

MOMENTUM

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Dan Scheuble

President's Message

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

If you were able to attend the MBA's 96th Annual Convention in October, hopefully you had an opportunity to see all the new and enhanced solutions LPS is offering to the industry. If you weren't, let me take a moment to highlight a few.

First, we continue to enhance MSP to meet the new requirements set forth in the Making Home Affordable (MHA) program. The article on [page 6](#) details each of the enhancements that have been installed in 2009 to assist you in your modification efforts. Our [MOD Negotiator](#) tool, completely integrated with MSP, is helping servicers automatically determine the terms of HAMP modifications. We continue to push ahead to add more functionality to MSP to make the modification process as streamlined as possible for you.

Furthermore, our ClosingStream solution has been enhanced to help servicers. Originators have been using LPS' ClosingStream for a few years to complete Web-based closings. With newly released functionality, ClosingStream now helps streamline MHA modifications from start to finish with an online loan modification platform. Read the article on [page 10](#) to see how ClosingStream makes same-day closings for loan modifications possible.

In addition, we continue to work to make MSP information more accessible to you. Mortgage Web Services, our system-to-system solution for accessing and updating loan-level data on demand, has completed more than one billion transactions to date. [LPS Web Direct](#) is a new Internet channel we are offering to provide a user-friendly interface to access client-specified MSP data. [Data Validation Model](#), a new offering within the Enterprise Content Management group, enables data recognition and validation processing.

Planning is already underway for the [27th Annual Information Exchange](#), April 18 – 21, in Orlando. Plan to attend to learn more about these solutions and best practices for MSP, in addition to participating in many industry discussions. We look forward to seeing you there!

Desktop Support Integrates With PowerCell®

MSP and business partner clients who also use LPS Desktop now have the convenience of one central resource for customer support. On November 9, LPS incorporated four areas of Desktop Support into the LPS PowerCell, the company's award-winning customer contact center. Consultants for the new LPS Desktop PowerCell will support Process Management, Invoice Management, Loss Mitigation and Enterprise Content Management (including eDoc and Document Management Classic).

One Call Does It All

"Combining LPS Desktop support with LPS PowerCell offers clients of both MSP and Desktop the ease of one phone call to resolve any technical, operational or application issue quickly and efficiently," said Cynthia FitzGerald, Executive Vice President, Customer Support and Service, LPS Mortgage Servicing division. "We are committed to providing both our MSP and Desktop customers the industry's best service and support."

This integration will have no effect on those clients or business partners who use MSP exclusively. All PowerCell contact information – including phone number, fax, regional support team e-mails and mailing address – will remain the same.

However, clients who use both MSP and Desktop will experience a few minor changes that will ultimately be more convenient. To reach Desktop consultants, clients will now dial the main PowerCell number, 904.854.3100, then select Option 4. Although the phone number is changing, Desktop consultants will remain the same, and hours of operation will remain the same. Business partners will continue to dial 904.854.3250, then select Option 2, to reach the Desktop consultants.

As part of the integration, there is one e-mail address for all correspondence related to each particular Desktop product area:

Desktop Process Management	PM.Support@LPSVCS.com
Desktop Invoice Management	IM.Support@LPSVCS.com
Desktop Loss Mitigation	LM.Support@LPSVCS.com
Desktop Enterprise Content Management, eDoc and Document Management Classic	ECM.Support@LPSVCS.com

Desktop: Streamline Your Processes

For clients not yet familiar with Desktop, this enterprise workflow management application manages document, invoice and loss mitigation needs online – from loan boarding through REO disposition.

LPS Desktop's workflow and process management solutions ensure that lenders and servicers operate at maximum efficiency. For more information about LPS Desktop, [click here](#).

Now that the LPS Desktop PowerCell has become the newest support team to join LPS' three regional MSP PowerCells and the Business Partners PowerCell, the newly united support teams will continue to work diligently to provide clients with industry-leading support. For questions about the new LPS Desktop PowerCell, please contact your PowerCell Service Executive.

LPS' Strategic Consultants Ease Compliance Challenge

Compliance with government sponsored enterprises (GSEs) and federal regulators is increasingly difficult with new and changing regulations, all while managing the record-setting increase in volume and loss mitigation challenges. However, being in compliance (and remaining in compliance) is under close regulatory scrutiny and is critical to a servicer's success and continued growth.

