

Clear™

Actionable Insights to Protect Your Portfolio

The landscape is changing

With a wide range of risks, navigating the evolving mortgage industry is a daunting challenge. Lack of visibility presents a threat to your bottom line and valuable information is often missed. Now more than ever, it is essential that servicers have a holistic view of their portfolios and a strong understanding of the fundamentals—security to the underlying collateral, lien position, and equity.

Know your portfolio. Grow your portfolio.

Clear™ provides new visibility into risks and threats that could hurt your bottom line. Actionable insights from three unique data sources empower lenders and servicers to spend less time validating liens and more time making timely, informed decisions about new threats and emerging opportunities.

More fundamentals. More informed decisions.

Clear helps you identify and order all liens on a property, their positions, balances and statuses. An equity analysis of your portfolio can be performed across three equity vantage points:

1. **Senior Lien(s) Only:** The balances from the liens superior to your lien are the only liabilities factored into the calculation
2. **Senior Lien(s) + Your Lien:** The balances from the liens superior to your lien and your lien are the only liabilities factored into the calculation.
3. **All Liens:** The balances of all open liens are factored into the calculation for liabilities

 **740M**

Historical real estate transaction data records

 **95%**

Coverage of county, municipal and special tax districts

 **156+M**

Parcels across 3,035 counties and townships.



Clear Portfolio View

Identify the seniority, status and security of liens on a property to make informed risk decisions.



Monitor Liabilities

Analyze potential liabilities that may dilute lender interest.



Advanced Analysis

Unique combination of public record data, credit data and CoreLogic AVMs provides a comprehensive analysis on lien and equity position.

Flexibility for Unique Needs

Loan servicers have unique needs. With multiple service levels, Clear provides flexibility in choosing a solution that best meets the needs of your organization.

- **Clear Snapshot™** offers a single analysis on the health of your portfolio, merging credit and public record data for an enriched view.
- **Clear 365™** provides ongoing surveillance and analysis to help detect change across your portfolio, allowing proactive response to new risks and opportunities.

Additional Benefits

- Leverage multi-level confidence grading based on the quality and quantity of data available
- Empower collateral valuation and forecasting using CoreLogic® AVMs
- Identify prime candidates for product/service marketing
- Drive effective servicing decisions for delinquent loans
- Proactively block home equity lines and unfreeze prior blocked lines
- Assist compliance with FFIEC regulations
- Realize potential cost reductions with reallocated hours



Call us today at 866.774.3282 to discuss how CLEAR can give you a competitive advantage.