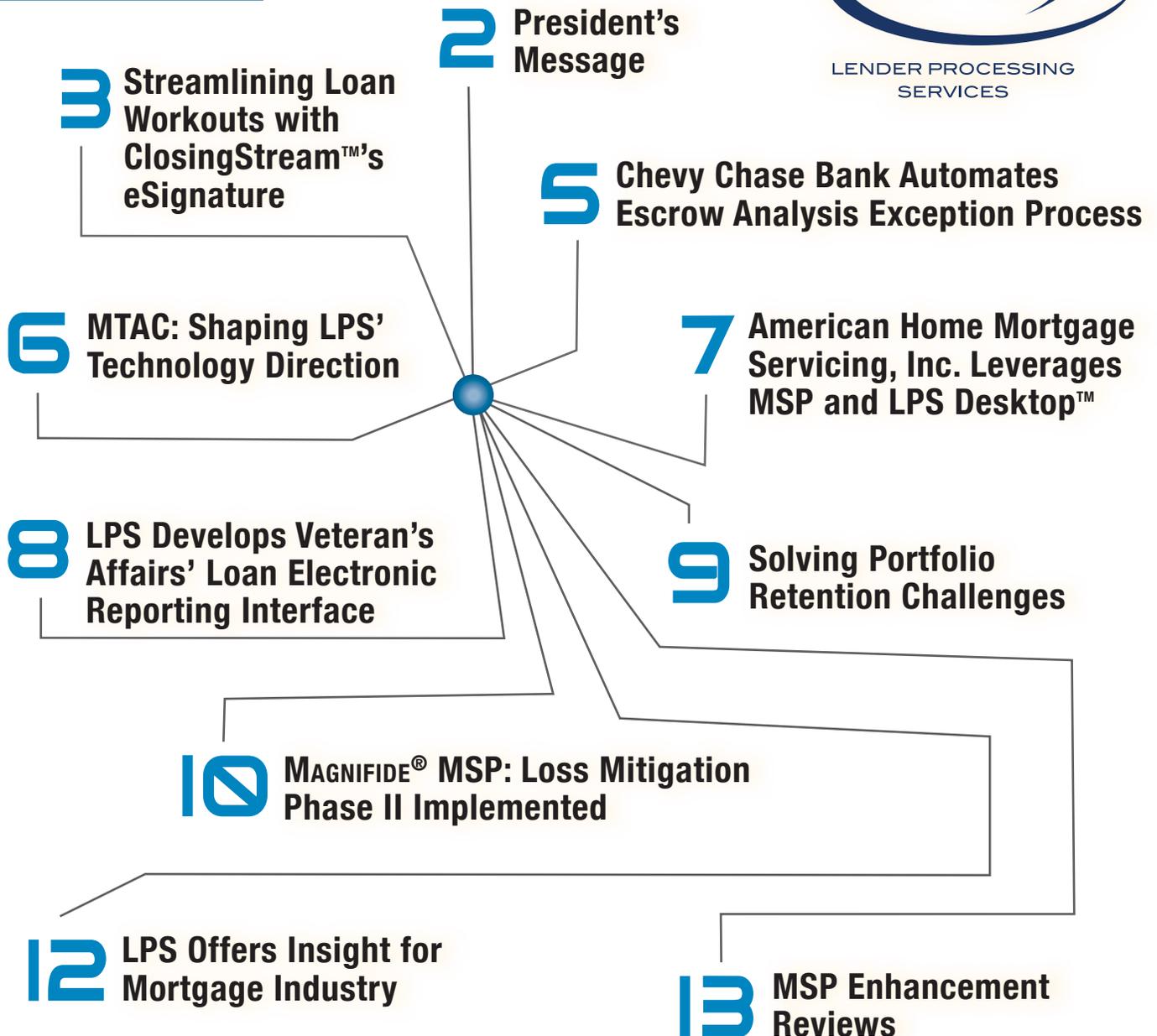


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Issue Two



# President's Message

[Dan Scheuble](#), Co-Chief Operating Officer, Lender Processing Services, Inc.

We've completed our first quarter as LPS, and our progress and results have exceeded our expectations. As we move forward, LPS will be focused on four key areas. First, we will demonstrate to you the value of our integrated products. We have 29 key solutions that span the mortgage lifecycle and can improve your operations. Second, we will concentrate on extending our technology leadership position by investing in core products, like MSP, and new products, including LPS Desktop™. Third, we will expand our product set with offerings that the mortgage industry is demanding. For example, LPS offers strong analytics and fraud tools to meet the industry's need for accurate and usable data. Fourth, we will engage in select acquisitions that can add true value to our existing offerings. One example of this is our recent acquisition of [McDash Analytics](#). We believe this focus will support LPS' continued success and provide mortgage bankers with the tools they need to compete and succeed.



