

# LexisNexis® Risk Solutions Improving the Digital Mortgage Experience

## DID YOU KNOW?



We are a **leading provider** of borrower authentication, creating a gateway to automate loan processing and improve the customer experience



We serve the top mortgage companies and investors by **providing trusted data to resolve discrepancies** and uncover misrepresentation



We **aggregate leading business data** to uncover investment properties and validate business and employer information



We have over 250 unique consumer attributes to **improve customer retention and lead conversion**



We provide property valuations, portfolio review and appraisal review **solutions from Collateral Analytics™**

## ORIGINATION

- Authentication solutions at time of application
- Prefill 1003 to reduce customer friction
- Marketing solutions to improve lead quality

## UNDERWRITING

- Resolve borrower discrepancies
- Detect misrepresentation
- Alert remediation
- Lien and judgment data

## QUALITY CONTROL

- Validate borrower, property and business information
- Uncover
  - Undisclosed properties
  - Non-arm's length transaction
  - Occupancy risk

## SERVICING

- Post-close QC review
- Call center
  - Borrower authentication
- Right-party contact
- Military scrub
- Monitoring services
  - Bankruptcy
  - Lien/judgments
- Portfolio services
  - Portfolio value
  - Customer retention

### LexisNexis® Risk Solutions tools to help improve the digital mortgage experience

- LexisNexis® InstantID®
- LexisNexis® SmartLinx® Person Report
- LexisNexis® SmartLinx® Business Report
- Collateral Analytics™ AVM
- LexisNexis® Property History Report
- Real Property Search
- LexisNexis® ThreatMetrix®
- LexisNexis® Phone Finder with One Time Password
- LexisNexis® Profile Booster
- LexisNexis® Digital Mortgage Application Prefill – prefill 1003

### Professional credentialing. Who are you doing business with?

- Warehouse Lending – Wholesale Channel
  - Correspondent Channel
- LexisNexis® Mortgage Industry Data Exchange (MIDEX®) and LexisNexis® Business Assurance Report



For more information, call 800.957.7094 or visit [risk.lexisnexis.com/real-estate](http://risk.lexisnexis.com/real-estate)

InstantID, SmartLinx Person Report, SmartLinx Business Report, Property History Report, Real Property Search, Profile Booster, Phone Finder, One Time Password, Digital Mortgage Application Prefill, MIDEX, Business Assurance Report and Collateral Analytics services are not provided by “consumer reporting agencies,” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (“FCRA”) and do not constitute “consumer reports,” as that term is defined in the FCRA. Accordingly, the InstantID, SmartLinx Person Report, SmartLinx Business Report, Property History Report, Real Property Search, Profile Booster, Phone Finder, One Time Password, Digital Mortgage Application Prefill, MIDEX, Business Assurance Report and Collateral Analytics services may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors.

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