










Borrower Input Information

Name: John Doe
Address: 123 Main St
City, State, Zip: San Diego CA 92130
Phone: 123.456.7890
DOB: 1990/XX/XX
SSN: ***-**-6789
Employer: LAP Transportation
Income: \$200,000


BorrowerCheck Result - 7 Warnings

-  **Identity Risk - Warning**
-  **Employer Risk - Warning**
-  **Income Risk - Warning**
-  **OFAC Risk - Pass**


Identity Risk - Total Warnings Identified = 5

Result	Description	Recommended Action
 Warning	Name Validation Warning - The borrower's name cannot be associated to any previous history via independent verification	Verify information including the borrower's full name matches to the driver's license or other acceptable identity cards
 Warning	SSN Validation Warning - The borrower's social security number cannot be associated to any previous history via independent verification	Review social security number is accurate and if it was entered correctly then request a copy of the social security card for verification
 Warning	Address Validation Warning - The borrower's stated address cannot be associated to any previous history via independent verification	Request proof of residency in the form of utility bill, bank statement or other document that shows the borrower lives at the address provided
 Warning	DOB Validation Warning - The borrower's date of birth cannot be associated to any previous history via independent verification	Check date of birth and review information matches driver's license or other form of acceptable documentation
 Warning	Phone Validation Warning - This phone number does not qualify for one-time passcode use because it is a landline or is not associated with the borrower	Carefully verify the identity of the borrower and confirm the ownership of their phone

Employer Risk - Total Warnings Identified = 1

Result	Description	Recommended Action
 Warning	Employer Validation Warning - The employer as entered has been identified as having significant risk historically and should be validated carefully	Request proof of income from the borrower in the form of bank statements or paystubs. Verify the paystubs carefully to ensure that borrower's employer is valid

Income Risk - Total Warnings Identified = 1

Result	Description	Recommended Action
 Warning	Income Validation Warning - Borrower's income is at higher risk of being materially misrepresented based on independent verification services	Request proof of income from the borrower in the form of bank statements or paystubs. Verify the paystubs carefully to ensure that borrower's employer is valid