Servicers that are not in compliance risk lower ratings from the GSEs, which could ultimately lead to the GSEs revoking servicing rights and transferring the portfolio to another servicer. This suspension and/or termination will impact a servicer's ability to continue or attract future business.

LPS' Experienced GSE Consultants Can Help

LPS' Strategic Consulting Services staff includes consultants who formerly worked in leadership positions with the GSEs and average more than 20 years experience. These subject matter resources stand ready to assist in your compliance efforts.

Just starting up a new mortgage servicing operation?

LPS will partner with you to establish (and staff if necessary) a compliance department and document your compliance standards. Strategic consultants will assist in bringing your organization into compliance with federal regulations and obtaining GSE approvals.

Recently received a poor-performing audit? LPS will walk through each compliance violation and help identify the cause. Then, LPS will work with your staff to update internal guidelines and best practices to help bring you into compliance. In addition, LPS can train your staff on how to create and manage an effective compliance program.

Having trouble staying current with the new regulations? LPS' strategic consultants are current with federal regulations and GSE guidelines and can augment your staff to help ensure your guidelines are updated and communicated to meet the new standards.

Features of Compliance Reviews

LPS' customized compliance reviews can include some or all of the following features. Each review is tailored to the servicer's specific needs and challenges.

- Review current servicing policies and procedures as they relate to GSE servicing guides and identify compliance issues
- Identify areas where best practices can be deployed
- Recommend changes to internal policies and procedures applicable to GSE servicing guidelines
- Develop an action plan for findings to address root cause and bring into compliance with GSE guidelines
- Create ongoing program to monitor continued compliance to GSE servicing guidelines
- Develop monitoring and reporting for the compliance program
- Provide short-term and long-term recommendations for changes

For more information on how LPS' Strategic Consulting Services team can work with you to identify compliance needs, contact your Account Director.



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Easy, Online Access to MSP Information with LPS Web Direct

LPS has developed a new Internet channel to provide one-stop access to MSP information. Servicers can now provide MSP data to employees and other third parties via this intuitive interface.

LPS Web Direct is designed so that users need no knowledge of MSP and little or no training to get started. Furthermore, there is little or no implementation required and no software installation. All users need is an Internet connection.

These powerful new features make LPS Web Direct appealing to a broad cross-section of the mortgage industry, including contract, temporary or remote employees; settlement agents; attorneys; investors; subservicers; outsourcers; tellers; and much more.

Currently, Payoff Express and Dynamic Loan View are available through LPS Web Direct.

Dynamic Loan View

With Dynamic Loan View, servicers can give internal and external users access to specified fields for certain loans. There are two categories of Dynamic Loan View:

- Standard Loan View allows users to view predefined MSP data fields encompassing

default, escrow, payment, account history and notes & memos information. In addition, Standard Loan View accommodates those who wish to make a payment, add a note to any workstation or add a memo to a loan.

- View Maker enables servicers to select from approximately 2,000 MSP fields to create customizable views tailored to particular user needs and functions. The servicer's administrator simply drags and drops MSP fields into data blocks which are then assembled into user-friendly, easy-to-navigate "views." Each "view" can be given a unique name for easy identification.

Filtering is available through Dynamic Loan View, so servicers can give users access to only the loans they need to view to complete assigned business functions. Loans can be filtered using any combination of 17 parameters.

Contact your Account Director to learn how you can provide access to your MSP information to internal and external users via LPS Web Direct.

Use Cases

Subservicers can retrieve relevant information on loans defined by private-label servicing client number.

Attorneys can view default information on loans filtered by foreclosure attorney code and bankruptcy status.

Auditors can look up notes and memos posted for loans filtered by delinquency class code in a particular zone code.

Tellers can view mortgage information for all customers.



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LPS Delivers MSP Enhancements to Support MHA Program

In an effort to help stabilize the U.S. housing market and help millions of Americans stay in their homes, President Obama's administration launched the Making Homes Affordable (MHA) program earlier this year, committing \$75 billion to help prevent avoidable foreclosures.

Under the MHA's Home Affordable Modification Plan (HAMP), homeowners who can no longer afford to make their monthly mortgage payments may qualify for a loan modification to make their payments more affordable. As many as five million homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac could have the opportunity to qualify for the program.

