

# LPS® DOCUMENT SOLUTIONS

Enjoy the highest on-time compliance rate, along with solutions that offer the lowest total cost of ownership.

## Cut costs and refocus on your core business operations.

LPS Document Solutions gives you a simple, reliable and surprisingly affordable document fulfillment solution, with comprehensive, nationwide services that help you lower your total cost of ownership and keep you focused on your core business operations.

## Custom solutions tailored to your individual needs.

LPS Document Solutions has the nationwide reach and experience to provide expert document services in every county nationwide. Our proprietary eDOCX platform delivers a host of document solutions to support loan modification, lien release and assignments. We offer an exceptional level of flexibility – tailoring our services to meet your individual requirements.

## Loan Modification: Improve Loss Mitigation Efficiency and Results

LPS Document Solutions provides a complete range of robust, end-to-end loan modification document and fulfillment solutions to help you and your borrowers move quickly, efficiently and smoothly through the loan modification process. LPS Document Solutions supports a variety of loan modification types – **including HMP/HASP** modifications, with fulfillment solutions for qualification packages, trial plans and modification agreements. From paperless to mail-away processes, LPS Document Solutions can significantly reduce cycle time and expenses, while dramatically increasing response rates.

## eRelease®: A Complete End-to-End Lien Release Solution

Consider it the true cutting-edge technology in lien release document processing: a complete, end-to-end solution, designed to provide just the level of service you need. From a dedicated, full-service, Web-based system that gives you the power to handle all your requirements in-house, to a full outsource service provided by the industry's most experienced professionals,

eRelease® can be customized for the support you require.

- Seamless MSP updates
- On-demand reports
- eRecording
- Trustee services
- Robust client care site

## eSearch™: Document Recovery

eSearch is a fully automated cascading solution that enables you to easily retrieve the data you need to successfully create a recordable document. With its intelligent capabilities, eSearch can even determine – with a high success rate – the best method to route a document search order to obtain any missing data, based on the geographical location of the property, as well as on the age of the loan transaction. eSearch locates this information using these powerful data sources:

- LPS' public record repository of detailed real estate data on 92 percent of U.S. property ownership records
- Data from the National Network of Abstractors

## eAssign™: Assignment Services

As an outsource vendor, LPS provides complete assignment services without the headaches of office management, software development and maintenance – eliminating the need to hire or reduce staff in response to temporary business fluctuations. LPS supplies all the tools you need (including extensive compliance and loan-level aging reports), enabling you to focus on your core business and increase profits.

## Expedited Recordation Services

When you are on deadline to record county documents and every day's delay brings additional expenses, our expedited recordation services offer fast document filing. Our nationwide network of abstractors can



hand-carry prepared documents into the recorder's office to expedite recordation and minimize the costs associated with bankruptcy and foreclosure filings.

### **Express Title Search**

When it comes to bankruptcy and foreclosure proceedings, time is money. Express Title lien reports allow servicers to quickly and inexpensively access a list of liens on a property to determine the chain of title and establish which lender owns the mortgage document. In the event that the current title is not in the current lender's name, LPS Document Solutions' eAssign service can properly record the title, enabling servicers to reduce the costs related to bankruptcy and foreclosure proceedings. Express Title is a non-insurable product intended to provide information only.

### **RID™: Recorder Information Database (RID)**

Housing market instability has led to increased scrutiny and regulation of the mortgage industry, a flood of loan modifications and more frequent county fee changes. It's more important than

ever for originators, servicers and borrowers to remain compliant with new legislative requirements that relate to the payment of county recording fees and taxes associated with the sale and transfer of property and servicing of a mortgage. When requirements aren't met, originators and servicers are at risk for expensive penalties, unnecessary complications and filing delays.

LPS' RID is the industry's most accurate, efficient and cost-effective solution for access to county-level data. RID is a national repository that provides recording fee, deed taxes and filing requirements for all 3,700+ U.S. jurisdictions.

RID helps originators and servicers accomplish these critical business goals – all with minimal impact on current infrastructure:

- Meet new legislative regulations
- Minimize filing rejects
- Facilitate accurate fee collection and fee disclosures
- Reduce the risk of penalties

## **Document processing solutions that work – for you.**

Cut costs and streamline your operations with cutting-edge loan servicing document solutions from the leader in loan servicing solutions.

### **Loan Modification**

- 65 percent of documents delivered via eSign are executed within 24 hours
- 80 percent of documents delivered via eSign are executed within 48 hours

### **eRelease®**

- Fully secure, Web-based system with 24/7 access
- 99.8 percent on-time compliance; online tools to view your pipeline at a glance
- Client Care Web site provides online, real-time status and document images

### **eSearch™**

- Physical jurisdiction search and document retrieval
- Chain-of-title verification and lien position/ownership reports
- Links to LPS public record repository

### **RID™**

- Exceptional 100 percent customer satisfaction rate
- Most accurate fee calculator in the industry

### **eAssign™**

- Recording/tracking of complete documents
- Image of recorded document on Web site

### **Title Express**

- Verification of last property transfer or deed recorded
- Current owner vesting
- Current legal description/PIN

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