

Section 1.36 – Social Security Validation Guidelines

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Social Security Validation

General

- The borrower(s) identity must be verified by validating that borrower(s) Social Security Number (SSN) reflected on the application was issued to the borrower and is consistent on all credit documentation.
 - Truist is not currently pulling Social Security verifications from the Social Security Administration at this time. A vendor or the SSI Administration will be able to provide verifications to clients with an applicable fee.
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Related Bulletins

Related bulletins are provided below in PDF format. To view the list of published bulletins, select the applicable year below.

- [2022](#)
- [2020](#)
- [2018](#)

Note: There were no related bulletins published in 2016, 2017 and 2019.

Social Security Number Validation

Residential Mortgage Credit Reports

- Provide an indication that the borrower's social security number has been validated by a social security validation vendor from the following three (3) vendors:
 - FACS+ (service provided through Experian),
 - HAWK-Alert (service provided through Trans Union), and
 - SAFESCAN (service provided through Equifax).
 - All of these services are acceptable resources to validate SSN through the credit reporting repository.
 - Correspondent clients are required to detach the report from the credit report and attach to the Certification. Additionally, indicate there were no alerts on SSN on the Certification in the appropriate space.
 - If there is an alert on a social security number through one of the services listed above, the client must use an outside vendor to validate the borrower's social security number and attach that documentation to the Certification.
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Unacceptable Social Security Number Validation Documents/Tools

- The social security number **cannot be validated** in MERS.
- Truist does not allow the use of an Individual Tax Identification Number (ITIN) in lieu of a valid SSN. An ITIN is a nine digit number, beginning with the number 9, issued by the IRS for tax reporting purposes to non-U.S. citizens who are not eligible to obtain an SSN.