**Identity Theft and Active Duty Alert Review**

**The Borrowers identity must be validated and documented upon receipt of the credit report and PRIOR to any further action or discussions with the borrower. If we are unable to verify and validate by the methods below, the borrower will have to contact the repositories to update the contact information.**

Borrower: Loan #:

**Type of Alert**

**Initial Alert** (Consumer Activated based on suspicion of fraud or identity theft)

**Extended Alert** (Consumer Activated based on submission of an identity theft report)

**Active Duty Alert** (Consumer activated when they may be called to active duty or deployed away from their normal duty station)

**Verification Method**

Contacted borrower via phone number listed on the credit

Other method listed on credit report (specify):

**If no phone number or alternative method was stated on report:**

**Initial or Active Duty Alerts ONLY** -Borrower was contacted after obtaining phone number obtained from 411.com, White pages.com or other reverse lookup. (Copy attached).

**Extended Alert** – Face to face meeting was held and photo ID was obtained.

**Borrower Questionnaire**

Your credit report shows a consumer’s alert. What was the reason for reporting a FRAUD/Identity Theft Alert?

Have you recently applied for a mortgage loan? Yes  No

***\*\*\*If the applicant responded “NO”, alert the branch and management! \*\*\****

If yes, is the mortgage loan for a  PURCHASE or  REFINANCE transaction?

Provide the address of the subject property for which the mortgage loan is for:

Please provide the name of the company & Loan Originator’s name you are working with?

I certify that the above was verified by me and is true and correct as of the date stated below.

Name (Print):

Title:

Date

Signature: