



Transparency, efficiency and intelligence in every default transaction

## Loan Portfolio Monitoring – *protects portfolios with automatic alert notification.*

### OVERVIEW

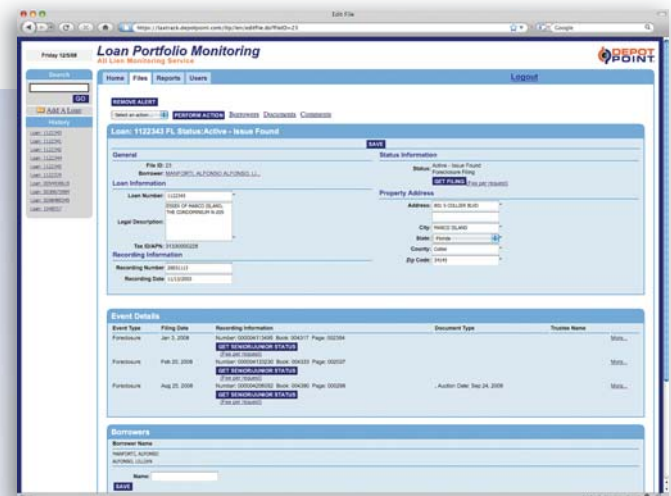
DepotPoint Portfolio Monitoring Module protects portfolios with instant alerts on events that affect loan or borrower status — foreclosure auction, tax delinquency, change in homeowner, and bankruptcy.

- ✓ Automatically monitors properties across all 50 states for events that impact loan status, including equity monitoring
- ✓ Instant notification alerts lenders, mortgage servicers and government agencies to provide greater visibility and additional time to act

- ✓ Arms lenders and holder of loan portfolios with a tool for automatically monitoring all lien foreclosures, tax defaults, and bankruptcy filings — any event that can compromise the timely payment of a loan and increase the chance that a lender's portfolio may suffer considerable financial loss
- ✓ Monitoring of Mark-to-Market changes as valuations fluctuate

### SPECIFIC FEATURES

- Monitoring and alerts — protects portfolios with automatic alert notification
- Continuously monitors tax delinquencies, bankruptcies, home ownership changes and foreclosures across all 50 states in the country
- Generation of an alert when an incident occurs against the property secured by the loan
- Foreclosure filing, bankruptcy, home ownership and tax default details
- Determination of senior/junior status against loan that is being monitored
- Ability to setup, monitor and update loans by authorized personnel
- Extensive management reporting features to assist risk analysis and portfolio metrics
- Reduces transaction due diligence time during loan portfolio trades
- Independent monitoring of loan servicing and sub-servicing
- Integrates with bank's loan servicing platform through an XML or Excel interface and minimizes manual steps involved in exchanging loan portfolio information needed for monitoring



- Multiple file format support for daily uploads of loan portfolio