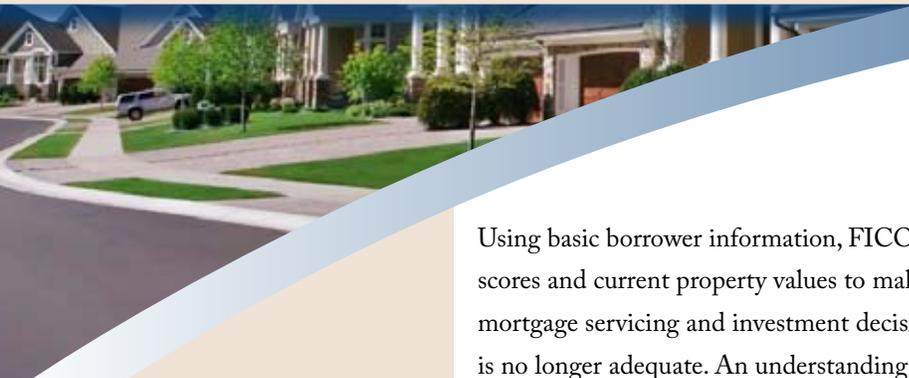


NEIGHBORHOOD OUTLOOK



Using basic borrower information, FICO scores and current property values to make mortgage servicing and investment decisions is no longer adequate. An understanding of the future direction of the property values and inventory levels are now key factors, which vary significantly depending on the region. In order to make the most effective decisions, you cannot necessarily rely on state averages or even city averages, you need to analyze market conditions down to the neighborhood level.

Take a Look at the Neighborhood

Lender Processing Services' (LPS) Applied Analytics division now offers a quick, economical and easy way for you to review historical trends and data-driven analytics that give you insight into the future direction of a property's value.

Neighborhood Outlook provides forecasted neighborhood pricing, delinquency trends and inventory trends for the immediate neighborhood surrounding the subject property, that originators, capital markets professionals and servicers can reference to improve their decision making.

Leverage Neighborhood Outlook's Unique Features

LPS Applied Analytics aggregates its extensive data resources and expert analytics, to provide a robust, easy-to-follow report with the granular, local information needed to help guide

your decision making and risk management strategies. In less than a day, you can be reviewing information on the subject property as well as neighborhood trends and predictions.

Neighborhood Outlook offers the following:

- Historical, current and forecasted inventory levels for the neighborhood.
- Forecasted foreclosure and REO costs and timelines for the neighborhood.
- 30, 60, 90 and 120+ day delinquency trends for the neighborhood.
- 12- and 24-month market forecasts for home values in the neighborhood.
- A detailed summary of mortgage information in the neighborhood, indexed to state and national ratios, including: exotic loans, delinquency and foreclosure trends, delinquency roll rates and average credit scores.
- Conformity/similarity of the subject property to the other properties in the neighborhood.
- A comparison of the number of properties recently listed and sold in a neighborhood to the total number of properties in that neighborhood.
- Five-year transaction history for the subject property.
- Details for active neighborhood listings and recently closed transactions similar to the subject property, including updated loan-to-value data.



- Details for recently closed transactions in the neighborhood similar to the subject property, identified as arm's length, REO or foreclosure transactions.
- Subject property map identifying the proximity of listings and sales to the subject property.

Put Neighborhood Outlook to Work for You

For a single loan or an entire portfolio of loans, Neighborhood Outlook offers significant value for originators, capital markets professionals and servicers.

Originators have a quick and cost-effective, third-party mechanism that gives insight into neighborhood price and inventory trends. This is key in identifying declining markets and the potential risk of overvaluation, so you can determine the appropriate level of due diligence to perform on your origination property valuation(s).

Servicers have a tool they can leverage in their collections and loss mitigation efforts. With the number of delinquencies, foreclosures and REOs continuing to rise, servicers must focus their efforts. Neighborhood Outlook gives you the information to direct those efforts based on the neighborhoods with the greatest declining home values. Neighborhood Outlook also provides the intelligence to approve or deny aggressive short sale offers.

Capital Markets professionals have a tool they can review that identifies potential high-loss investments. With Neighborhood Outlook, you can determine what investments to make and effectively manage the potential risk of your existing investments.

Look to LPS for accurate neighborhood information and analytics.



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