

# Detect ID Fraud through *IDPlus* REPORTS

The “Red Flags” rules which went into effect on November 1, 2008 will begin being enforced on August 1, 2009. They require mortgage professionals to prevent and detect instances of customer identity theft.

The Fair and Accurate Credit Transactions Act of 2003 (FACTA), sections 114 and 315, mandates that you be aware of:

- Alerts, notifications or warnings from a consumer reporting agency
- Suspicious documents or personally identifying information
- Unusual or suspicious activity on an account
- Notices from customers, victims of identity theft, or law enforcement authorities

In the issue of “Red Flags,” consider using *IDPlus*, an innovative and easy-to-use product that checks critical application information and lets you know immediately if something appears to be wrong.

*IDPlus* gathers relevant alerts including:

- Fraud alerts
- Active duty alerts
- Credit freeze alerts
- Social Security alerts
- Address alerts
- Other alerts

The information is presented in a convenient summary format (*see back page for sample*).

*IDPlus* is just one more way Credit Plus is committed to helping customers fight fraud.

Protect your clients and yourself today.  
Contact Credit Plus to learn more.

Email [idplus@creditplus.com](mailto:idplus@creditplus.com)

Call **800.258.3488**

Visit [creditplus.com](http://creditplus.com)



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Below is a sample IDPlus report.



**CREDIT PLUS** INC

Simply the best mortgage information services

IDPlus

**Borrower:** MICHAEL ABACOMMON  
**Coborrower:** MELINDA ABACOMMON  
**Address:** 1 COMPLIANT DRIVE  
**City, State, Zip:** FANTASY ISLAND, IL 60750

**Social Security Number:** XXX-XX-9627  
**Social Security Number:** XXX-XX-2422  
**Telephone Number:** Not Provided

**Summary**

- ✔ No Fraud Alert on File
- ✔ No Active Duty Alert on File
- ✔ No Notice of Credit Freeze on File
- ✔ No SSN Alert on File
- ✘ Address Alert on File
- ✘ Other Alert on File

**Social Security Number Alerts**

**SSN Check: PASSED**

- ✔ Verified SSN with external information sources
- ✔ Verified SSN is consistent with personal identifying information

**Address Alerts**

**Address Check: Requires Investigation**

- ✘ Verified address with external information sources  
XP(C): INQUIRY/ONFILE CURRENT ADDRESS CONFLICT  
TU(C): NOTICE OF ADDRESS DISCREPANCY OR MISMATCH  
EF(C): NOTICE OF ADDRESS DISCREPANCY OR MISMATCH
- ✘ Verified address against known fraudulent activity  
XP(B): ONFILE ADDRESS: CAUTIOUS
- ✘ Verified address against commonly associated fraudulent activity indicators  
XP(C): INQUIRY ADDRESS: NON-RESIDENTIAL  
XP(C): CURRENT ADDRESS RPT BY NEW TRADE ONLY

**Other Alerts**

**Additional Alerts Check: Requires Investigation**

- TU(B): INPUT SSN ISSUED 1995 - 1996; STATE: NY; EST. AGE AT DATE OF ISSUE: 00
- TU(C): INPUT SSN ISSUED 1975 - 1976; STATE: NY; EST. AGE AT DATE OF ISSUE: 00
- TU(C): FILE SSN ISSUED 1975 - 1976; STATE: NY; EST. AGE AT DATE OF ISSUE: -02 - 00

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.