

PORTFOLIO REVIEW AND ANALYSIS SERVICES

Uncover hidden risks and missed opportunities in your loan portfolios.

Without accurate, supplemental data to bolster your existing loan files, it's hard to detect all the underlying risks that could be hidden in your portfolio. But with the right data, you can identify those risks with confidence and take advantage of profitable opportunities as well. LPS Applied Analytics' Portfolio Review and Analysis services give you the high performance data you need to quickly detect areas of risk or to support your new business strategies. Simply match your loans to our vast data resources and leverage a rich variety of information to help you meet your goals.

Our enhanced data gives you the intelligence you need to execute highly-effective lead generation efforts, risk management projects, portfolio retention campaigns, lien monitoring, portfolio reviews and much more. Plus, Portfolio Review and Analysis lets you improve and maintain your customer database to uncover cross-sell opportunities.

The Data

Our data resources include the most robust and accurate property and public record data available. Access more than 92 percent of the nation's property ownership records, quickly and conveniently. With more than 648,000 new ownership records added monthly, you can rest assured you are receiving the most comprehensive and current information.

Data attributes include:

- Loans recorded
- Loan detail
- Current owner
- AVM values
- Property characteristics

The Uses

Fueled by our unparalleled data, Portfolio Review and Analysis gives you the exact intelligence you need to save valuable assets and pursue growth opportunities. Use Portfolio Review and Analysis to enhance your:

- Cross-selling efforts
- Lead generation opportunity identification
- Portfolio risk analysis
- Portfolio prepayment/lost-loan analysis
- Lien monitoring
- And nearly any portfolio scenario you can imagine

The Proof

Cross-Selling Efforts

Scenario: Lender employed Portfolio Review and Analysis to analyze a list of 100,000 credit card customers to determine which ones were property owners and, of those, which were not mortgage customers of the bank.

Result: Lender identified 27,000 prospects for mortgage cross-selling solicitation.

Lead Generation Opportunities

Scenario #1: Lender used Portfolio Review and Analysis to create a list of properties and homeowners in specific MSAs that were subject to increased GSE loan limits and that had a pending ARM reset date within the next six months.

Result: In one MSA alone, the lender discovered 166,000 new conforming loans with more than 16,000 having an ARM reset within the next six months – perfect candidates for refinancing.



Scenario #2: Lender requested Portfolio Review and Analysis to perform a portfolio analysis on first mortgages and identify which properties had a second lien and a combined LTV lower than 65 percent.

Result: Lender found that 27 percent of its first mortgage customers had a second lien and a combined LTV lower than 65 percent, qualifying them for a loan consolidation solicitation.

Portfolio Risk Analysis

Scenario #1: Servicer accessed Portfolio Review and Analysis to analyze 1.8 million open HELOCs in its portfolio and identify correlating properties that were no longer in the borrower's name.

Result: Servicer identified more than 70,000 open HELOCs to review for possible change of ownership risk.

Scenario #2: Lender used Portfolio Review and Analysis to add an AVM value and LTV HELOCs.

Result: Lender was able to determine if the equity in the property was sufficient enough to justify the existing HELOC limit.

Portfolio Prepayment/ Lost-Loan Analysis

Scenario: Lenders employed Portfolio Review and Analysis to analyze 112,000 prepaid loans.

Result: Lender was able to determine which loans were lost to refinance and which were lost to property sales. Lender was also able to identify the characteristics of the new loans, including cash out, interest rate, rate type and the new lender.

Lien Monitoring

Description: LPS Applied Analytics has enhanced Portfolio Review and Analysis to provide ongoing automated monitoring of a single loan or a portfolio of loans for additional liens. Loans will be monitored based on pre-determined rules and frequencies as determined by the client.

Scenario #1: Second lien holders can use Portfolio Review and Analysis to automatically monitor first liens for signs of delinquency or default, as well as ownership changes.

Scenario #2: First lien holders can leverage Portfolio Review and Analysis to automatically monitor for a borrower getting a second lien on the property or if there is a lien against the property.

Results: Portfolio Review and Analysis has the potential to provide alerts on the following: ownership changes, foreclosure/default activity, ARM resets, lien status change, equity change, shotgun mortgage, MLS listings, tax delinquency and bankruptcy.

These case studies highlight only a few ways Portfolio Review and Analysis Services have helped lenders and servicers – but, the possibilities are truly unlimited.

**Get the market intelligence
you need with portfolio
review and analysis
services today!**



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