



## **PRESS RELEASE –October, 2012**

INTEGRA's "3-in-1" Destiny loan origination system now features a fully integrated fraud detection and verification module to enable users to instantly detect fraud risk and meet their regulatory requirements for verification.

INTEGRA has worked with FACTiNTEL a leader in fraud detection, to seamlessly provide Destiny users with a comprehensive suite of fraud risk tools to verify borrower and collateral information. A comprehensive fraud risk report is instantly returned within Destiny which alerts the user to true fraud risk or simple miss-keyed data which is preventing verification.

The fraud risk service features a unique capability which lowers lenders total cost of fraud detection by helping to clear false fraud alerts, which drive up underwriting costs and delay closing.

The FACTiNTEL fraud reports check of billions of public and government records to verify information including: identity, SSN, employment, income, deposit and collateral information. The suite of fraud risk services also includes multiple excluded party watch lists to ensure compliance with the Patriot Act, mortgage regulations, Fannie MAE LQI and anti-money laundering regulations.

Destiny now provides mortgage lenders with "one click" access to investor approved reports including: IRS 4506T, and SSN Direct and property ownership records to detect "flipping", Verification of Employment, Verification of Deposit, occupancy reports for conventional, FHA/VA and reverse mortgages.

### **About INTEGRA Software Systems, LLC**

Established in 1996, INTEGRA partners with mortgage lending clients – medium to large sized banks; brokers; credit unions; retail, wholesale, and sub-prime lenders – to provide each of them a competitive advantage with a loan origination system (LOS) tailored to their specific needs. INTEGRA's Destiny LOS spans point-of-sale through post-closing and secondary marketing for lenders interested in efficiencies gained from automating every step of their mortgage loan workflow. Destiny wraps around a lender's particular business model and each of their business channels: Retail, Wholesale, Correspondent, Internet, Telemarketing and Employee Loan. For more information about INTEGRA Software Systems, please visit [www.integra-online.com](http://www.integra-online.com) or contact or contact [sales@integra-online.com](mailto:sales@integra-online.com) or call 877-388-1394.

### **About FACTiNTEL LLC**

FACTiNTEL is a national provider of comprehensive fraud detection and verification services for multiple industries, including: mortgage, background/ tenant screening and anti-money laundering. With more than a decade of experience in risk evaluation solutions FACTiNTEL enables companies to instantly detect true fraud risks without the wasted costs associated with false fraud alerts. For more information about FACTiNTEL, please visit [www.factintel.com](http://www.factintel.com) or email [sales@factintel.com](mailto:sales@factintel.com) or call 773-867-8594.