TrueStandings® Servicing

Increase productivity, enhance portfolio performance, make more powerful decisions

TrueStandings® Servicing provides unprecedented power and access to more than 40 million* active and over 236 million historical mortgages in the industry-leading CoreLogic® mortgage servicing database. TrueStandings Servicing combines delinquency and prepayment metrics accompanied by market analysis and roll-rates modules, providing thousands of reporting options on the full dataset or defined co-horts. The data types are available in Prime, Subprime, and Prime Jr. Liens.

In addition to the most comprehensive mortgage data—TrueStandings Servicing includes expanded report filtering and performance-measurement parameters, to augment, flexible ad hoc reporting in addition to time saving and always current one-click standard reports. Product types cover detailed ARM variations while geographic-level access is available for granular analysis; all are key to understanding portfolio risk.

* As of August 2014

Highlights

► Access to industry’s largest, most comprehensive active and historical mortgage databases of over 236 million loans
► Over 1,000 metrics and 100 bucketing attributes
► Expanded credit performance and prepayment modules
► Add-on modules (roll-rate reports, and subset-level reporting)
► Exports reports as graphics, PDFs, Excel spreadsheets, text files
► More than 90 available pre-configured reports
► High-speed performance for fast execution of reports
► FCL/REO timelines for active and paid off loans integrated
► Mark-to-Market (MTM) current and paid off LTVs using the CoreLogic HPI Valuation Engine integrated for CoreLogic HPI™ subscribers
► Loan modifications integrated
► TrueLTV property record level integration as add on subscription data sets
TrueStandings Servicing

Fast, flexible reporting

TrueStandings Servicing is a powerful and easy-to-use custom reporting application that lets users measure and display multiple data attributes simultaneously, including detailed product type, origination year, loan purpose, credit score, loan type, conforming vs. non-conforming, risk grade, loan-to-value, and much more. The application also guides you through the pain-free assembly of professional reports—whether ad hoc or any of the more than 90 available pre-configured reports.

Personalized web-access and custom reporting

TrueStandings Servicing allows authorized users to work securely from any web-available computer. Slice, dice, drill, isolate, combine, and contrast data using easy-to-operate tools, clearly mapped workflows, and easily assembled reports. Utilize the application’s pre-configured (standard) or ad hoc reporting capabilities. Use multiple attributes, view filters and metrics to create focused results—then export reports as graphics, PDFs, Excel spreadsheets, or text files.

This TrueStandings Servicing report benchmarks a portfolio’s 25-month MBA subprime delinquencies for 90+ days against the market.
**TrueStandings Servicing Sample Reports**

**GEOGRAPHY SD REPORT**

*Percent Seriously Delinquent* by State Report enables easy monitoring using interactive graphing tools to view delinquency performance by different geographic elements (nation, region, state, or CBSA).

*Serious Delinquent (SD) defined as loans which are 90+ days delinquent plus loans which are in foreclosure.

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**TrueStandings Servicing**

**Business Applications**

TrueStandings Servicing mitigates mortgage default and prepayment risk in order to enhance portfolio value for a variety of business segments:

**Originators and Secondary Marketing**


**Credit Policy**

Monitor the impact of changes in credit policy and address key credit quality issues regarding LTV, loan balance, product type, and many other parameters. Modify credit criteria based on performance and benchmarking comparisons with the market. Research new product types to understand and support their approval and pricing. Reduce reserves that may be set too high, or determine when to increase them to cover risk.

**Servicers and Portfolio Holders**

Monitor and benchmark early and late-stage collections and foreclosures to control servicing costs driven by delinquencies. Develop more effective processes, including retention and collection campaigns. Mitigate losses and actively manage risk. Benchmark your portfolios to the overall market. Identify underperforming segments and develop action plans to reduce defaults.

**Servicing Asset Management and Acquisition**

Set assumptions for servicing valuation based on delinquency, foreclosure, and prepayment rates by geography, loan type, and risk characteristics. Identify high-risk and inappropriately priced segments for selling or developing hedging policies.