Dan Scheuble

On November 6, I am hosting a townhall meeting for all MSP clients. I will discuss LPS' accomplishments and ongoing strategy. I encourage everyone to dial in to this meeting at 877.493.2983, conference ID: 67481613. You may pre-submit questions by e-mailing [mortgage.marketing@lpsvcs.com](mailto:mortgage.marketing@lpsvcs.com). We will address many of the questions during the Q&A portion of the meeting.

## Solutions Integrated with MSP

Several articles in this issue discuss the various solutions that LPS has integrated with MSP. On page 3, you can read about the emergence of the eSignature to expedite loan workouts. Quickly responding to the market demand for a self-service eSignature solution, LPS has introduced ClosingStream™. We are also previewing our new portfolio retention tools on page 9.

As you know, the VA has introduced new reporting requirements. The VA partnered with LPS to develop the platform, VALERI, to automate this process, and we have enhanced MSP to make the process even easier for MSP users. Find out how on page 8.

## MAGNIFIDE® MSP

I also encourage you to read about our progress with MAGNIFIDE MSP. Chevy Chase Bank's successes with MAGNIFIDE MSP: Escrow Analysis Exception Processing functionality are highlighted on page 5. This was our first incremental deliverable of MAGNIFIDE MSP, and several others are in development. As part of our core deliverables for MAGNIFIDE MSP, we have moved Phase II of MAGNIFIDE MSP: Loss Mitigation into production with our beta partners. More information on the added functionality and benefits to servicers is on page 10.

## Looking Forward to 2009

As 2008 quickly comes to a close, I would like to thank you for your loyal support throughout our transition to LPS and look forward to our continued partnership in 2009. If I don't see you before IE, April 26 – 29, 2009 in Orlando, I hope to see you there. We are planning many exciting sessions and product demonstrations and also look forward to hearing about your company's activities and needs.

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# Streamlining Loan Workouts with ClosingStream™'s eSignature

As mortgage loan default rates continue rising, pressure is increasing on servicers to both expand the reach and to speed the completion of loan modifications and payment plans. The sheer volume of workout requests is tremendous, creating response times and results that are less than ideal.

## eSignatures Bring Immediate Improvements

Faced with a daunting challenge, servicers are turning once again to their technology partners for solutions. Primarily, they are looking to their existing servicing platforms for ways to increase efficiency in meeting new demands and increased loss-mitigation volumes. Much of the functionality they need to do so is available.

The eSignature is one key technological component in meeting increased document signing demand. To address this emerging market trend, LPS has introduced ClosingStream™, a self-service eSignature solution that provides servicers with the most effective and secure method for getting documents executed, while keeping servicing costs to a minimum.

ClosingStream is integrated with MSP, as well as leading loss mitigation solutions, and can help servicers speed the modifications process, finalize payment plans more quickly and accelerate borrower communications.

“Perhaps the greatest, immediate impact ClosingStream can have on servicers’ loss mitigation efforts is to automate the signing of loan documents for financially troubled borrowers,” said Al Verkuylen, Chief Strategy Officer of LPS’ LSI division. “Using ClosingStream for eSigning of loan documents is an ideal place to begin to incorporate the technology into a servicer’s operations, mainly because, in most cases, these documents no longer need to be notarized and recorded.”

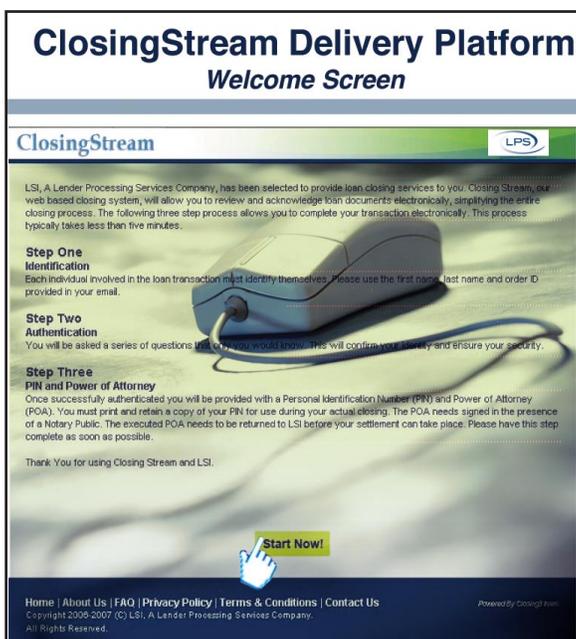
As the technology has become more capable and industry acceptance broadens, servicers can now perform full modifications and portfolio refinances with the same efficiency and ease, including the creation of Category 1 MISMO-compliant SmartDoc eNotes. In fact, once the technology is in place, ClosingStream can be used across the enterprise, whenever and wherever a document requires a signature.

