How the ClaimProof 410A audit works

For heads of bankruptcy operations, QC and compliance at mortgage servicers · Alchemy Loop

ClaimProof 410A Audit compares your filed 410A with an independent rebuild of the same claim from its payment histories, made without looking at your figures, and shows you where they differ. For Parts 2-4 you get both figures, the page, and a possible reason where one can be found. For Part 5 you get the rows and balances that differ, with the page where we can place it. It is built never to call a claim clean on a partial check.

What you send, per claim

Required	Helps us check more lines
The 410A as filed	The escrow analysis nearest the petition date
Every payment history used, from every servicer	Note terms (rate and payment), where the history cannot prove them
The petition date (we never take it from your form)	Counsel's fee and cost invoices
The property's state	Modification or deferral papers

Claims can be listed together in one spreadsheet, so a set of claims is sent and reported as a batch.

What we do

1. **Read your filed form in two independent ways.** Parts 2-4: once from the PDF's own text (or by OCR for a scan), once by an AI model reading the page images. If the two readings disagree, the line is marked "could not read" and flagged for a person - never reported as a difference. A figure read only one way can still be compared, but can never support a "No differences found" verdict. Part 5 is read twice when it uses the official A-Q table; other layouts are read once today, labelled as such, and cannot be cleared without review.
2. **Check your form against itself.** The Part 2, 3 and 4 totals; the escrow-deficiency and fee amounts shared by Parts 2 and 3; and every Part 5 balance against the row above it and the amount applied on that row.
3. **Rebuild the claim from the histories.** Our Ledger Engine recalculates every running balance to the cent and works out each line of the form, in its own run, before the audit compares.
4. **Compare.** Parts 2-4 line by line. Part 5 row by row: charges dated differently, rows found on only one side, and the point where each balance first differs - and every later point where that difference changes.

What you get back

Each money line in Parts 2-4 gets one of these answers:

Answer	Meaning

Match	The figures agree to the cent. Counting toward a clear verdict also needs two agreeing readings of your figure and firm support for ours
Difference	The figures differ: both figures and the page, with a possible reason where one can be found - a possible reason, never a conclusion
Provisional match / difference	Ours depends on transaction types our model classified and a person has not yet confirmed
Follows from a line above	A total that differs only because a line above it differs
Not checkable	A document we need was not sent - and we say which one
Our side uncertain	Our own figure needs review, so we do not count it against yours
Could not read	Your form could not be read with confidence on that line
Blank on the filed form	Nothing printed, and nothing of ours to set against it

Each claim then gets a verdict:

- **No differences found** - only when every populated Parts 2-4 line was read two ways, agreed and matched, every

self-check passed, and Part 5 was read twice, rebuilt on firm ground and lined up with nothing unexplained and no gap in the histories.

- **Review** - something differs or a self-check failed; the findings say what.
- **Could not complete** - with the conditions that stopped it; the Lines sheet shows each affected line.

For a batch you get one workbook: a summary per claim, every finding with a column for your team's judgement, and every Parts 2-4 line in full. Part 5 is summarised, and its differences are listed as findings.

Why a form that adds up can still be wrong

Raise the principal and the total by the same amount and every total on the form still checks. Footing checks cannot see that. A comparison with an independent rebuild can, because it finds the line that moved.

What we never do

- Change a figure on your claim, or file anything.
- Call a claim clean when part of it could not be checked.
- Present a possible reason as a finding.

How to start

With an audit of claims you have already filed. You see what it finds on your own portfolio before anything changes in your process.

ClaimProof 410A by Alchemy Loop produces draft figures and evidence for review. It does not give legal advice, and the filing party remains responsible for every claim filed.