

Property Identification

Property ID (PID): 007-865-791
 Roll Number: 000000004252902022
 Legal Desc: Lot: 2; PI: 75000; DL: 400; LD: New Westminster (36); Narrative: Group 1.
 Property Address: 22337 124 AVE

Location

Assessment Area: Fraser Valley
 Jurisdiction: Maple Ridge, District of
 Neighbourhood: RIVER - 124 AVE AND LAITY - 222 ST
 Owner Address: N/A

Property Value Analysis

Claimed Total Value: **\$370,000** Submitted Loan to Value: **0.68**
 Claimed Mortgage Value: **\$250,000**

Description	Risk Of Inaccurate Property Value			
Landcor Valuation	L	M	H	High
BCA Valuation	L	M	H	Low
Overall	L	M	H	Moderate

Property Risk: Risk of inaccurate property value is Moderate.

Transaction Analysis

Description	Risk Of An Unusual Transaction			
Permit Search	No Permit Found			Low
Last Sales Transaction	Transaction Greater Than 1 Year			Low
Transaction vs. Neighbourhood	L	M	H	Low
Overall	L	M	H	Low

Transaction Risk: For the subject property, Landcor has determined that the overall risk of an unusual transaction is Low.

Conclusion Property Value and Transaction Analysis

Combined Risk L M H **Moderate**

For the subject property, Landcor has determined the risk of inaccurate or unusual information, as determined from the property value and transaction analysis is Moderate. It is recommended that additional due diligence, as identified below, be conducted to reinforce these findings.

Loan Risk Assessment

0% 75% 90% 100+%

Loan-To-Value Risk L M H **Low**

Based on property value estimates from Landcor, the specified loan amount would represent a loan to value ratio below 75% which represents a Low risk.

Additional areas to conduct due diligence to minimize the risk of mortgage fraud:

Property Risk: Additional due diligence includes the verification of property attributes (measurements, zoning, easements & covenants), an owner's intent to reside on the property, or whether conditions require **at closing are complete.**

The Landcor Property Valuator can be purchased for the subject property to provide detailed property values and sales history information.

Transaction Risk: Additional due diligence includes the verification of title transfers, mortgage discharges and that the property is in the seller's name.

The Property Profiler can be purchased for the subject property to provide detailed property and sales history information.

Identification Risk: Risk identification information is a primary factor in mortgage risk. Due diligence should be performed to confirm that identification has not been forged or altered, that a non-existent borrower is not being used, or that an individual is not being used without their knowledge. Some additional things to look for are multiple unrelated borrowers and forged real estate professional licenses and identifications.

Employment Risk: Fraudulent employment information is a secondary factor in mortgage fraud. Mortgage fraud can occur with fraudulent employment information. Employment letters and pay summaries should be verified as not forged or altered. Additionally, income or tenure should be verified that it is not inflated.

Equity Risk: Equity information is a secondary factor in determining mortgage fraud. Mortgage fraud can occur with fraudulent equity information. Things to for include: a non-genuine gift letter, account statements not belonging to the borrower, equity being withdrawn prior to closing, a down payment that is paid outside of the escrow, or a down payment that is paid directly to the seller.

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