## Enterprisewide Benefits

There are numerous documents involved in servicing that require borrower or other third-party signatures. Automatic payment deduction authorization forms, for instance, could easily be converted to an all-electronic process. In fact, any document that simply requires a consumer signature is a perfect vehicle for ClosingStream use.

Additionally, the tracking and follow-up capabilities inherent to the electronic nature of such borrower communications allows the servicer to stay on top of the progress of individual documents. Documents are posted and the borrower notified and directed to a secure online signing site.

[continued on pg. 4](#)



cont ...

## Streamlining Loan Workouts

Then, if the document has a life expectancy of a particular number of days, the system can be configured to automatically issue reminders to the borrower until the document has been executed electronically. The servicer can access reports and track an individual document's progress and, once signed, can upload the eSigned document directly into your document repository.

In short, by incorporating ClosingStream™'s capabilities, servicers can expect to see significant improvements to efficiency and time-cycles associated with getting such documents signed and incorporated back into their core system without the need to scan or image.

### What the Future Looks Like

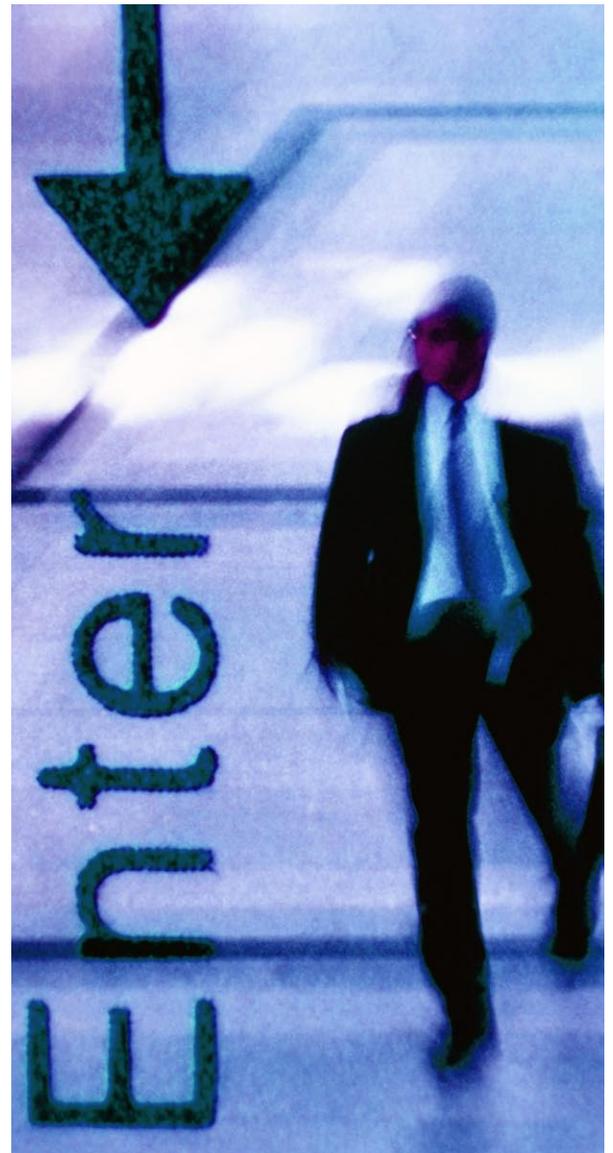
For a related example of how ClosingStream can help servicers, particularly in the area of loss mitigation, consider Fannie Mae's HomeSaver Advance™ program.

The very nature of the program and its streamlined requirements lends itself well to immediately capitalizing on the speed and simplicity of eSigning. As it stands today, the HomeSaver Advance program allows a servicer to create an unsecured second mortgage up to \$15,000 to cover the degree to which a borrower is in arrears on a mortgage and then to sell that note to Fannie Mae.

Fannie Mae recognized that the HomeSaver Advance program is ideal for the acceptance of eSignatures. As a result, Fannie Mae's servicer is now accepting Category 1 MISMO-compliant SmartDoc eNotes from servicers exclusively from ClosingStream for this program.

The point is that servicers need not wait for a full end-to-end solution that covers every base before introducing eSignatures into their operations. They can experience substantial gains immediately with minimal up-front costs, while positioning themselves to have a full solution as the technology matures.

