

LIEN ALERT

Monitor liens on the collateral securing your loans to help you better manage risk, enhance lead generation and maximize your ability to mitigate losses.

Staying informed about changes in the lien status on properties securing your loans – or loans you may be acquiring – is key to proactively addressing at-risk loans. Critical lien indicators can help you more effectively manage risk, support lead generation and improve decision making to better protect your security interest.

Monitor Liens

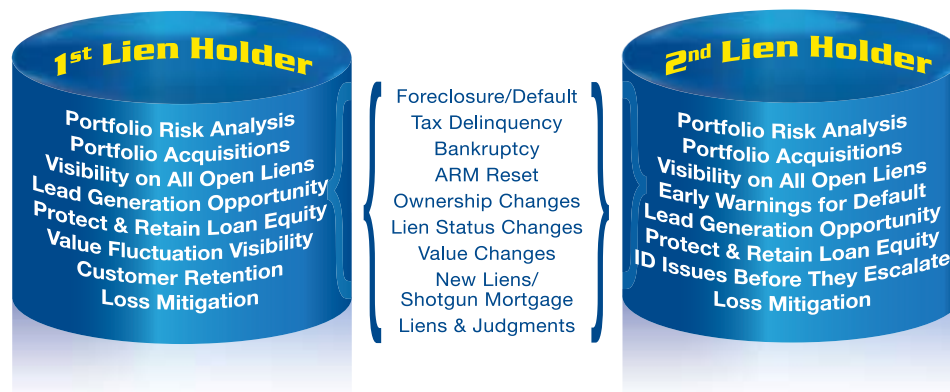
LPS' Lien Alert is a full-service, end-to-end lien monitoring product suite that offers one-time or ongoing monitoring of specific loans, equity position or entire loan portfolios. Data alerts, set to your predetermined rules and timeline requirements, help you identify key risk indicators on properties that you are securing, enable you to stay on top of what's happening with your portfolio and empower better decision making on loan modifications or loans you might acquire.

This end-to-end solution offers online monitoring of loans available within LPS' extensive, industry-leading U.S. public records database which covers more than 92 percent

of the U.S. population. Combine that with robust online management and reporting tools delivered via LPS' proprietary **SiteX™** Web services platform, and no other lien-monitoring solution can match Lien Alert's spectrum of automated alerts.

Based upon your pre-determined rules and frequencies, Lien Alert instantly alerts you to nine key lien indicators that could impact loan or borrower status and have a possible negative impact on your business:

- Foreclosure/default activity
- Tax delinquency
- Bankruptcy
- ARM reset
- Lien status changes
- Value changes
- New liens and shotgun mortgage
- Ownership changes
- Liens and Judgements



Put Lien Alert to Work for You

The discovery of any of these critical lien indicators will help you to decide the appropriate action to take, including prospecting for refinances or proposing loan modifications, as well as other borrower workouts.

- First lien holders may use this product to manage risk on their liens by detecting potential default activity using the tax delinquency and bankruptcy alerts, while also watching for second liens taken out on properties, which could result in equity or lien status changes.
- Subordinate lien holders receive ongoing alerts of delinquency indicators, default activity, ARM resets or changes of ownership to determine the second lien holder's potential risk and maximize their secured interest.
- Servicers considering the acquisition of loan portfolios are able to perform greater due diligence by quickly analyzing a portfolio's condition for existing or potential risks.

Select from Three Options to Meet Your Unique Needs

Lien Alert is available in the following three product options to best meet your specific business needs.

On Demand

On Demand offers lien monitoring of single properties, with the Lien Alert report made available through LPS' SiteXData™ Web service.

Match & Append

Match & Append provides a one-time multiple property analysis of a loan portfolio. Using either pre-set or client-defined alert criteria,

the portfolio file is matched against LPS' public records databases. When alerts appear on matched properties, a summary property report is automatically generated, and the client can request a comprehensive report detailing the specifics of the alert.

Automated Portfolio Monitoring

This option provides ongoing monitoring of a loan portfolio based on a pre-determined frequency (monthly, quarterly, etc.). Summary property reports are automatically generated for properties flagged with an alert, and the client can request a comprehensive report detailing the specifics of that alert.

Protect and Grow Your Servicing Business with the Industry's Best End-to-End Lien Monitoring Solution

Lien Alert is customizable, interactive analytics tool for alerting you to key credit indicators that may signal a potential portfolio risk. LPS offers a quick implementation time and multiple products with variable pricing. Respond more quickly to competitive pressures, take advantage of lead opportunities faster and mitigate risk better.

LPS' Lien Alert provides the early lien warning notifications you need to take timely actions that minimize risks to your loan portfolio.



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