

LexisNexis® Mortgage Industry Data Exchange (MIDEX®)



Lock out fraudsters with deeper screening, intuitive alerting and robust fraud protection.

Today's technology has opened a door for increasingly complex varieties of mortgage fraud. Industry insiders pose the greatest financial risk and have significantly contributed to industry losses in recent years. Fortunately, LexisNexis® Mortgage Industry Data Exchange (MIDEX®) solutions provide information and technology to help track and combat mortgage fraud risk while supporting compliance with evolving state and federal regulations.

There's only one solution of its kind

The Mortgage Industry Data Exchange (MIDEX) is the only database that contains industry-contributed incidents of subscriber-verified fraud and/or misrepresentation, in addition to public administrative actions and professional license information from state, federal and regulatory agencies.

- **Non-public incidents:** Submitted by a wide range of companies, MIDEX is the only repository of its kind that provides information on incidents of subscriber-verified fraud and/or misrepresentation.
- **Public records:** Access a large collection of administrative, disciplinary, enforcement and legal actions plus additional public filings to gain in-depth visibility into potential exposure to business relationship risk.
- **MIDEX professional license verification:** Instant online access to licensing and credentials information for industry professionals and businesses, gathered from federal and state regulators.



MIDEX Alerting – risk management with peace of mind

MIDEX Alerting provides proactive database monitoring and delivers automated electronic notifications of any changes, new actions and reported incidents on your business partners. Alerting services are available for information regarding professional licenses and for MIDEX public and non-public information, including insight into :

- Changes in license status
- Public sanctions
- Non-public subscriber-submitted incident reports
- Bankruptcies
- Liens
- Judgments
- Criminal records

MIDEX is available on the LexisNexis Real Estate Solutions page, a leading source of industry-specific tools and reports that strengthen risk visibility and streamline due diligence across the lifecycle of the loan.

MIDEX delivers protection from mortgage fraud involving industry professionals by offering:

- Individual and company licensing verification information
- Combined public sanctions and non-public financial incidents information
- Intuitive alerting that helps monitor selected search files and delivers automated change alerts

MIDEX helps you proactively mitigate insider risk through its alerting service, which automates monitoring of content on:

- Lenders
- Loan Officers
- Appraisers
- Real Estate Agents
- Mortgage Brokers
- And More

Rely on a powerful tool for detecting and preventing mortgage fraud by industry professionals, minimizing exposure to financial risk and avoid reputation damage and strengthening compliance with key lending regulations.

For more information:

Call 866.676.6274 or visit lexisnexis.com/risk/financial-services

About LexisNexis Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our financial services solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.



The LexisNexis Mortgage Industry Data Exchange (MIDEX) services are not provided by “consumer reporting agencies,” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. §1681, et seq.) (“FCRA”) and do not constitute “consumer reports,” as that term is defined in the FCRA. Accordingly, the LexisNexis Mortgage Industry Data Exchange service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified.

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