

EARLY PAYMENT DEFAULT SCORE

Mitigate your risk now
with LPS EPD Score.

Identify.
Evaluate.
Protect.



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January 2010 • AA25

Fast Forward Your Risk Management Strategy

Mitigating your fraud losses is critical! LPS' Early Payment Default (EPD) model empowers you to take your risk management and fraud prevention strategies to the next level. Effectively and accurately rank the risk of your loans and predict the likelihood of early payment default, often caused by fraud.

Proactive Identification of Early Payment Default

Seamlessly integrate the EPD Score with your business processes to perform a comprehensive review of your mortgage applications to help identify EPD risk. LPS helps you accurately predict the likelihood of EPD through sophisticated empirically-derived scoring models that leverage the industry's largest collection of loan-level performance data. This automated screening process provides you with a risk-rank score based on more than 30 variables from loan, public records, collateral valuation and market data.

Accurate, Reliable and Comprehensive Data

EPD Score is built on the foundation of LPS' industry-leading public records database that covers 92 percent of the U.S. population, as well as LPS' comprehensive loan-level and valuation data. With this extensive data,

LPS provides a more accurate and reliable EPD solution to help you:

- Cost effectively and accurately screen your mortgage applications
- Dramatically reduce EPD losses and increase the quality of your loan portfolio
- Efficiently guide and streamline your workflow

The LPS EPD Score can help you increase operational efficiencies, lower costs and make more informed loan decisions.

Enhance Your Risk Management Process

Call **866.964.8343** or e-mail lpsAAsales@lpsvcs.com to find out how LPS can empower you to accurately identify misrepresentations that could cause significant future losses.