LPS REVERSE MORTGAGE SOLUTIONS

Through its partnership with RMS, LPS can provide both private-label and turnkey solutions to help you profit from the fast-growing reverse mortgage market.

If you have considered entering the fast-growing reverse mortgage market, but lack the necessary technology and resources, Lender Processing Services (LPS) can help. LPS, the industry's leading provider of mortgage technology, has partnered with Reverse Mortgage Solutions (RMS), the nation's reverse mortgage expert, to offer premier origination and servicing capabilities for reverse mortgages. Whether you prefer a private-label partnership or a turnkey solution for originating and servicing your own reverse mortgages, we can offer the best solution for you to benefit from the ongoing reverse mortgage boom.

How Reverse Mortgages Can Grow Your Business

Reverse mortgages remain a virtually untapped market, despite their tremendous growth pace. More than 20 million U.S. consumers – with more than $4 trillion in untapped home equity – qualify for reverse mortgages, but less than one percent currently holds one. That number is expected to rise considerably as more seniors use reverse mortgages to maintain their standard of living in the face of rising costs and low investment returns. What's more, now that the first group of baby boomers has reached retirement age, the reverse mortgage market is expecting 50 percent year-over-year growth for at least the next decade.

Through its partnership with RMS, LPS can help quickly expand your current product offerings with both private-label and turnkey

solutions to facilitate your entry into the fast-growing reverse mortgage market.

Expert Private-Label Sub-Servicing and Origination Solutions

Get expert management of your company's reverse mortgage offering through innovative private-label sub-servicing and origination solutions. With RMS as your "back-office" reverse mortgage facilitator, LPS can help you focus your efforts on additional income opportunities and avoid the time and resources necessary to implement your own reverse mortgage service team or servicing system.

RMS' experienced supervision of your day-to-day reverse mortgage servicing functions will help you benefit from economies-of-scale savings and convert your variable servicing expenses to predictable fixed expenses. Friendly, experienced customer service representatives will brand all telephone greetings, payoff quotes, monthly statements and checks with your company's name and logo, so RMS' private-label representation will remain transparent to your customers. Better yet, you can depend on RMS for compliant reverse servicing functions, such as timely disbursement management, partial repayment distribution, RESPA requirements, lien satisfactions and MIP administration.

LPS
LENDER PROCESSING SERVICES

Turnkey Solutions for Reverse Mortgage Servicing and Origination

As your reverse mortgage business grows, LPS can bring your reverse mortgage offering in-house with RMS' turnkey servicing and origination systems. RMS' comprehensive reverse mortgage servicing platform leads the loan servicing industry in data availability, accuracy, speed and ease of use. What's more, RMS has been approved by HUD, Ginnie Mae and Fannie Mae as a reverse mortgage servicer, and its servicing system meets all the requirements of FHA, Fannie Mae and private investors.

For originations, RMS' dynamic, Web-based reverse mortgage origination system is an enterprise-class lending platform designed for business optimization through business rule management, advanced workflow with automation, imaging and data warehousing.

Both reverse mortgage servicing and origination solutions offer rich, robust systems architectures that have been designed with the features and functionality top reverse mortgage professionals demand. Utilizing the most proven, advanced Web technologies available on an enterprise platform, both systems are safe, secure and affordable. Completely scalable to your business needs, the systems' features include:

Servicing System Features	Origination System Features
True reverse mortgage enterprise servicing system	Pure Web-based loan origination service
Physical sub-servicing operations	.Net 2.0
SQL Server 2005	SQL Server 2005
Web-enabled accessibility	N-tier architecture
Entrust secured SSL	Entrust secured SSL
256-bit encryption	256-bit encryption

Powerful Data Protection and Recovery

Protecting the confidentiality of your company and borrower data is vital to your success. From the network to each individual desktop, you will be provided with the most powerful technical security and data backup measures to ensure the highest level of protection.

No other reverse mortgage provider can match the sophisticated software, industry expertise and superior service quality that the LPS-RMS partnership delivers. Contact us today to explore how we can enhance your market share and increase revenue by supporting your entry into the profitable reverse mortgage business.

LPS and RMS support your entry into the reverse mortgage market with:

- **Private-label sub-servicing and origination of reverse mortgages**
- **Reverse mortgage origination and servicing**
- **End-to-end training**
- **Loan boarding**
- **Collection management**
- **Loss mitigation with NPV financial modeling**
- **Foreclosure, bankruptcy and REO management**

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