Loan workout volumes will continue to rise throughout the foreseeable future, and servicers need to improve efficiencies where and however they can. As industry movement toward the use of MISMO-compliant eNotes becomes more pronounced, or likewise, as non-notarized and recorded modifications increase, the servicer that integrates ClosingStream with its servicing and loss mitigation efforts will be more than ready to meet the challenges and reap the benefits.



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# Chevy Chase Bank Automates Escrow Analysis Exception Process

[Chevy Chase Bank](#), the largest locally owned financial institution in the greater Washington, DC market with more than \$15 billion in assets, was experiencing inefficiencies in its escrow analysis exception processing due to the high volume of paper required to review exceptions. The staff was spending a great deal of time paging through printed reports that could not be sorted or manipulated. The process, and then the work required to make updates, was very labor- and time-intensive. In addition, because there were no tools to gauge productivity, there was little management control of the escrow exception process. Managers did not have a good understanding of their staff's productivity levels or the amount of work remaining.

## Chevy Chase Bank Implements MAGNIFIDE® MSP: Escrow Analysis Exception Processing

By implementing LPS' [MAGNIFIDE MSP: Escrow Analysis Exception Processing](#) (EAEP) component, Chevy Chase Bank is now able to import its escrow exceptions from MSP into MAGNIFIDE MSP, where staff can queue, sort, route, manage and track resolution of the escrow exceptions online.

MAGNIFIDE MSP: EAEP also enables managers to define criteria to queue the loans, based on business needs. MAGNIFIDE MSP then distributes work items into work lists for processors to review according to their assignments. Numerous options are available to "slice and dice" the data for prioritizing work.

"To improve our process, we are using MAGNIFIDE MSP to automatically route loans to our escrow processors based on shortage and overage amounts," said Joseph Eger, Group Vice President,

Chevy Chase Bank. "By setting up these parameters, we can focus our staff on the loans that have the largest variances."

Management is also able to define the order in which MAGNIFIDE MSP presents work to employees. Employees simply click "Get Next," and the system presents the next work item in the priority order defined by their manager.

## Chevy Chase Bank Sees Productivity Gains with MAGNIFIDE MSP: EAEP

Chevy Chase Bank quickly realized productivity gains with MAGNIFIDE MSP: EAEP. Because the loans were already sorted, and then presented online, the staff did not have to page through reports. Plus, once an exception was worked and resolved, it was removed from the queues.

"We saw an immediate reduction in the amount of paper, as well as the time needed to complete the exception processing," said Eger.

"We are seeing a lot of interest and activity surrounding MAGNIFIDE MSP: EAEP. Many MSP clients are adopting this innovative product. As a result, we are automating other exception reports via MAGNIFIDE MSP and will begin delivering those in 2009."

– Jeff Mouhalis  
Executive Vice President of Product Delivery  
for LPS' Mortgage Processing Services Division

In addition, by providing Chevy Chase Bank with a tool to more objectively measure employee productivity, MAGNIFIDE MSP: EAEP helped management ensure escrow analysis exceptions were being worked and completed. Both management and employees now had tools to monitor workloads and productivity, leading to increased management oversight.

"Due to the flexibility and configurability of MAGNIFIDE MSP: EAEP, we were able to automate our escrow exceptions process," said Eger. "This enabled us to eliminate paper reports, increase the speed and accuracy of error resolution and improve management oversight."

For more information on how you can automate your escrow analysis exception process or to add your company to the MAGNIFIDE MSP: EAEP implementation schedule, please contact us at 800.991.1274 or e-mail at [mortgage.marketing@lpsvcs.com](mailto:mortgage.marketing@lpsvcs.com).

## MTAC: Shaping LPS' Technology Direction

Approximately two years ago, LPS collaborated with clients to create the Mortgage Technology Advisory Committee (MTAC). The mission of the MTAC is to provide a medium through which individuals responsible for technology strategy from LPS and its client companies can discuss technology trends, challenges and opportunities as they pertain to LPS' offerings.

The MTAC meets twice each year, in addition to periodic teleconferences, to enable open discussion regarding industry trends and best practices, emerging technologies, regulatory changes and other matters that influence technology direction for the mortgage industry. MTAC also provides LPS with an opportunity to keep clients apprised of the company's technology goals and investments, as well as strategic initiatives. LPS then uses this opportunity to solicit input from MTAC members regarding best practices and future technology investments to ensure LPS is moving in a direction that is consistent with client and overall industry needs.

"We expect this format to not only provide benefit to LPS as we develop our technology strategy, but to also help each member company as they derive mutual benefit from the information sharing," said Joe Nackashi, LPS Chief Information Officer and LPS Executive Sponsor for the MTAC.