LPS has spent significant time this year focusing on enhancements to MSP to help clients manage the ensuing spike in the volume of HAMP modifications. The following standard enhancements have been installed and placed in production.

EN3092, Loan Modification Screens, was installed April 17, 2009. This enhancement added a workstation to capture loan modification details such as pre-modification and post-modification loan characteristics. The workstation also provides a history of all loan modifications.

EN3127, Modification Status and Co-Borrower Fields, was installed August 7, 2009. This enhancement provides the foundation to track the status of the loan modification, including new fields to store co-borrower credit quality data.

EN3129, Incentive Screen and Fields, was installed August 21, 2009. This enhancement provides the foundation to store borrower incentive data, including the monthly accrual amount, the incentive amount accrued to date and the incentive accrual anniversary date.

EN3122, Freddie Mac HAMP EDR Codes, was installed August 21, 2009. This enhancement supports the implementation of the new HMP reporting reason code and additional action codes to be reported when certain loan conditions exist.

EN3116, Loan Modification Screen Expansion, was installed August 7, 2009. This enhancement provides 77 new modification fields and four new screens to track modification status, accounting data, step-rate schedule data (including borrower incentive fields) and pre/post modification values.

EN3131 Phase I, Add HMP Fields to Monthly Billing File, was installed August 21, 2009. This enhancement provides additional fields to support HAMP to ensure billing statements contain the required data for clear and concise customer statements.

EN3135, HMP Credit Bureau Trial Period Modification Reporting, was installed September 25, 2009. This enhancement allows servicers the option to report borrowers qualified for imminent default as current during the trial period and adds the new Special Comment Code 'CN' as an allowable value to be utilized following completion of final modification terms.

EN3137, HMP Reversal Process for Loans with Principal Forbearance, was installed September 25, 2009. This enhancement eliminates the three-day manual process required to process a payment reversal when a principal forbearance exists.

EN3130, Imminent Default Reporting, Repay Plan Indicator and Repay Plan Break Days, was installed October 23, 2009. The system will check for a valid value in the Imminent Default Flag field and report those loans accordingly to Fannie Mae. (Default Reporting for all other loans will not change.) This enhancement also adds a field to identify the repay plan type – specifically to support HAMP modifications and the Fannie Mae HomeSaver Forbearance requirement – as well as a user-defined two-digit "Plan Break Days" field for each payment established for the trial or forbearance plan.

EN3125, DLQ Workstation and FINA/FINP Work Window, was installed on October 23, 2009. This enhancement includes the HAMP requirements for calculating front-end and back-end DTI, debt coverage ratio, cash reserves, as well as a financial type indicator that displays whether financials received are verbal or written.

EN3126, Combine First PB with Piggyback PB for MI Billing, was installed on October 23, 2009. The enhancement enables MI company aggregation of the Gross UPB (First plus second principal balances) to perform accurate premium calculations, provides consistent display of the Gross UPB and LTV in MI reports, and eliminates truncation of MI premium remittance displays. Multiple reports and external output files are impacted.

EN3131-Phase II, HMP Fields Added to Monthly Billing File, was installed October 23, 2009. This enhancement expands the monthly and quarterly billing files to 4000 bytes and adds the Modification Reason Code and Modification Effective Date.

EN3136, HMP Freddie Mac EDR Reporting File Layout, was installed October 23, 2009. This enhancement expands External Out 1455 to accommodate reporting of 13 new Default Action Codes. The DFRI Screen was modified to display 15 default action codes instead of the current seven.

EN3133, HMP Fields Added to OLLW – Release I, was installed November 6, 2009. This enhancement updates OLLW to accommodate selected loan modification data fields added in EN3109, EN3116, EN3127 and EN3129.

EN3132, HMP Freddie Mac LLR Changes, was installed November 14, 2009. The enhancement adds five new fields and changes to one existing field on the monthly investor cut-off loan-level reporting file. These changes will take effect with the December 15, 2009, cut-off reporting.

Check with your Account Director for more information on MSP enhancements and options.

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MSP Enhancement Reviews

The following enhancements were installed between October and December 2009.

Year-End 2009 Maintenance

(EN3112, MSP 09-43)

This standard enhancement adds additional year-end features to the MSP system.

Add HAMP Calculations to DLQ3; Create DLQ3 History

(EN3125, IP 2186, MSP 09-44)

This standard enhancement creates a series of windows within the Borrower Financial Data screen (DLQ3) in the Collection Workstation that enable you to calculate and store various debt ratios necessary for the Home Affordable Modification Program (HAMP) qualification process.

Credit Bureau Reporting Modifications

(EN3088, IP 2160, MSP 09-45)

This standard enhancement improves the accuracy and completeness of credit bureau reporting in compliance with the Fair Credit Bureau Reporting Act (FCRA) by expanding the reporting capability for home equity, bankruptcy, paid-in-full and service-transferred loans.

DLQ2 Enhancements to Support HAMP

(EN3130, IP 2188, MSP 09-46)

This standard enhancement creates the Repayment Plan Types screen (PLAT) in the MSP Info Tracking Workstation and adds fields to the existing Repayment Plan screen (DLQ2) work windows to allow the tracking of different types of repayment plans related to the Home Affordable Modification Program (HAMP).

ELOC Segment Expansion – Payment Application Options

(EN3100, IP 2125, MSP 09-47)

This standard elective enhancement enables you to control the application of funds for segmented home equity loans through the use of a segment payment option header. This header enables you to set up various methods for applying payments to segments of a home equity account when funds are not sufficient to completely satisfy all segments of a bill record.

ELOC Segment Expansion – Payoff Workstation

(EN3095, IP 1665, MSP 09-48)

This standard elective enhancement expands the number of segments allowed on a segmented home equity account for payoff and paydown quotes.

Freddie Mac (FHLMC) EDR File Expansion

(EN3136, IP 2185, MSP 09-49)

This standard enhancement increases the number of default action codes you can view on the EDR Information Audit screen (DFRI) to 15.

HAMP Freddie Mac Monthly Loan Reporting LLR

(EN3132, IP 2174, MSP 09-50)

This standard enhancement adds the deferred-principal curtailments, interest-bearing principal balance, and non-interest-bearing principal balance Freddie Mac loan-level reporting field information related to HAMP to the loan-level reporting data file.

Insurance Tracking for Condos

(EN3110, IP 2155, MSP 09-52)

This standard enhancement enables you to capture hazard/flood tracking insurance data for condominiums in order to comply with the National Flood Insurance Act and the Special Flood Hazards Area (SFHAS) guidelines.

ELOC Segment Expansion – Online LetterWriter

(EN3097, MSP 09-53)

This standard enhancement enhances the Online LetterWriter system by creating a new billing template for segmented accounts and adding 20 new E-type ELOC segment fields that are for use with the new billing template for segmented accounts.

Corporate Advance Obligor

(EN3068, IP 2054, MSP 09-54)

This standard elective enhancement creates the Corporate Advance Obligor screen (DDCO), which provides the ability to store and display corporate advance obligor codes and corresponding descriptions. This enhancement is only available if you use the Corporate Advance Tracking and Recovery product.

Uncover Portfolio Risks Before Loan Acquisitions

During this time of industry consolidation, servicers need a clear view of loans they may be acquiring. By understanding the level of risk involved with specific loans or entire loan portfolios, servicers can make more informed decisions to help ensure the loans purchased will be a viable opportunity for growth, rather than a risky burden.

Uncover Problem Loans In Advance

LPS' [Lien Alert](#) is an effective solution to spot problem loans within a portfolio being considered for acquisition. Lien Alert is an automated, interactive tool that flags loans for the following nine critical lien indicators:

Foreclosure/default activity	Lien status change
Property tax delinquency	Value change
Bankruptcy	New liens/Shotgun mortgage
ARM reset	Liens and judgments
Ownership changes	

Leveraging data from LPS Applied Analytics' industry-leading public records database, which includes data from more than 92 percent of the U.S. population, Lien Alert instantly signals servicers about critical risk triggers. Each alert automatically generates a property report with key data elements identifying the type and severity of the flagged risk.

"Robust technology tools, combined with rich, current data, help facilitate the analyses and processes for the most informed portfolio decisions," explained Ray Ferrarin, Managing Director, LPS Applied Analytics. "By gaining a clear view of a portfolio on a loan-by-loan basis, servicers can quickly determine problem areas to better manage risk or to determine which loans to exclude from an acquisition."

