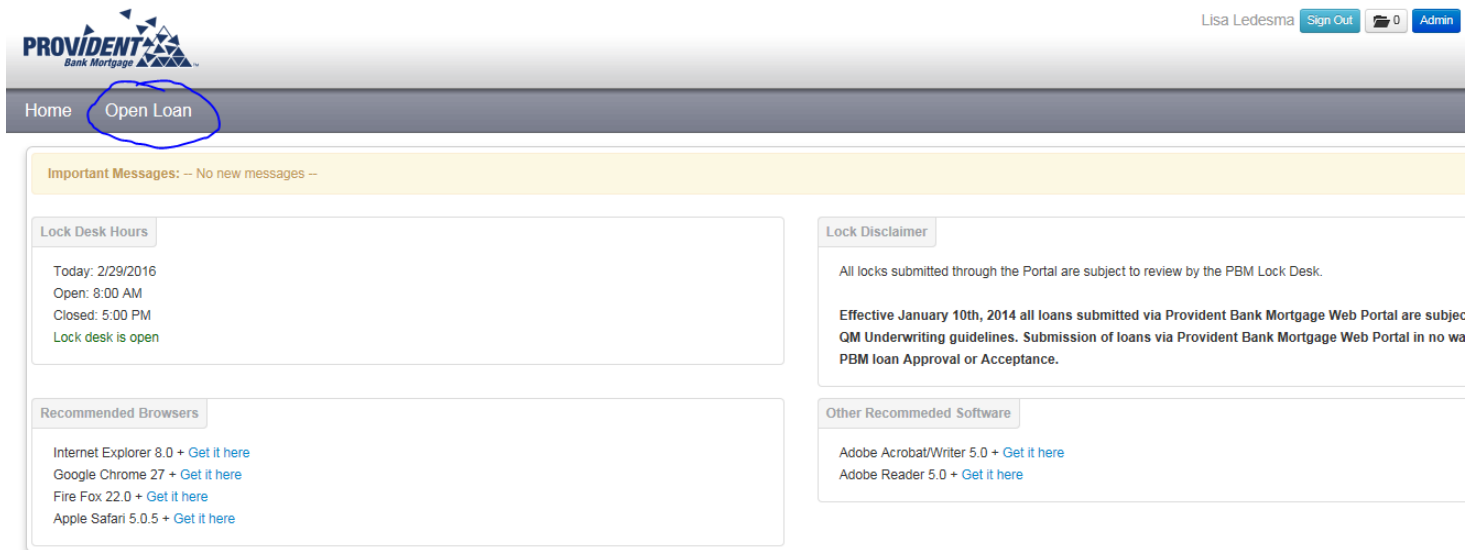
User-name:

Password:

Remember me

[Sign In](#) [Forgot user-name/password?](#)

2. Click Open Loan



PROVIDENT
Bank Mortgage

Lisa Ledesma [Sign Out](#) [Admin](#)

[Home](#) [Open Loan](#)

Important Messages: -- No new messages --

Lock Desk Hours

Today: 2/29/2016
Open: 8:00 AM
Closed: 5:00 PM
Lock desk is open

Lock Disclaimer

All locks submitted through the Portal are subject to review by the PBM Lock Desk.

Effective January 10th, 2014 all loans submitted via Provident Bank Mortgage Web Portal are subject to QM Underwriting guidelines. Submission of loans via Provident Bank Mortgage Web Portal in no way constitutes PBM loan Approval or Acceptance.

