



IntelliMods™

An automated solution that streamlines the loan modification process

With the overwhelming volume of loan modifications, servicers are being challenged daily. Bandwidth. Compliance. Accountability. CoreLogic® designed IntelliMods™ to simplify and streamline the loan modification process to meet these specific challenges. With over seven thousand users, IntelliMods is a validated and easy to use loan data decisioning tool.

Increase Production

IntelliMods addresses the issue of volume through automation. Now you can upload, qualify, process, route to borrowers 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 trim days off the loan modification process. IntelliMods provides:

- ▶ Quick deployment
- ▶ Easy configuration to match your business needs
- ▶ Uploads as a single loan or an entire portfolio

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:

- ▶ Data validation and augmentation
- ▶ eSinging capabilities with AuthoSign™
- ▶ Document recordation
- ▶ Document generation
- ▶ Document fulfillment

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 standardized HAMP and HAFA guidelines and the most up-to-date Freddie, Fannie and FHA cascades.
- ▶ Set parameters for private-investor modifications.
- ▶ When not restricted by government mandates, integrate your own business rules, such as determining whether to use net or gross income.
- ▶ Integration with the Fannie Mae® Servicing Management Default Underwriter™ (SMDU) platform.

Our complete loan modification solution includes:

- ▶ Document Chase/ Borrower Outreach
- ▶ Data Validation/ Data Augmentation
- ▶ Decisioning
- ▶ Document Generation
- ▶ Print, Ship and Track
- ▶ Recording Services
- ▶ Robust Reporting
- ▶ Quality Assurance

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 99.9 percent of the U.S. population, we verify data such as addresses, loan numbers and borrowers names, against the nations most current and complete property and ownership databases. 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 HAMP, Mod24, Fannie Mae New Traditional Mod, Alt Mod 3, Streamlined Mod, Cap and Extend Mod. 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/intellimods

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CoreLogic®

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