Watch for Lien Issues Going Forward

For servicers that want to keep an eye on any new portfolios or existing loans, Lien Alert also offers ongoing lien monitoring based on servicers' pre-determined rules and frequencies. Benchmarking risks in a given portfolio over time can help servicers identify process improvements, improve the acquisition process and help refine mitigation strategies.

"By tracking and trending more than a dozen distinct elements, LPS can help determine if loan performance is contributing to the deterioration of a portfolio and specifically where that deterioration is taking place," Ferrarin continued. "With that insight, organizations can more clearly see where to shift resources and which issues need to be addressed."

For more details about Lien Alert and the variety of available solution options, [click here](#) or contact your Account Director.

Development to integrate Lien Alert with MSP is underway. Users will then be able to receive the alert flags through MSP and actions can be launched based on client-defined business rules for each alert trigger.



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Data Recognition and Validation with LPS DVM

The LPS Enterprise Content Management (ECM) application, a leading provider of content management services and solutions to the mortgage industry, has successfully incorporated a proven Data Validation Module (DVM) within MSP to perform data recognition and validation processing.

Now, more than ever, MSP clients are improving processes by deploying advanced technology and best practices to tackle the impending challenges facing the industry. In addition to the increased demand for loan modifications, low interest rates are pointing toward a high volume of refinances. These factors, including a heightened level of regulatory scrutiny, will place added pressure on anxious servicing executives.

The LPS ECM and MSP teams have spent the last year making these impending challenges a top priority. In a coordinated effort with clients, LPS has developed and successfully implemented a data validation solution that has been volume tested with one of the top servicing firms in the U.S.

The DVM is a component of the ECM application employing user-friendly technology to perform data recognition and validation processing. Within DVM, data that has been flagged for validation is presented side by side with the coinciding document. Users verify and validate data residing in the imaged document with the information in the data file and simply accept or amend the results.

Data that cannot be validated or does not meet a specific threshold can be routed to a manager for further review without interruption of the overall validation process.

Proprietary Web services integration is the next essential element in the process, enabling real-time data transfers and updates from DVM to MSP. Little MSP knowledge is required to perform data changes and updates. DVM displays all relevant MSP data with the document image side-by-side on a single screen, and the user can validate or override mismatched data, eliminating numerous manual steps. All changes are written back to MSP, making the entire process easy and intuitive.

The Data Validation Module is a timely solution for MSP users to bridge the gap that separates accurate data and the loss severity that may result with something less.

Providing the right data to the right people at the right time is finally a reality.

“PROVIDING THE RIGHT DATA, TO THE RIGHT PEOPLE AT THE RIGHT TIME.”

Mortgage Web Services Delivers One Billion Answers in 2009

[Mortgage Web Services](#) (MWS) is LPS' system-to-system solution for accessing and updating loan-level data on demand. MWS has answered more than one billion data requests just this year and continues to grow!

Be part of the next billion. Contact your Account Director for more information on how MWS can answer to you.



ClosingStream 2.0 First to Meet Fannie Mae Requirements for HAMP E-Signing

ClosingStream 2.0, the latest release of LPS' Web-based, consumer-facing workflow application, is the only solution available on the market that complies with Fannie Mae's business requirements for HAMP eSignature solutions.

All the necessary functionality required by Fannie Mae for eHAMP, including document generation, document formatting and document fulfillment/execution is featured in ClosingStream 2.0. Through eDelivery and eSigning of borrower qualification documents, ClosingStream 2.0 speeds productivity significantly – making same-day closings possible.

In addition to productivity gains, ClosingStream 2.0 users can reduce execution and delivery errors by approximately 90 percent, decrease postage/resource expenses and improve modification pull-through rates. "With rising HAMP modification volumes, servicers are looking for ways to electronically streamline the process and reduce costs," said Al Verkuynen, Chief Strategy Officer at LSI, a division of LPS. "ClosingStream 2.0 helps servicers achieve major gains in efficiency, while offering an easy, convenient way for their borrowers to receive, sign and send documents electronically."

To find out how ClosingStream 2.0 can speed up your HAMP modifications, contact your Account Director.

Preparing for Year End

2009 is quickly coming to an end, and LPS would like to remind you to complete your year-end processing checklist. Please also be aware of the year-end schedule for your planning purposes.

