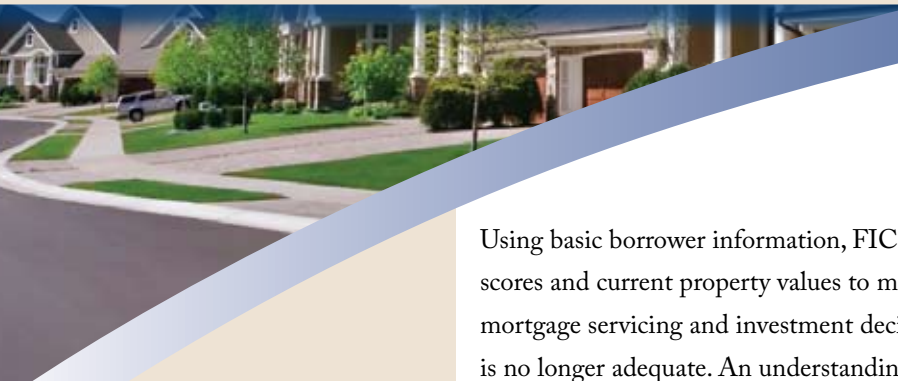


# NEIGHBORHOOD OUTLOOK®



Using basic borrower information, FICO scores and current property values to make mortgage servicing and investment decisions is no longer adequate. An understanding of the future direction of the property values and inventory levels are now key factors, which vary significantly depending on the region.

In order to make the most effective decisions, you cannot necessarily rely on state averages or even city averages; **you need to analyze market conditions down to the neighborhood level.**

## Take a Look at the Neighborhood

LPS Applied Analytics now offers a quick, economical and easy way for you to review historical trends and data-driven analytics that give you insight into the future direction of a property's value.

By aggregating its extensive data resources and expert analytics, LPS Applied Analytics delivers Neighborhood Outlook® – a robust, easy-to-follow report with the granular, local information needed to help guide your decision making and risk management strategies.

## Standard Reports

In less than a few minutes, you can be reviewing information on the subject property as well as neighborhood trends and predictions with Neighborhood Outlook's standard report that includes:

- Historical, current and forecasted inventory levels.
- Forecasted foreclosure and REO costs and timelines.
- 30, 60, 90 and 120+ day delinquency trends.
- 12- and 24-month market forecasts for home values.
- A detailed summary of mortgage information in the neighborhood, indexed to state and national ratios, including: exotic loans, delinquency and foreclosure trends, delinquency roll rates and average credit scores.
- Conformity/similarity of the subject property to the other properties in the neighborhood.
- A comparison of the number of properties recently sold in a neighborhood to the total number of properties in that neighborhood.
- Five-year transaction history for the subject property.
- Details for recently closed neighborhood transactions similar to the subject property.
- Details for recently closed transactions in the neighborhood similar to the subject property, identified as arm's length, REO or foreclosure transactions.
- Subject property map identifying the proximity of sales to the subject property.
- Neighborhood Outlook results are available in PDF, spreadsheet or XML format.



## Customized Reports

Neighborhood Outlook can also be easily customized to meet differing business rules and tolerances. Because Neighborhood Outlook leverages data from multiple robust sources and segments it into small sets of data, you can pick and choose the types of data you want included on the report, enabling you to design the report just as you need it.

Simply sign on to LPS' user-friendly interface and select the "segments" you need to enhance your decision making. These fields will populate your customized report. LPS will then generate a report template that you can name and use each time you place orders as often as you need with no additional effort.

A sample of the data sets available via for the customized report includes:

- Valuation results
- Market trends
- Neighborhood data
- Mortgage sample and concentration
- Delinquency data
- Foreclosure and REO cost and timeline estimates
- Subject property information
- Subject 5-year transaction history
- Latest transactions
- Maps and graphs

For a complete list of data sets available and definitions of the fields within each data set, call 866.964.8343 or e-mail [lpsAAsales@lpsvcs.com](mailto:lpsAAsales@lpsvcs.com).

## Put Neighborhood Outlook to Work for You

For a single loan or an entire portfolio of loans, Neighborhood Outlook offers significant value for originators, capital markets professionals and servicers.

**Originators** have a quick and cost-effective, third-party mechanism that gives insight into neighborhood price and inventory trends. This is key in identifying declining markets and the potential risk of overvaluation, so you can determine the appropriate level of due diligence to perform on your origination property valuation(s).

**Capital Markets** professionals have a tool they can review that identifies potential high-loss investments. With Neighborhood Outlook, you can determine what investments to make and effectively manage the potential risk of your existing investments.

**Servicers** have a tool they can leverage in their collections and loss mitigation efforts. Neighborhood Outlook delivers valuable information to help servicers focus their efforts around delinquencies foreclosures and REOs based on the neighborhoods with the greatest declining home values. Neighborhood Outlook also provides the intelligence to approve or deny aggressive short sale offers.

**Look to LPS for accurate neighborhood information and analytics.**



[www.LPSVCS.com/appliedanalytics](http://www.LPSVCS.com/appliedanalytics)

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