Recommended Browsers

Internet Explorer 8.0 + [Get it here](#)
Google Chrome 27 + [Get it here](#)
Fire Fox 22.0 + [Get it here](#)
Apple Safari 5.0.5 + [Get it here](#)

Other Recommended Software

Adobe Acrobat/Writer 5.0 + [Get it here](#)
Adobe Reader 5.0 + [Get it here](#)

For technical support, dial 951-686-6060 x16112 option 1

3. Enter the loan number in the highlighted field to validate > Click Search.

PROVIDENT
Bank Mortgage

Home Open Loan

Open Loan

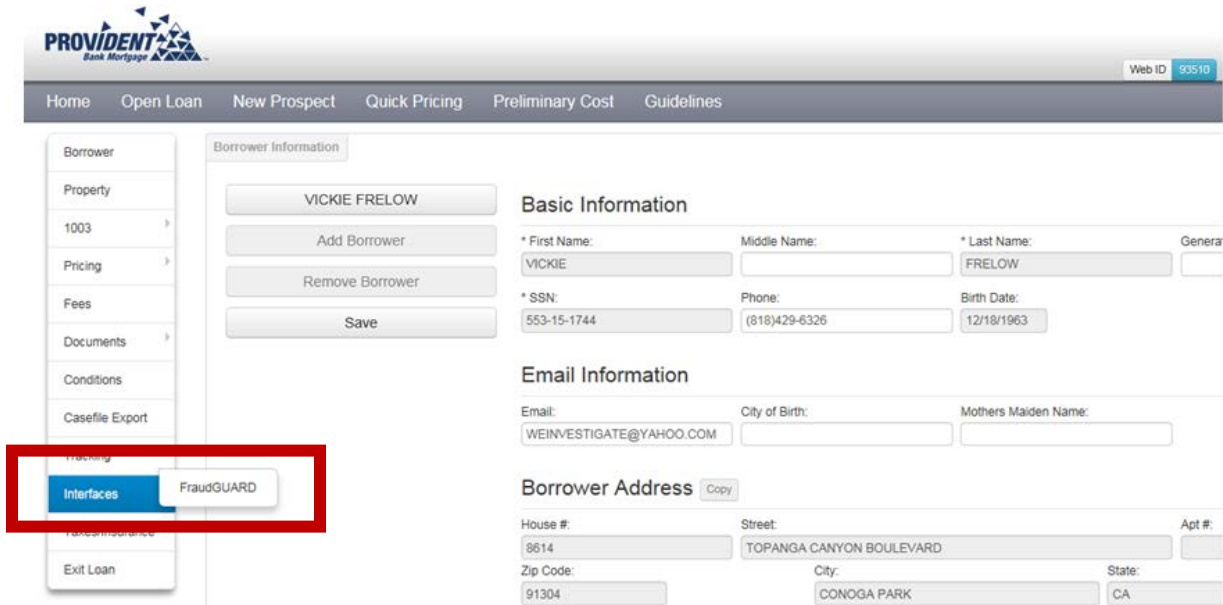
Locks Registered Prospects

All statuses Search Open Only Closed Loans

4. Open Loan

	WEB ID	LOAN #	BORROWER	SUBJECT PROPERTY	STATUS	CHANGED ON	Originator		
<input type="button" value="Open"/>	<input type="button" value="Read-only"/>	93510	500028670	FRELOW, VICKIE	8614 TOPANGA CANYON BOULEVARD	Submitted	2/26/2016 6:03:11 PM	LEMKAW, JOHN	<input type="button" value="Delete"/>

5. Click on Interface in the menu bar. Select > FraudGuard



PROVIDENT
Bank Mortgage

Web ID 90510

Home Open Loan New Prospect Quick Pricing Preliminary Cost Guidelines

Borrower Information

VICKIE FRELOW

Add Borrower

Remove Borrower

Save

Basic Information

* First Name: VICKIE Middle Name: Last Name: FRELOW Gender:

* SSN: 553-15-1744 Phone: (818)429-6326 Birth Date: 12/18/1963

Email Information

Email: WEINVESTIGATE@YAHOO.COM City of Birth: Mothers Maiden Name:

