



Leveraging MERS Data to Fight Fraud

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MERSCorp



-
- » **MERS Members**

- **MERS® System (MERS® OnLine)**

- › **MIN Information – MIN Find**

- › **RH and RI Reports**

- *MINS for the Same Primary Borrower SSN, Property and First Lien*

- › **XML Inquiry Transaction**

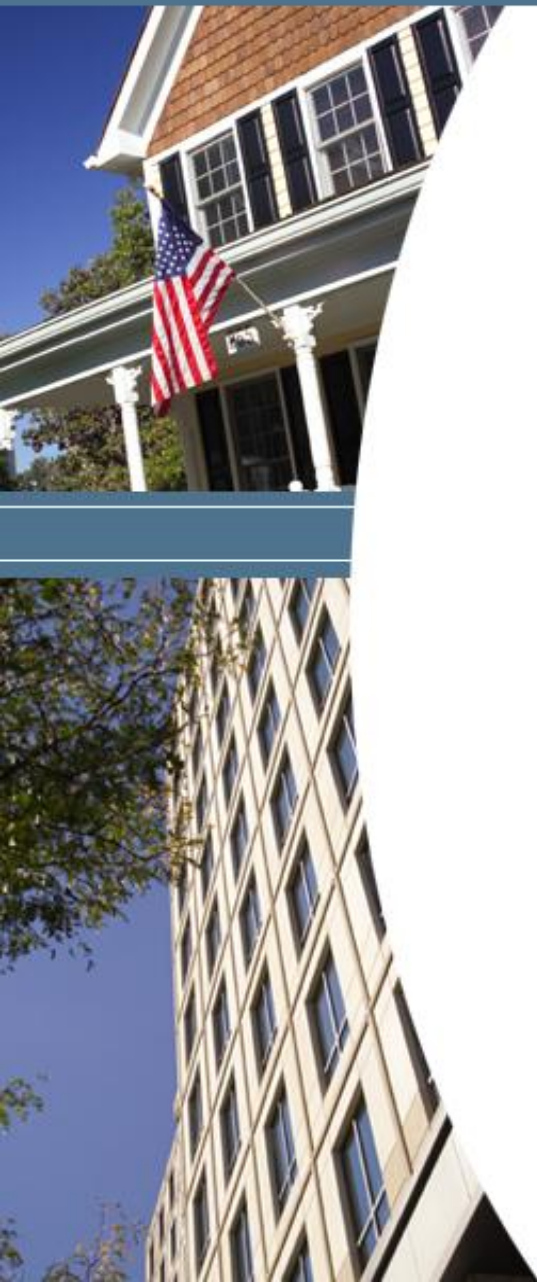
- › **MERS Link**

- » **MERS® Link Subscribers**

- › **MERS® Link**

- » **General Public**

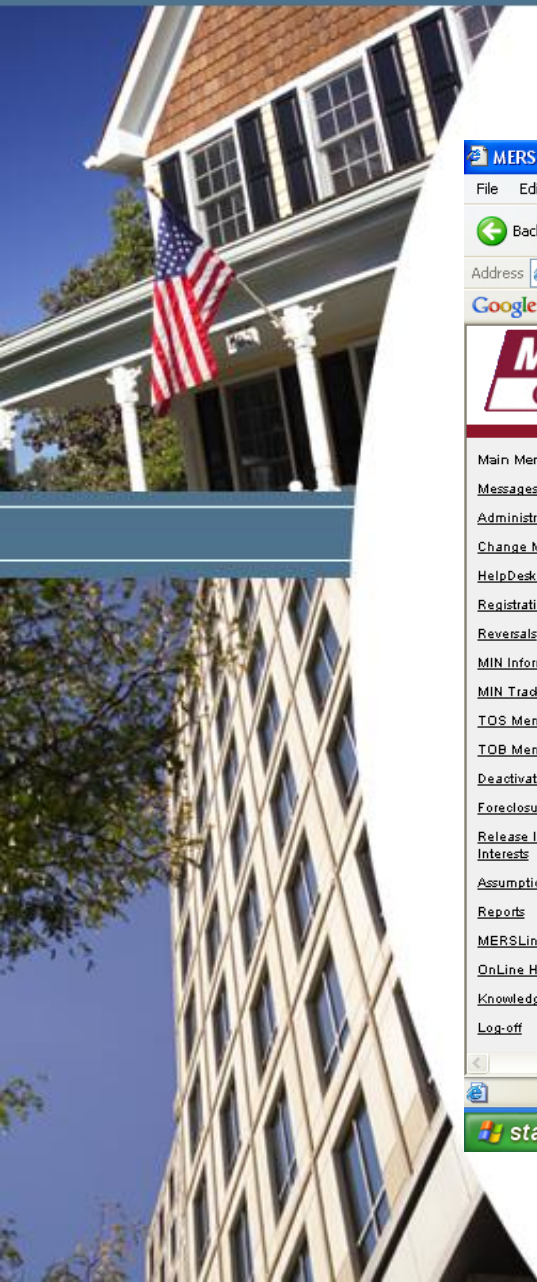
- › **MERS® ServicerID**



» MIN Find

- SSN search
 - › ***Pre-funding for undisclosed liens***
 - › ***Post-funding for silent seconds or simultaneous closings on additional properties***
- Borrower name search
 - › ***Pre-funding for undisclosed liens under same name but different SSN***
- Property address search
 - › ***Pre-funding for confirmation of existing liens and ownership***
 - › ***Additionally might show a history of continuous refinancing (brokers flipping their old pipeline)***
- MIN, FHA/VA/MI Certificate Number, Group searches

MERS® System – MIN Information



MERS OnLine - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://www.mersonlinetraining.org/merstraining/security/validatelogin.jsp>

Google [Go](#) [Links](#)

50 blocked Check AutoLink AutoFill Send to Settings

MERS OnLine
www.mersinc.org

Process Loans, Not Paperwork™

Training 1000001

Main Menu
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Welcome to MERS® OnLine

The MERS® OnLine system hours are Monday through Saturday 7:00 am to 10:00 pm Eastern Time.
1st and 3rd Sundays of each month are system maintenance windows. The maintenance window is from 7:00 am to 11:00 pm Eastern Time.

You were last logged on at 02/04/2008-09:30:08

Your password will expire in 361 days

[Click for Messages NEW!](#)

MERS
www.mersinc.org

[Click here to find out more about MERS® OnLine](#)

start Fraud - Micro... 3 Internet Ex... D:\My Document... MERS Fraud Pre... 1:49 PM

MERS® System – MIN Find

MERS® System – MIN Find

SSN matches are returned – click on hyperlink for loan detail

Red Flag – multiple names with the same SSN

Messages (1 - 8)

Administration

Change Member

HelpDesk MIN Find

Registration

Reversals

MIN Information

MIN Tracking

TOS Menu

TOB Menu

Deactivation

Foreclosure

Release Interim Funder Interest

Assumption

Reports

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Process Loans, Not Paperwork™

The search criteria matched

SSN	Name	Status
1000277-222222222-2	MOUSE, MARY	Active (Registered)
1000390-4673552093-0	ROGERS, CHARLENE	Active (Registered)
1000525-222222222-4	MOUSE, MARYSUE	Active (Registered)

start | Done | Internet | 1:55 PM



MERS OnLine - Microsoft Internet Explorer

Address: <https://www.mersonlinetraining.org/merstraining/security/validateatologon.jsp>

MERS OnLine www.mersinc.org

Process Loans, Not Paperwork™

Training 1000525

MIN SUMMARY

Member is not associated with MIN

Summary			
1000277-2222222222-2	Active (Registered)	MOM: Y	
26 JEREMY CT		Reg Date:	01/22/2008
STERLING, VA 20165			
County	Loudoun		
Borrower	MOUSE, MARY		
Note Amount	\$100,000.00	Note Date	01/21/2008
Servicer	1000277 - Chase Test Org		
Subservicer	N/A		

Click on hyperlink for contact information on Servicer

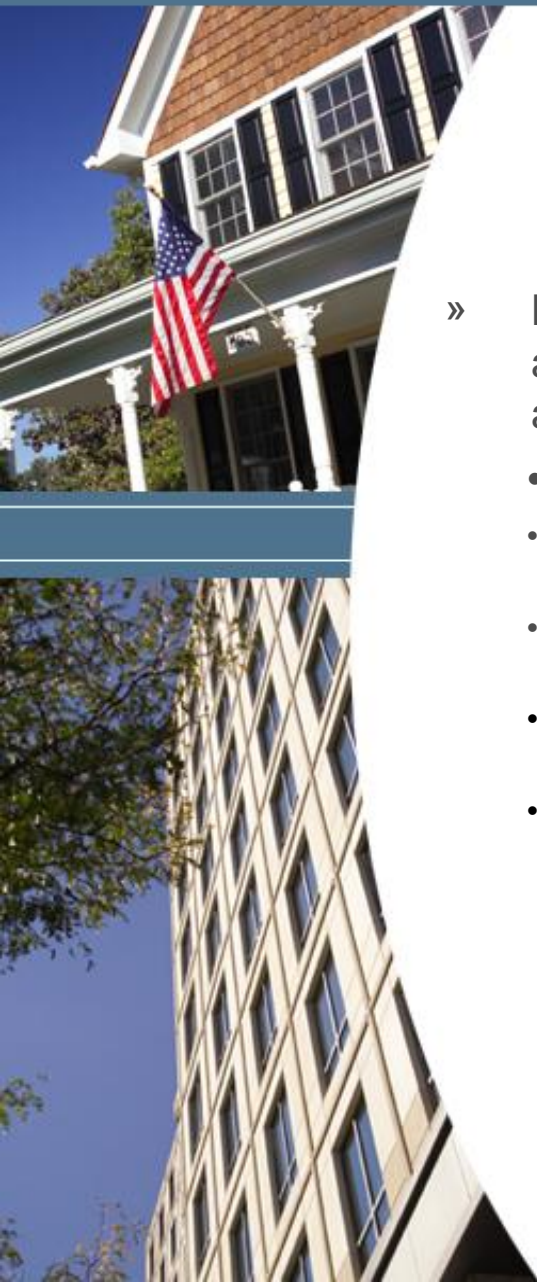
Done Internet

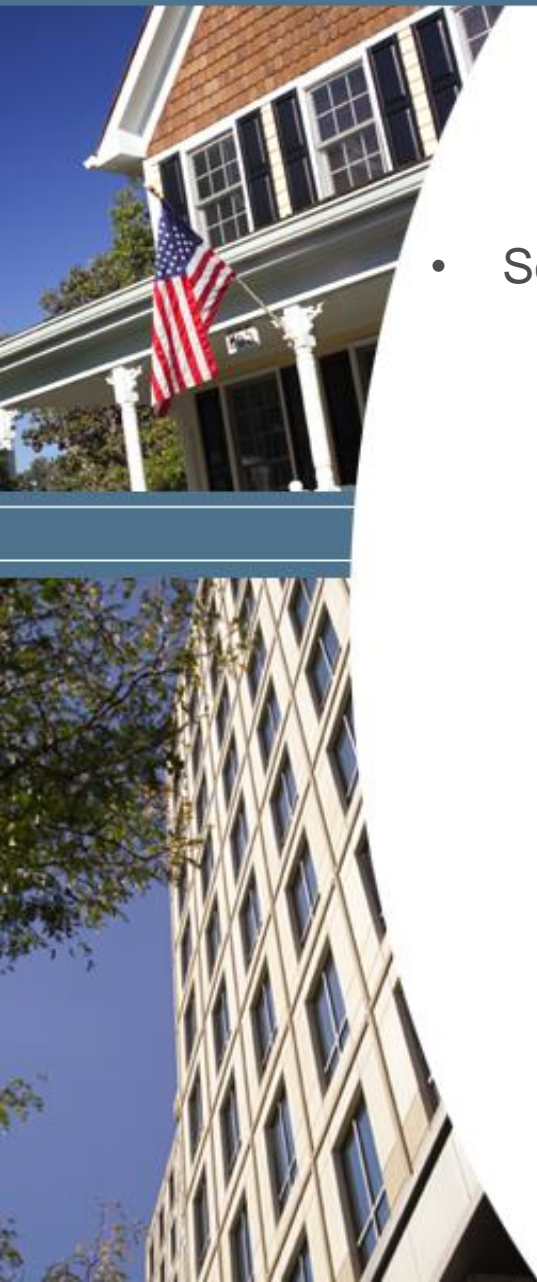
start Calendar - Mic... 2 Internet Ex... D:\My Documen... Microsoft Power... 11:01 AM



- **XML Inquiry Transaction**

- » System-to-system interface allows MERS Members to search the MERS® System using various borrower, property information or MIN selection criteria
- » Mimics MIN Find functionality but allows for small batch processing and automation – up to 5 requests per batch
 - SSN search
 - › ***Pre-funding for undisclosed liens***
 - › ***Post-funding for silent seconds or simultaneous closings on additional properties***
 - Property address search
 - › ***Pre-funding for confirmation of existing liens and ownership***
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- 
- » Browser-based access to the MERS® System enables subscribers and members to retrieve information regarding the current servicer of a mortgage registered on the MERS® System.
 - <https://www.mersonline.org/merslink>
 - If supported by the servicer, you can also "hot link" to the servicer's website for customer service information
 - ALTA members can access MERS® Link by going to [ALTA's MERS® Link website](#)
 - **Access also available for MERS members through MERS® OnLine as an option on the Main Menu**
 - **Many Underwriters prefer the look of the loan detail screen on the MERS® Link search, as it provides detail on the trustee as well as the recording information**

- 
- Search
 - SSN search
 - › ***Pre-funding for undisclosed liens***
 - › ***Post-funding for silent seconds or simultaneous closings on additional properties***
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 - › ***Pre-funding for undisclosed liens under same name but different SSN***
 - Property address search
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 - › ***Additionally might show a history of continuous refinancing (brokers flipping their old pipeline)***
 - MIN or FHA/VA/MI Certificate Number searches

- 
- » **Free** tool established to assist the **public** in the identification of the Servicer of any loan registered on the **MERS® System**
 - MERS membership is not required
 - Internet Access
 - › <https://www.mers-servicerid.org>
 - **Search By**
 - › **Property Address** – *pre-funding undisclosed liens on the subject property and post funding for silent seconds*
 - › **Borrower Name, SSN and Zip Code Combination** – *pre-funding for undisclosed liens in same geographical area*
 - › **Borrower Name, SSN and Zip Code Combination** – *post-funding for silent seconds or simultaneous closings in same geographical area*
 - › **MIN or FHA/VA/MI Certificate number**



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- Payment Options
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MERS Products ▶	MERS System	MERS Link	MERS 1-2-3	MERS Commercial
	MERS eRegistry	MERS eDelivery	MERS ServicerID	MERS iSearch
MERS Fraud Tools				

[Home](#) » [MERS Products](#) » [MERS® ServicerID](#) » Overview



- Overview
- Sign On
- Manuals

Click on MERS® ServicerID

Click on Sign On

MERS® ServicerID is a fast and free tool to identify the servicer of any loan registered on the MERS® System.



www.mers-servicerid.org

Process Loans, Not Paperwork™

Select Search By Property Address/Borrower Details

MERS® Servicer Identification System

Search for servicer information

Need help? 

- Search by MIN
Search by a MERS Mortgage Identification Number.
- Search by Property Address/Borrower Details
Search by property address and borrower information.
- Search by Property Address Only
- Search by Borrower Name and Property Address
- Search by Borrower Name, SSN and Property Zip Code
- Search by FHA/VA/MI Certificate
Search by Federal Housing Administration / Veterans Administration Case Number or Mortgage Insurance Certificate Number.

Next, select one of the three search options

For more information about MERS please go to www.mersinc.org



www.mers-servicerid.org

Process Loans, Not Paperwork™

Current Loan

2 records matched your search:

Need help? 

MIN: 1000157-0002708199-7

Note Date: 07/09/2003

MIN Status: Active

Servicer: [Countrywide Financial Corporation](#)
Simi Valley, CA

Phone: (800) 669-6607

MIN: 1000157-0001806787-2

Note Date: 11/29/2002

MIN Status: Inactive

Servicer: [Countrywide Financial Corporation](#)
Simi Valley, CA

Phone: (800) 669-6607

Click on Servicer hyperlink to go to the servicer's website



• MERS Response to the Mortgage Banker Association's Fraud Database RFI

- » Cooperative technology based on industry standards
- » Leverage the existing MERS infrastructure
 - **MERS Organizational Identification Number (Org ID)** is the logical method for subscribers to identify trading partners on the fraud database
 - **The Mortgage Identification Number (MIN)** is the existing industry standard required for identifying loan-level information on the fraud database
- » Collaborate with existing fraud detection vendors

• MERS Standards Support for the Conference of State Bank Supervisors Nationwide Mortgage Licensing System

- » **MERS Organizational ID Number (Org ID)** uniquely identifies mortgage-related trading partners, including mortgage brokers and is in widespread use today as the industry standard identification method
- » **The Mortgage Identification Number (MIN)** allows for the association of loan originators with loan performance over time



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On www.mersinc.org click on the MERS Fraud Tools tab

The screenshot shows the MERS website interface. On the left is a vertical navigation menu with items like 'Services', 'Directory', 'Forum', 'Enhancements', 'Advertising', 'Payment Options', 'MERS for Homeowners', and 'Contact Us'. The main content area features a banner for 'Process Loans, Not Paperwork™' and a grid of service links including 'MERS System', 'MERS Link', 'MERS 1-2-3', 'MERS Commercial', 'MERS eRegistry', 'MERS eDelivery', 'MERS ServicerID', and 'MERS iSearch'. Below this grid is a section for 'MERS Fraud Tools' with sub-links for 'Overview', 'Bulletins', 'Manuals', and 'Publications'. On the right, a 'What's New' section lists updates from March 19, 2008, including 'HOPE NOW Welcomes MERS to the Alliance' and 'Case Study: Read how Indymac Bank uses powerful features within MERS to detect and fight fraud'.

•**Manuals** - Quick Reference Guide on MERS Fraud Tools

•**Publications** - Case Study: Indymac's Use of Fraud Detection Tools Within the MERS® System

Identifying Fraud, Leveraging the Tools for Early Detection



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