### Dynamic Subcommittees Provide Further Value

In addition to the 30-member voting committee, MTAC is creating a variety of subcommittees on which committee members and subject matter experts from LPS client companies are invited to participate. The subcommittees will be involved in LPS' technology strategy for certain projects and assist in providing guidance on how to implement and use the products and services more effectively across the client base. The ultimate goal of the subcommittees is to improve the overall delivery of LPS' technology offerings.

"One example of a subcommittee is for our Single Sign-On (SSO) project," said Nackashi. "We want to ensure the technology selected to deliver the SSO capability will align with our clients' technology, security and compliance strategies and support future technology trends. Clients are invited to participate on these subcommittees to provide input on the technology and overall project strategy."

Another subcommittee being formed will focus on [MAGNIFIDE® Web Services](#). LPS is facilitating this subcommittee with various MTAC members to discuss the technical aspects of integration with MAGNIFIDE Web Services.

### Client Involvement Powers MTAC

John Anerousis, Chief Information Officer of Cenlar FSB, currently chairs MTAC and will remain the chair through spring of 2010. "With the recent spinoff of LPS and the rapid pace of technology development we are witnessing, MTAC is well positioned to play an integral role in influencing technological direction of LPS and the solutions it is developing," said Anerousis.

Clients interested in joining MTAC, in full member or associate member roles, or participating on a subcommittee are invited to e-mail [MTAC@lpsvcs.com](mailto:MTAC@lpsvcs.com). If you cannot participate on MTAC but would like more information on LPS' technology strategy, or would like to provide input, please e-mail [MTAC@lpsvcs.com](mailto:MTAC@lpsvcs.com).



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## American Home Mortgage Servicing, Inc. Leverages MSP and LPS Desktop™

American Home Mortgage Servicing, Inc. (AHMSI) began servicing mortgage loans in April 2008. As of the end of July 2008, AHMSI was servicing approximately 475,000 first-lien, residential mortgage loans with an aggregate unpaid principal balance of approximately \$89 billion. Recently, the company signed a multiyear contract to service its loans on LPS' Mortgage Servicing Package (MSP) and to use LPS Desktop for workflow management across all mortgage-related activities.

AHMSI has converted 175,000 loans to LPS' industry-leading servicing system. These loans are in addition to the 300,000 loans currently serviced using MSP that AHMSI recently acquired from another servicer. Furthermore, AHMSI is extending the MSP functionality with LPS Desktop and gains an integrated process management, imaging, and invoice and expense management solution.



We more than doubled our portfolio with a recent acquisition and intend to continue to grow," said David M. Friedman, President and Chief Executive Officer of AHMSI. "The depth and breadth of MSP, combined with the flexibility and automation of LPS Desktop, make LPS the ideal partner for servicing our growing portfolio. 



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## LPS Develops VA's Loan Electronic Reporting Interface



The Department of Veterans Affairs (VA) recently undertook its largest regulatory revision, transforming its role from a supplemental servicer to servicing oversight. In order to simplify the increased reporting requirements for mortgage servicers that accompanied these regulations, the VA launched a new electronic reporting application – VA's Loan Electronic Reporting Interface (VALERI) – in February. With this new technology, the VA can improve the services it provides to veterans and the servicing community, as well as reduce costs to the government.

### The VA Partners with LPS

The VA partnered with LPS to create VALERI, enabling VA servicers to electronically send and receive data that was previously transmitted manually. This Web-based reporting application is built on LPS Desktop™, a highly efficient workflow, imaging, expense and communication management system that provides real-time connectivity among lenders, service providers, vendors and portfolio investors.

### How Does VALERI Work?

Servicers are required to report numerous loan conditions and changes to the VA, including monthly status updates and electronic delinquent notifications. With VALERI, servicers can report these conditions either through their servicing systems or the servicers' Web portal user interface within VALERI. This eliminates many manual processes, as well as paper, facsimile, e-mail and verbal reporting for both the servicer and the VA. In addition, for those loans in default, the servicer can leverage LPS Desktop to view the status of the processes for the defaulted loan.