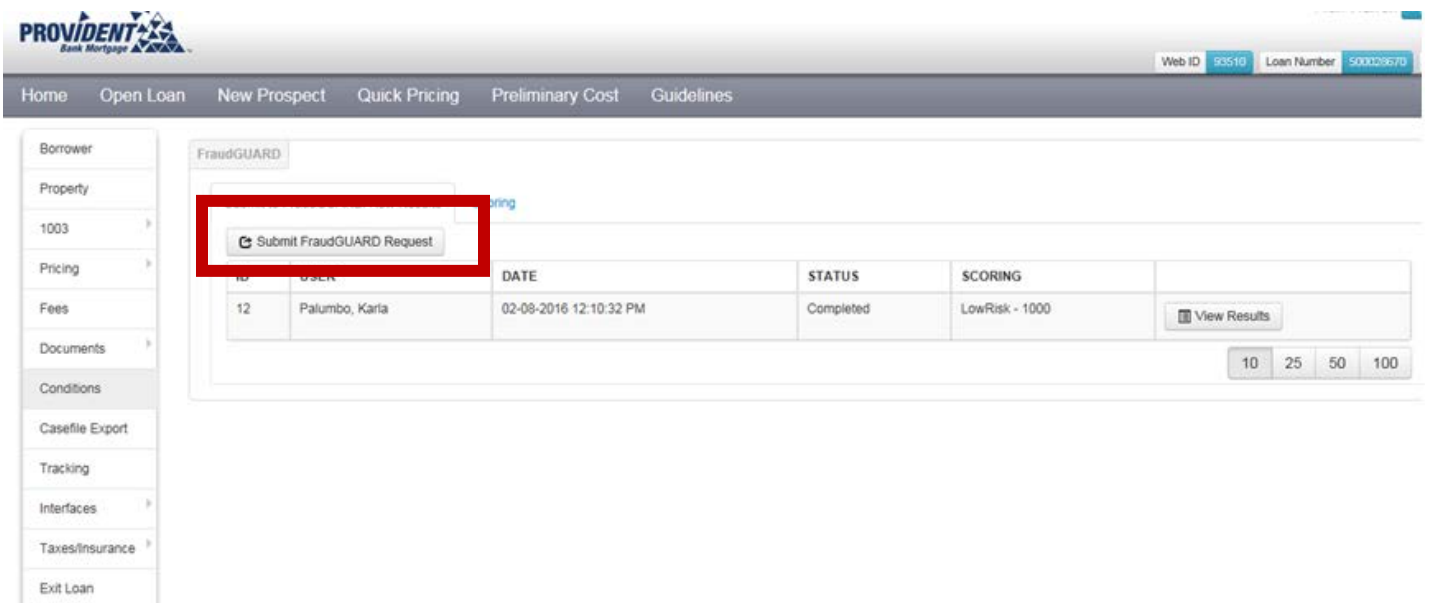
Borrower Address

House #: 8614 Street: TOPANGA CANYON BOULEVARD Apt #:

Zip Code: 91304 City: CONOGA PARK State: CA

Interfaces **FraudGuard**

6. Click on the 'Submit FraudGuard Request' to run the Interface



PROVIDENT
Bank Mortgage

Web ID 90510 Loan Number 500020670

Home Open Loan New Prospect Quick Pricing Preliminary Cost Guidelines

FraudGuard

ID	USER	DATE	STATUS	SCORING	
12	Palumbo, Karla	02-09-2016 12:10:32 PM	Completed	LowRisk - 1000	<input type="button" value="View Results"/>

10 25 50 100

7. After the user submits to FraudGuard, the status changes to 'Pending'. Click the 'Check for Results' button to receive a 'Completed' status.

FraudGUARD

Submit to FraudGUARD/View Results [Scoring](#)

ID	USER	DATE	STATUS	SCORING	
26	Warren, Fran	03-01-2016 12:44:32 PM	Pending		<input type="button" value="View Results"/> <input type="button" value="Check for Results"/>

8. After the 'Completed' status appears, the user will click 'View Results'

FraudGUARD

Submit to FraudGUARD/View Results [Scoring](#)

ID	USER	DATE	STATUS	SCORING	
26	Warren, Fran	03-01-2016 12:44:32 PM	Completed	LowRisk - 1000	<input type="button" value="View Results"/>

