

IntelliMods™

An automated solution that streamlines the loan modification process

Bandwidth. Compliance. Accountability. CoreLogic[®] designed IntelliMods™ to simplify and streamline the loan modification process to quickly adapt to today's servicing challenges. With a proven interface that streamlines the loan data decisioning process, IntelliMods provides an intuitive platform from which servicers can increase efficiency, improve the customer experience, facilitate greater accuracy through automation and optimize document fulfillment times.

Increase Production

IntelliMods provides rapid and flexible capacity adjustments through automation. Users can upload, qualify, process, produce, send, and track loan modification documents and track loan modifications at an accelerated rate using fewer human resources. Compared to manual processes that may take up to several weeks, IntelliMods can dramatically reduce loan modification process times.

IntelliMods provides:

- Real-time decisioning in a user-friendly environment
- Direct integration with Fannie Mae's SMDU Decisioning Tool
- Pre-loaded with FNMA, FHLMC, FHA, VA, and USDA work-out options
- Customizable and configurable for private and portfolio programs

The Right Solution for the Right Borrower

Making an appropriate determination on a loan modification and being able to defend it is a vital component in lending. IntelliMods' accessible dashboards and status reporting not only provide you with process transparency to follow the progress of your document package; it also provides an audit trail for greater accountability. Quickly and easily decide and deliver on the best possible loan decisions with optional enhancements that include:

- SMDU case management
- NPV evaluation
- Custom report building
- Investor updates / releases
- Denial letters / cover page
- eSign / eDelivery
- Mobile notary

Improve the Accuracy Behind Business Decisions

At the heart of IntelliMods lies a powerful decisioning engine that can easily process one loan file or a batch of thousands within minutes.

- Built-in decisioning that includes many standardized guidelines.
- Set parameters for private-investor modifications.



Our complete loan modification solution includes:

- Data Validation
- Data Augmentation
- Decisioning
- Document Generation
- Print, Ship and Track
- Recording Services
- Robust Reporting
- Quality Assurance

- In some instances you may integrate your own business rules, such as parameters that are left up to the servicer's discretion.
- Integration with the Fannie Mae® Servicing Management Default Underwriter™ (SMDU) platform.

Delivery

IntelliMods is a web-based and fully integrated program enabling individual loan documents to be securely viewed, printed, and saved to your local systems. It maintains standard Fannie Mae, Freddie Mac, and FHA documents as well as a full library of ancillary closing documents for a variety of loan modification programs.

- Use the CoreLogic document fulfillment solution via IntelliMods to securely print, package, and ship all your loan modification documents. A sophisticated barcode tracking option lets you monitor every step of the process to closing.
- IntelliMods also allows you to decouple the automated document fulfillment services so you can print via an internal printing system.

The optional AuthoSign™ feature is seamlessly integrated with the IntelliMods platform. It provides eSign and eDelivery workflow solutions for creating, signing, storing, accessing and managing the life cycle of legally binding electronic documents.

- Digital authentication
- Signing rooms
- Tamper-sealed electronic signatures
- Electronic delivery of files

Other Optional Enhancements

DATA VALIDATION

IntelliMods draws directly from our vast internal data resources. Covering over 99 percent of U.S. parcels, we verify data such as addresses, loan numbers and borrowers' names, against one of the most current and complete property and ownership databases available. In addition, on GSE investor loan modifications, IntelliMods can link directly to servicer data.

DATA AUGMENTATION

Because IntelliMods is a CoreLogic product, it also delivers access to advanced data augmentation and fraud analytical tools to help safeguard against hidden risk from fraud such as income misrepresentation, identity theft, undisclosed debt, credit unworthiness and other issues that could lead to borrower re-default.

RECORDING SERVICES

By moving the documents on to our recordation servicing solution, you can automate the final steps in the loan modification process. We send the documents for recording and monitor the status of recorded modification documents, quickly obtaining final documents for you. Our unique solution combines a fully automated tracking system with customizable follow-up services for seamless integration into your existing business process.

SMDU INTEGRATION

Integrated with FNMA SMDU for decisioning, IntelliMods assists with activities related to. Repayment plan, cap and extend mod, flex mod & disaster modification. The platform helps with decisioning for pre-qualification, trial and final tasks. All decisioning results are displayed for both pass and fail of each program evaluated.

One-Stop Solution

IntelliMods offers a simple, automated, and customizable solution that minimizes slowdowns, while helping to eliminate complexity and increase conversion rates. With SMDU integration and optional features including AuthoSign, document generation and fulfillment, data validation and augmentation, as well as final recordation, CoreLogic truly is your one-stop solution for loan modification decisioning and delivery.

For more information, please call 866-774-3282 or visit corelogic.com/products/intellimods.