LPS has further simplified this process for MSP users by creating a new daily flat file containing loans and data that meet the VA's reporting requirements for VALERI. Each night, loans with status changes are automatically submitted to the VA via

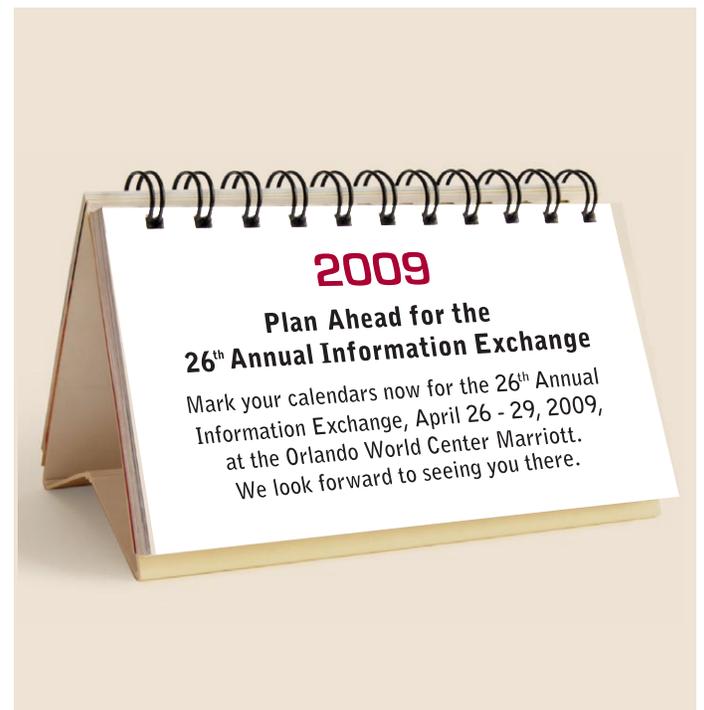
VALERI. Additionally, the MSP system has been enhanced to enable users to enter additional data elements that were not previously available in MSP.

### Implementation and Support

The VA and LPS continue to work together to implement VALERI to all VA servicers. Of the more than 500 VA servicers, 230 have implemented VALERI. LPS' award-winning customer support organization, PowerCell®, is providing second- and third-level customer support to VALERI users.

### More Information

If you would like more information on VALERI and the impact to your company, please contact your PowerCell service executive. If you would like more information on how you can leverage the business process automation within LPS Desktop in your organization, please contact your MSP Account Director.



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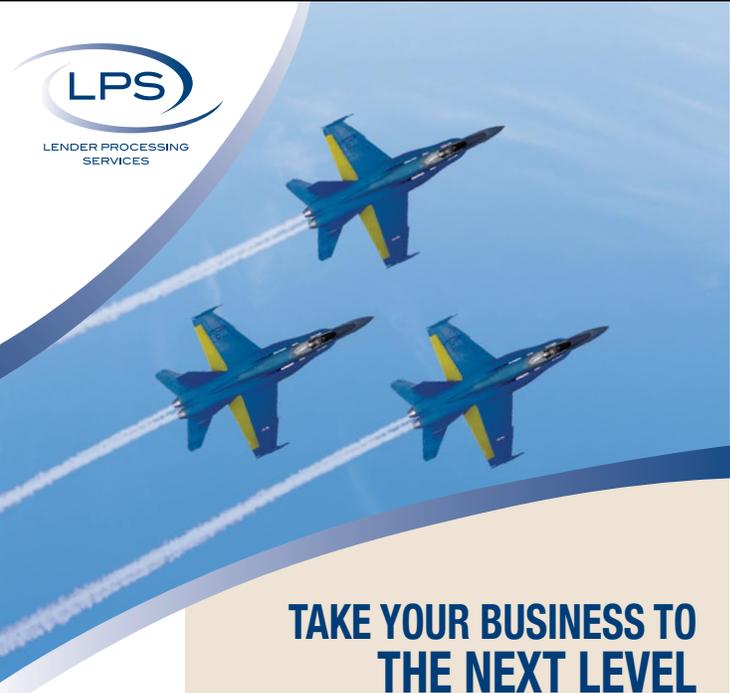
## Solving Portfolio Retention Challenges

LPS offers unique streamlined title, closing and valuation services that help improve servicers' portfolio retention efforts. These solutions provide borrowers with savings of 30 percent or more in settlement service fees and enables servicers to help borrowers who simply wish to refinance their loans or allow them to refinance while solving a delinquency problem. LPS experts can assist and consult with servicers who are looking for new ways to meet borrowers' refinance needs.

In addition, LPS helps servicers identify customers who would most benefit from a refinance using DecisionStream™. DecisionStream provides instant FICO scores, AVM value, property tax status, property vesting, trust status and title underwriting status either in a batch process or while a borrower is on the phone, resulting in increased closings and customer satisfaction.

LPS has helped servicers retain more than 500,000 customers over the last five years. We have the tools to help with your customer retention strategies. To find out how, e-mail [mortgage.marketing@lpsvcs.com](mailto:mortgage.marketing@lpsvcs.com).