9. Click on the FraudGuard Summary button to log into FraudGuard to print the NMLS validation

The screenshot shows the FraudGuard interface within a web browser. The top navigation bar includes the Provident Bank Mortgage logo and links for Home, Open Loan, New Prospect, Quick Pricing, Preliminary Cost, and Guidelines. A user ID of 93510 and a loan number are visible in the top right. On the left, a sidebar menu lists various options like Borrower, Property, Pricing, Fees, Documents, Conditions, Casefile Export, Tracking, Interfaces, Taxes/Insurance, and Exit Loan. The main content area is titled 'FraudGuard' and contains a 'Scoring' tab. Below the tab are buttons for 'Go Back', 'XML Request', 'XML Response', 'XML Response Content', and 'FraudGuard Summary', with the last button highlighted by a red rectangle. Below these buttons, the interface displays 'ID: 12', 'Status: Completed', 'Requested by: Palumbo, Karla', and 'Date-time: 02-08-2016 12:10:32 PM'. The 'Results' section shows 'Overall Status: Low Risk', 'Overall Score: 1000', and 'Patriot OFAC Status: No Match'. Below this, 'Borrower Results' shows 'Status: Low Risk' and 'Score: 1000'. The 'Property Results' section is partially visible at the bottom.

10. Log in to FraudGuard

FraudGuard®

The screenshot shows the FraudGuard login page. It features a 'User Name:' label followed by a text input field, and a 'Password:' label followed by another text input field. A 'Sign In' button is positioned to the right of the password field. At the bottom of the page, there are two links: 'Forgot/Change Password' and 'Activate New Account'.

FRELOW, V.
 8614 Topanga Canyon Blvd Canoga Park,
 CA 91304
 Loan # 500028670
 Batch ID PRVTRANS20160208301047068175


Borrower & Participant 1000 Low Risk
Subject Property 1000 Low Risk

Ln. Amnt.: \$120,000.00 | LTV: 23.9% | Prop Type: | App Date: 01/05/2016 00:00AM
 Pur. Price: | CLTV: | Occupancy: Owner Occupied | First Scored On: 02/08/2016 00:00AM
 Appr/Est Value: \$502,000.00 | Lien Pos: | Purpose: No Cash-Out Refi | Last Scored On: 02/08/2016 2:08PM

Borrower 1: VICKIE FRELOW, 553-15-1744 | Borrower 2: -
 Borrower 3: - | Borrower 4: -

Loan Summary

Variance Summary



There are currently no outstanding issues with this loan.

Scoring Summary

	Adjusted	Original
	N/A	1000
	N/A	1000

This feature is not enabled for your account. Please contact your

- Loan Summary
- Exposure & Other Loans
- MERS
- B1 - VICKIE FRELOW
- The Work Number
- 4506 - Tax Forms
- Occupancy Map
- Schedule of REO
- Watch List
- Borrower Address Analysis
- NMLS
- Property Overview
- View/Edit Input Data
- Add Comments
- Print & Order History
- Order SSN Direct
- Clear ValueSM AVM
- Order Risk Profiler
- Order Data Tree NEW

11. Click on the NMLS link on the right menu bar to retrieve the results.

FRELOW, V.
 8614 Topanga Canyon Blvd Canoga Park,
 CA 91304
 Loan # 500028670
 Batch ID PRVTRANS20160208301047068175

Borrower & Participant 1000 Low Risk
Subject Property 1000 Low Risk

Ln. Amnt.: \$120,000.00 | LTV: 23.9% | Prop Type: | App Date: 01/05/2016 00:00AM
 Pur. Price: | CLTV: | Occupancy: Owner Occupied | First Scored On: 02/08/2016 00:00AM
 Appr/Est Value: \$502,000.00 | Lien Pos: | Purpose: No Cash-Out Refi | Last Scored On: 02/08/2016 2:08PM

NMLS

TPO 1

Show Data Provided

NAME	NMLS ID	ADDRESS	FEDERAL REG.	# OF LICENSES*
4 USA Loans, Inc.	326835	4858 Mercury Street Suite#214 San Diego, CA 92111	None	1 (1 Approved)
John Keith Lemkau	326787		None	1 (1 Approved)

*The license(s) listed are licenses found only in the Subject Property State.
 *When NMLSID or License in bold green type = Matched Field.