Thursday, December 31, 2009

Business as usual with all systems and support available. Online availability will end at 11:00 p.m. Eastern time for all processing clients (VRU and Internet applications will remain available for clients that have 24x7 service). By 11:00 p.m., all end-of-day processes must be completed and GoBooks must be submitted to LPS. Lockbox transmissions received after GoBooks will be held for processing until the next business day. Clients may elect to process DME and YE prior to these deadlines if business factors allow.

Friday, January 1, 2010

Year-end processing will occur during the day. LPS estimates that, based on portfolio size, clients will begin receiving year-end output no later than 8:00 a.m. (Eastern) until completed.

LPS will take no actions to prohibit CICS online availability; however, LPS reserves the right to limit online availability. LPS also reserves the right to limit Passport availability.

VRU and Internet applications will remain available for clients that have 24x7 service, but there may be brief intermittent outages in order for file updates to occur for December month-end.

Clients can track the status of their year-end processing online via the [PowerCell](#) Web site.

Saturday, January 2, 2010

Business as usual. All systems and support will be available to clients for the first processing cycle of the new year.

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NEW GOVERNMENT PROGRAMS ... MEET THE DEMANDS MHA SOLUTIONS DELIVERED BY LPS

ONE SOURCE. POWERFUL SOLUTIONS.

The loan modification and refinance initiatives that make up the government's Making Home Affordable (MHA) program are transforming the mortgage market as we know it. To successfully navigate this new environment and everything related to MHA – you need the industry's most powerful, experienced partner: **LPS**.

No other provider offers more resources to help your mortgage business thrive than LPS. Our insightful data and technology help to identify troubled borrowers. We also provide a wide range of solicitation and fulfillment solutions, streamlined refinance and modification programs, sophisticated servicing technology and comprehensive reporting. LPS experts help you identify the tools you need – and quickly set up the most effective solutions to reduce risk, increase efficiency and strengthen your competitive edge.

What's more, LPS stays on top of complex, loan-related government regulations like RESPA and the Home Valuation Code of Conduct to help you remain in compliance.



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- Due Diligence/Forensic Appraisals
- Strategic Consulting
- Title and Settlement Services
- Solicitation and Fulfillment

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April 18 – 21, 2010
The Orlando World Center Marriott

*Sessions, presentations and
exhibits to integrate excellence.*

The host hotel, Orlando World Center Marriott, is offering a **reduced room rate** of \$199 per night and free Internet access for all rooms booked between December 1, 2009, and February 15, 2010. On February 16, 2010, the rate will increase to \$224. Call 800.564.3181 and request the Lender Processing Services room block.

Online registration will open in early February. Watch your e-mail for more information.

Easily Negotiate HAMP Modifications with MOD Negotiator



LPS' recently introduced MOD Negotiator tool can be used in conjunction with MSP to effectively support HAMP loan modifications. Mod Negotiator was developed to eliminate some of the most cumbersome challenges associated with modifications by performing the complex calculations required for a best-fit analysis and negotiating modifications with ease. As a result, this enhanced tool has been very successful in decreasing error ratio, minimizing borrower wait times and providing a consistent decisioning process that was developed based on HAMP guidelines.

MOD Negotiator requires minimal manual entry, which decreases data entry errors and increases efficiencies. By using this quick calculation technology, servicers can tell borrowers on the phone if they qualify for the plan with just a few short questions. Additionally, MOD Negotiator is completely integrated with MSP. Once it extracts specific MSP data, MOD Negotiator uses the HAMP waterfall criteria (or alternative waterfall criteria set by the servicer) to deliver, in real time, the terms of the new trial modifications. If the modification terms are accepted, MOD Negotiator automatically updates MSP with the modification terms.

MOD Negotiator can be implemented and in use by your customer service representatives and loss mitigation professionals in less than one day.

Features

With a simple click of the mouse, MOD Negotiator can complete the following:

- Perform best-fit HAMP waterfall analysis
- Determine modified interest rate, loan term and principal forbearance amount
- Determine adjusted escrow analysis results
- Estimate trial period amortization
- Determine step-rate schedule
- Save results to multiple locations in MSP and independent files

LPS continues to work with clients to identify future MOD Negotiator enhancements. **If you have questions about implementing MOD Negotiator or suggestions for possible enhancements, please contact your Account Director.**

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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