### TAKE YOUR BUSINESS TO THE NEXT LEVEL

Delivering innovative, integrated solutions that span the entire mortgage lifecycle, LPS is transforming how mortgage lenders and servicers are doing business. When you combine LPS' high-performance technology, data and services with proven experience, you can achieve the highest level of precision and efficiency throughout the enterprise.

More than 1,000 financial institutions, including 30 of the nation's top 50 banks rely on LPS' comprehensive offerings and award-winning services and support to power their businesses and sharpen their competitive edge.

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- Servicing technology and services
- Strategic consulting services
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## MAGNIFIDE® MSP: Loss Mitigation Phase II Implemented

MAGNIFIDE MSP: Loss Mitigation Phase II was implemented in production with three beta partners in September. (Editor's Note: [MAGNIFIDE MSP: Collections/Loss Mitigation Phase I](#) has been generally available since fourth quarter 2007.)

The main feature of Phase II is the loss/gain analysis tool. This functionality enables servicers to perform a comparative review of a specific loan's anticipated or actual financial performance and allows for the inclusion of actual and forecasted fees, expenses and loan accruals that would occur in various loan liquidation scenarios. The loss/gain analysis tool presents the user with the most favorable scenario, according to the forecasted or actual loss/gain amount(s), and provides a net present value for each scenario calculated. Servicers can pre-define foreclosure timeframes, REO marketing costs and other values via business rules and tables for inclusion in the loss/gain analysis. This ensures consistent calculations and more efficiency for the employee performing the analysis.

"The new loss/gain functionality will not only improve my loss mitigation staff's efficiency by consolidating modeling from MAGNIFIDE MSP and a separate spreadsheet to a single application, but it will also allow for the standardization of our loss/gain calculations and presentation," said Jim Little, Manager of Mortgage Collections at [Navy Federal Credit Union](#).

Users will also see significant improvements to the Main Collections and Loss Mitigation page. By adding fields for many pieces of commonly used information, this page minimizes navigation. Most information necessary for collections and loss mitigation staff is located on this one page. If the information is not available, typically, there is a link to the information, enabling staff to easily access it with only one click.

"The improved workflow gained from the Main Collections and Loss Mitigation page will speed up my counselors ability to review a loan, contact the mortgagor and work a resolution," said Little.

From the Main Collections and Loss Mitigation page, Phase II enables users to do the following:

- Access a toolbox that pulls up a smaller window with loan-specific information.
- View all previous contacts with that borrower and click items to review specific information regarding those contacts.
- Identify the condition of a loan – 50 pre-defined conditions are available to tag the loan for quick identification.
- Access to the previous 50 loans worked for quick availability if a borrower calls back.

In addition, LPS added the Other Lien Holder page, which enable servicers to add, modify, delete and view all other lien-holder information. This can be used by the servicer to track a virtually unlimited number of lien positions.

Furthermore, LPS has enhanced the PageFlow functionality to present eligible workflow scripts when specific selection criteria are met. These scripts provide users with instructions for tasks (e.g., Pull up address and update).

[continued on pg. 11](#)



cont ...

## MAGNIFIDE® MSP: Loss Mitigation Phase II Implemented

### Leveraging MAGNIFIDE Web Services to Enhance Functionality

As the development of the core elements of MAGNIFIDE MSP continue, LPS will be establishing connectivity to third-party vendors, which will enable servicers to get information on demand at the individual loan level.

For example, with Phase II, users will be able to select, "Order a Property Value," to request various types of property valuations, including broker price opinions and detailed appraisals. Users can then track the status of the order in MAGNIFIDE MSP. Results are updated to MSP and passed to MAGNIFIDE MSP in the nightly extract, transform and load process.

MAGNIFIDE MSP: Loss Mitigation Phase II will be generally available in the first quarter of 2009. Contact your Account Director today to discuss implementation of MAGNIFIDE MSP.

## LPS Offers Insight for Mortgage Industry

As frequent contributors to industry publications, LPS experts provide extensive insight and knowledge. LPS has made it easy to access these articles at <http://www.lpsvcs.com/IndustryExpertise/Articles>. LPS authors cover a wide range of topics, including the following recent articles.



**George FitzGerald,**  
Senior Vice President of Business Strategy,  
Mortgage Servicing Division

In "Flurry of Regulatory Changes Requires Servicers to Evolve," FitzGerald reviews the magnitude of regulatory changes to which servicers must adapt and how important it is to have a service provider that keeps the servicing system compliant.

In "Servicing HELOCs in a Challenging Environment," FitzGerald looks at the importance of servicing HELOCs on a mortgage servicing platform versus a consumer platform due to the increased functionality and risk mitigation.



