

LPS VALUATION SOLUTIONS FOR SERVICERS

Gain valuable market insight for portfolio monitoring and initial collections efforts with LPS' superior, end-to-end valuations solution for your servicing operation.

Whether your valuation strategy is driven by the lowest cost, the quickest turnaround or the most in-depth analysis, you need the best valuation solution to meet your specific needs. Lender Processing Services' suite of valuation products assists servicers throughout the servicing lifecycle with a combination of low-cost automated valuation models (AVMs) and data products, and more in-depth desktop and field valuations. Leveraging LPS' robust data and analytics offers valuable market insight for portfolio monitoring and initial collections efforts. Couple that with more in-depth desktop and field valuations solutions, which provide accurate property values for loss mitigation, foreclosure and REO management processes, and you have a superior, end-to-end valuations solution for your servicing operation.

Portfolio Monitoring and Collections

As the nation's leading provider of residential property valuations, LPS is best positioned to proactively monitor your portfolio. LPS' suite of valuation solutions assists servicers in establishing portfolio transparency and determining risk exposure associated with non-performing assets.

LPS' powerful capabilities help you to identify and protect your business from declining markets and areas of foreclosure risk. We identify and calculate the effects of local delinquency, foreclosure and REO costs/trends on a property's value by leveraging LPS' extensive data and capabilities, including:

- Substantial property listings
- Comprehensive foreclosure, REO and public records data
- Unique analytic scoring models
- Sophisticated valuation tools

This information – combined with a property's normal market value, current REO value and net-forecasted REO value from LPS – enables you to identify the highest-risk loans in your portfolio and efficiently focus your collections and loss mitigation efforts where they are needed most.

Loss Mitigation

LPS' automated analytic products quickly, accurately and cost-effectively identify which delinquent properties pose the greatest potential loss risk. LPS can identify price trends, absorption rates and days on market in geographic areas, down to the ZIP +4 level, helping you prioritize where your loss mitigation staff should focus its efforts and establish targeted local loss mitigation strategies. In addition, LPS' valuation tools allow you to assess the value of a loan modification or short-sale opportunity versus a property's estimated foreclosure and REO costs and timelines, enabling you to easily minimize potential losses from loan modification and short-sale activities.

When more accurate, in-depth valuations are required, LPS' suite of desktop and field valuation solutions delivers. LPS' desktop valuations combine timely and cost-effective delivery with analysis by an expert, licensed LPS appraiser. LPS' field valuations blend data collected by a local, licensed real estate professional with the scrutiny of an LPS quality-control analyst. Both solutions leverage LPS' valuation expertise and extensive data resources, and can be combined with a drive-by or interior property inspection.



APPLIED ANALYTICS
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Foreclosure Management

When going through the foreclosure process, LPS' valuations solutions help minimize potential foreclosure losses. With one easy-to-read report, you can determine the effect of local foreclosure and REO costs and trends on the property. Combining LPS data and analytics with an LPS valuation, or review of an existing valuation, provides a well-rounded perspective for creating your foreclosure bidding strategy.

In addition to generating a value, LPS' valuation products can be used to assess the accuracy of an existing valuation, or provide a cost-effective update to a prior valuation by analyzing current and historical market trends. LPS can also provide an objective reconciliation of two or more conflicting valuation reports by a seasoned, experienced and knowledgeable review appraiser.

REO Management

LPS' field valuations combine a local real estate professional's full exterior and/or interior inspection and market analysis with a multi-layered quality control process to provide you with the most accurate valuation estimates for your REO properties. LPS also delivers estimated REO cost and timeline data, along with neighborhood delinquency, foreclosure and REO trend data to help you develop optimal REO marketing strategies that maximize your REO sale prices. If multiple valuations exist for a property, an LPS seasoned, experienced and knowledgeable review appraiser can provide an objective reconciliation. Finally, once you have completed an REO sale, LPS can track it for potential fraudulent activity.

In addition, LPS offers certified appraisals to assist with REO management strategy.

LPS – Your Trusted Provider for Valuations

LPS is well known as an industry leader in valuation products and services for top mortgage originators, investors and servicers. This leadership status was earned by LPS' relentless efforts to deliver the highest quality valuation solutions and to provide a level of personalized customer service that goes far beyond industry standards and expectations.

With the largest and most diverse independent network of more than 45,000 appraisers and real estate professionals, LPS is the best choice to meet virtually any valuation, due diligence or quality control needs, including batch processing of an entire portfolio or a hands-on review of an individual property. Call or e-mail today to leverage LPS' property valuation and review solutions.



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