LPS DESKTOP™ – LOSS MITIGATION

Reduce the frequency and severity of portfolio losses with LPS Desktop's full suite of loss mitigation products.
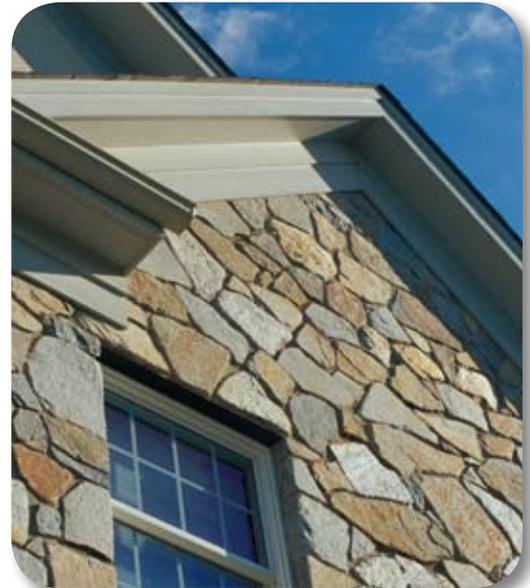
LPS Desktop - Loss Mitigation Product Features

LPS Desktop, Lender Processing Services' robust workflow management application, offers a full suite of loss mitigation products that are designed to reduce the frequency and severity of portfolio losses.

- Automated approvals
- Complete workflow, queuing and loan allocation
- Present-value and/or rules-based decisioning
- Comprehensive rules engine
- Generates and delivers documents, letters and reports
- Configurable by client, investor, portfolio and loan type

Leading-Edge System Functionality

LPS Desktop's Loss Mitigation solutions offer best-in-class functionality to meet your unique business needs. Our sophisticated technology supports your loss mitigation efforts with:
- Client-configurable call scripting templates
- Enhanced home retention options
- Individual modifications or blanket modification campaigns
- Presale, deed-in-lieu, short refinance, lien release, lien transfer and negotiated settlements
- Repayment plan performance queuing
- ARM and escrow changes are displayed in the repayment plan schedule
- Payment-posting schedule for the life of the plan
- Unsecured note generation for presales and deed-in-lieus

Wide Array of Integration Options

No other provider in the industry can provide the wide array of integration options and capabilities that **LPS Desktop's Loss Mitigation** division can offer.

- Provides MSP bi-directional interface
  - nightly extract of 400+ data elements
  - real-time updates through MAGNIFIDE Web Services
- Integrates with Desktop Process Management
- Integrates with Desktop Document Management
- Connects with LPS title, signature and recording services
- Fannie Mae HSSN integration
- Integrates with Wolters Kluwer's nationwide modification documents library
- Integrates with several servicing systems

LENDER PROCESSING
SERVICES

Paperless Modification Document Processing Options

Through an á la carte menu of modification document fulfillment options, servicers can generate, deliver, have executed and subsequently record all modification documents in a paperless environment. These services are intended to reduce the percentage of modification documents that go unreturned from borrowers and allow clients to re-allocate resources from document processing towards completing additional loss mitigation activity.

- Generation of modification document packages and repay plan letters
- E-delivery of modification documents to the borrower
- Paper fulfillment for borrowers without email addresses
- E-signature capability for the borrower
- E-delivery of the documents to a mobile notary service
- Automated title options
- Client-side document signature support
- Document recording services

With customized features, superior systems functionality and a wide array of services from which to choose, LPS Desktop's Loss Mitigation application can maximize operational efficiencies and ultimately reduce portfolio losses.

Contact Information

For a more in-depth look at our leading-edge solutions and for a full product overview, please call **904.470.7700 or** e-mail **info@fis-lps.com.**

LPS

LENDER PROCESSING
SERVICES

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