**Lynn Hatfield,**  
Senior Vice President of Professional  
Services, Mortgage Servicing Division

In "Bringing Order During Chaos: Servicers Can Strengthen Operations Right Now," Hatfield reviews how servicers can make process improvements while tackling the overwhelming volume of defaults and loan modifications.



**Sandy McClesky,**  
Business Strategy Manager,  
Mortgage Servicing Division

In "The Advantage of Integrated, Mortgage-Focused Business Intelligence Applications," McClesky discusses the best way to access and harness the right data at the right time to inform and enhance decision making.



**Jeff Mouhalis,**  
Chief Information Officer and Executive Vice  
President, Mortgage Servicing Division

In "Some Sensible Strategies in a Volatile Market," Mouhalis talks about how servicers are increasingly relying on due diligence and Web-based technology to meet demands as foreclosures rise and investors tighten requirements.

In "Web Services Technology Offers Promising Path to the Future," "Web Services Key to Recovery" and "Laying the Ground Work for the Future: How Web Services Infrastructure is Changing the Mortgage Landscape," Mouhalis discusses how Web services can meet the need for real-time data, which is key in today's environment.

In "New Priorities," Mouhalis looks at the shift in priorities for mortgage bankers as the business environment evolves.



**Darlene Strickland,**  
Senior Vice President of Implementations,  
Mortgage Servicing Division

In "A Recipe for Implementations," Strickland discusses five key areas that are essential for seamless technology implementations that enable organizations to quickly maximize the benefits of their new technology.

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## MSP Enhancement Reviews

The following enhancements were installed in June, July and August, 2008.

### Metro 2 Correction Reporting

(EN3077, IP 1889, MSP 08-14)

This standard elective enhancement creates two screens in the MSP Info Tracking Workstation. Use the Credit Bureau Corrections screen (MCB2) to send credit corrections to credit bureau repositories. Use the Credit Bureau Correction History screen (MCBM) to view previous credit history corrections that were sent to credit bureau repositories.

### GNMA Reporting and Feedback System (RFS)

(EN3053, IP 2039, MSP 08-15)

This standard enhancement enables you to report data to Ginnie Mae via the Reporting and Feedback System (RFS) using a new format and within the new reporting timelines. Ginnie Mae's RFS expands the pool reporting process to include loan-level data. RFS loan-level reporting consists of collection activity as well as information that is required to be reported if the issuer processes an update to the data elements in MSP.

### External Out File for Payoff Express

(IP 1975, MSP 08-16)

This optional enhancement creates external output file #2675, which is used by the MAGNIFIDE® Web Services application as a prompt to indicate when you should revise a payoff quote.

### Loan Search Property Address to Mailing Address

(EN3075, IP 2075, MSP 08-17)

This standard enhancement enables the MSP system to support negatively amortizing Flex Pay ARM and 5-Year Option ARM products, which results in the system sending an OLLW notice to your customer, changing P&I to interest-only, and setting the interest-only flag.

### No Master Suspense Modifications

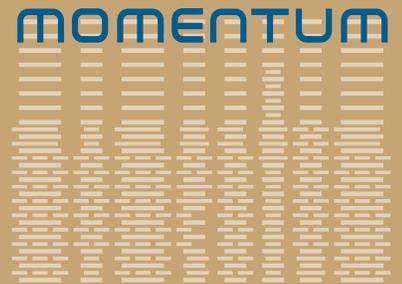
(FP5176, IP 2005, MSP 08-18)

This fast-path enhancement provides additional options when you reverse and apply no-master suspense funds. It enables you to generate a wire transfer in lieu of a check for reversal funds, move reversal funds to the misapplications reversal payee account, or apply reversal funds to the loan's suspense account when the applicable loan is added to MSP and the funds do not equal the loan's total payment amount.

### Optional Enhancements IP 1416 and IP 1834 to Standard MSP Package

(IP 1416/1834, MSP 08-19)

This standard enhancement is a combination of two previous optional enhancements made standard. Interest-only ARM Loans (IP 1416) and Enhanced 660 Reporting for IP 1416 Loans (Interest-only 055 and 056/058) (IP 1834) are now standard. No functional changes were made for these optional enhancements to become standard. Clients already installed on these IPs will be automatically switched to the standard enhancement.



*Momentum®: News about Mortgage Servicing in Motion* is a quarterly publication designed to inform, educate and communicate with clients, prospects and business partners of Lender Processing Services' (LPS) Mortgage Servicing division.

The goal of the online publication is to provide useful, interactive information about LPS clients, solutions, products, enhancements and business partners, as well as industry issues and developments.

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