- Loan Summary
- Exposure & Other Loans
- MERS
- B1 - VICKIE FRELOW
- The Work Number
- 4506 - Tax Forms
- Occupancy Map
- Schedule of REO
- Watch List
- Borrower Address Analysis
- NMLS**
- Property Overview
- View/Edit Input Data
- Add Comments
- Print & Order History
- Order SSN Direct
- Clear ValueSM AVM
- Order Risk Profiler
- Order Data Tree NEW

12. The users will need to expand on the results for the broker and loan officer prior to printing the NMLS results.

Hit 'Ctrl P' to print the results.

FRELOW, V.
 8614 Topanga Canyon Blvd Canoga Park,
 CA 91304
 Loan # 500028670
 Batch ID PRVTRANS20160208301047068175

Borrower & Participant **Subject Property**
 1000 Low Risk 1000 Low Risk

Ln. Amnt.: \$120,000.00 LTV: 23.9% Prop Type: Occupancy: Owner Occupied App Date: 01/05/2016 00:00AM
 Pur. Price: CLTV: First Scored On: 02/08/2016 00:00AM
 Appr/Est Value: \$502,000.00 Lien Pos: Purpose: No Cash-Out Refi Last Scored On: 02/08/2016 2:08PM

NMLS

TPO 1
[Show Data Provided](#)

NAME	RAL	# OF LICENSES*
4 USA Loans, Inc.		1 (1 Approved)
John Keith Lemkau	326787	None 1 (1 Approved)

CA 92111

State/Regulator: California - BRE **Type:** Real Estate Corporation License Endorsement
License #: 01425679 **Issue Date:** 12/30/2010
Status Date: 1/6/2015 **Renewed Through:** 2016
Status: Approved **Authorized to do business?:** Yes

State/Regulator: California - BRE **Type:** Real Estate Broker License Endorsement
License #: 01341320 **Issue Date:** 12/27/2010
Status Date: 1/5/2012 **Renewed Through:** 2016
Status: Approved **Authorized to do business?:** Yes
 Currently Authorized to Represent
 Company: 4 USA Loans, Inc.

Loan Summary
 Exposure & Other Loans
 MERS

B1 - VICKIE FRELOW
 The Work Number
 4506 - Tax Forms
 Occupancy Map
 Schedule of REO
 Watch List
 Borrower Address Analysis
NMLS
 Property Overview

View/Edit Input Data
 Add Comments
 Print & Order History
 Order SSN Direct
 Clear ValueSM AVM
 Order Risk Profiler
 Order Data Tree **NEW**

13. After the NMLS data has been reviewed for accuracy, the user will place these results under Branch Documents in the loan file.

NOTE:

The FraudGuard report that includes the NMLS validation will store to the Documents section on the menu bar in the Portal. The report will also feed down into Empower and a copy of this same report stored in the Image Viewer.

PROVIDENT
Bank Mortgage

Home Open Loan New Prospect Quick Pricing Preliminary Cost Guidelines

Web ID: 30250 Loan Number

Borrower
Property
1003
Pricing
Fees
Documents
Conditions
Casefile Export
Tracking
Interfaces
Taxes/Insurance
Exit Loan

FraudGUARD

Submit to FraudGUARDView Results [Scoring](#)

Go Back XML Request XML Response XML Response Contents **FraudGUARD Summary**

ID: 12 Status: Completed Requested by: Palumbo, Karla Date-time: 02-09-2016 12:10:32 PM

Results

Overall Status: Low Risk Overall Score: 1000 Patriot OFAC Status: No Match

0 - 400 = Critical Risk 401 - 600 = Moderate Risk 601 - 1000 = Low Risk

Borrower Results

Status: Low Risk Score: 1000

Property Results

Viewable Documents:

DOCUMENT	VER.	ADDED ON	ADDED BY
FraudGuard Summary	3	3/1/2016	Fran Warren

1 2 3

Upload loan documents