



Transparency, efficiency and intelligence in every default transaction

## TrackPoint Platform

Default Module – *efficient and compliant foreclosure processing.*

### OVERVIEW

DefaultTrackPoint is the only solution that maximizes foreclosure processing efficiency, ensures nationwide compliance to foreclosure guidelines, and provides state-by-state exception handling — debt dispute management, forbearance, reinstatement and bankruptcy.

#### Centralized Scheduling and Tracking

- A centralized workflow technology that communicates to all parties
- Provides detailed tracking and electronic calendaring
- Creates automatic calendaring with alerts based on status of file and state statutes
- Communicates detailed exceptions and solutions on any file directly to the lender/client
- Tracks foreclosure and exception timelines

#### Regulatory Knowledgebase

- Workflow engine based on complete, nationwide regulatory knowledgebase for default management across all 50 states; includes Judicial, non-Judicial, and DIL

- FHLMC, FANNE MAE, FreddieMac, HUD VA codes and timelines
- Creates schedules based on state and insurer guidelines
- Handles digital document processing based on state requirements
- Ensures compliance and audit-ready status

#### Improved Business Processes

- System maintains audit-ready status to meet regulatory guidelines; can give instant live-file status or show past activities on a file that has been resolved
- Sends filing notices within 24 hours, speeding up timelines with direct communication to all parties in the default space
- Automates redundant manual processes to reduce manual labor and decrease errors
- Information archiving and task tracking — system is always audit-ready
- Provides updated status of all files to reduce customer, debtor and investor phone calls

### SPECIFIC FEATURES

- Web-based ASP model — hosted and administered by DepotPoint
- No software to install or maintain, no internal staff support required
- Flexible, customizable system easily integrates with existing systems, including case management; does not require changes to existing processes or extensive training
- Allows for scalable expansion across multiple locations in a cost-effective manner

