

## Leave No Stone Unturned. Minimize Collateral Risk in Your Portfolio.

### Uncovering Risk Early in the Process

Despite efforts to review appraisals and valuations, hidden collateral risk continues to creep into loan portfolios. Flipping, REO activity and unusual price fluctuations in a subject property's sales history are difficult to discern through traditional due diligence methods. To keep collateral-related risk out of your portfolio, you must detect and pinpoint any suspicious activity surrounding properties used to secure the loans you fund. InSight™, a sophisticated collateral-risk screening tool, allows you to see, within seconds, the likelihood of collateral-related risk in your originations. With InSight, you will also gain a clear understanding of the level of risk involved and what to do about it – immediately.

### Everything You Need to Pinpoint Hard-to-Find Collateral Risk

InSight gives you a detailed history of the subject property, including sales, valuations, ownership and comparables data for properties in the same neighborhood or market area. You gain a quick, but thorough, understanding of the potential collateral risk with a brief, easy-to-read summary. For a more simplified interpretation of the risk involved, you can view the report's red/yellow/green traffic-light-style indicator. Supporting raw data is also included, allowing you to conduct your own analysis of the results. All the details you need to find hidden collateral risk are at your fingertips quickly and easily.

- Identify suspicious transactions with a 10-year subject property transaction history that includes:
  - Multiple sales
  - REO transfers
  - An excessive valuation differential among recent sales
  - A statistically significant presence of REO properties in the surrounding area

- Review two sales on up to 20 sales comparables in the same neighborhood
- Understand the subject property neighborhood even better with access to data from a cluster of properties in close proximity, including ownership and valuation data
- Dig deep into a neighborhood by getting detailed information on:
  - REO and default trends
  - Predominant lenders
  - Environmental hazards
- Be prepared to act with a solid plan for next steps, including recommendations for additional due diligence

### Affordable Collateral Risk Prevention for Your Whole Portfolio

Scanning your entire portfolio for collateral risk factors used to be a costly luxury and far too time-consuming to consider. Now, InSight delivers automation and exceptional affordability so that any business serious about preventing loss can do so. With an economical price point, InSight allows you to scan every single loan for potential collateral risk, and analyze only those flagged as needing additional investigation.

### Combining Trusted Resources to Uncover Collateral Risk

InSight combines the power of its SiteX.com database – the nation's largest, most current and accurate property and appraisal database – with several other industry-leading databases to uncover factors that can affect the accuracy of your valuations, as well as the marketability of subject properties. Nothing else is more effective at helping you manage collateral risk.



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