



Precision Contact Data: The Foundation of Effective Loss Mitigation

Fuel efficient and compliant contact strategies for mortgage servicers with high quality data.

Collections Success Hinges on Right Party Contact (RPC) Data

Execution-focused servicing begins with loss mitigation.

Mortgage servicers operate in a highly regulated, execution-driven environment. Acting on behalf of loan owners and investors, servicers manage the full loan lifecycle while meeting strict performance, documentation and compliance requirements. Servicer compensation is tied not only to outcomes, but also to operational performance factors such as:

- **Accuracy of servicing actions**
- **Consistency of execution**
- **Defensibility during audits and regulatory review**

Within this framework, the loss mitigation teams play a central role in managing delinquency risk and borrower outcomes, overseeing:

- **Borrower communications**
- **Payment resolution efforts**
- **Escrow issues, including taxes and insurance**
- **Mortgage insurance disbursements**
- **Default prevention activities**

Each of these activities is governed by defined timelines and regulatory expectations.



Contact First. Resolve Faster. Prevent Further Risk.

Early compliant borrower contact is critical.

Servicing strategies prioritize early intervention to resolve issues before delinquency progresses.

Effective borrower engagement enables loss mitigation teams to:



Identify the drivers of non-payment



Understand borrower hardship



Educate borrowers on available options



Align next steps with investor risk guidelines



Ensure regulatory compliance

When servicers can quickly establish strong and compliant RPC, they gain valuable time to evaluate options, guide borrowers toward resolution and prevent further delinquency.

Without the Right Contact, Every Option Narrows



Why RPC matters.

Without verified and compliant borrower contact information, loss mitigation teams lose critical time, limiting resolution options and increasing operational risk. Strong RPC enables the loss mitigation team to:

- **Confirm borrower identity**
- **Establish secure, compliant communication**
- **Assess hardship and delinquency drivers**
- **Present appropriate resolution pathways: repayment plans, deferrals or loan modifications**
- **Support timely cures before legal or investor timelines accelerate**

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Early access to RPC information can:

- Improve loss mitigation conversion rates
- Reduce roll rates
- Limit servicing advances
- Deliver a more consistent borrower experience



Powering Outreach with Clean, Actionable Data

Data quality is the fuel of compliant, effective contact strategies. However, many Loss Mitigation teams report underutilizing available consumer data, leading to missed connections and wasted outreach.



Data Capabilities for Servicers

- **LexisNexis® LexID® Linking:** Unify borrower identities across co-borrowers, prior addresses, phone and email variations, and property records to build a single, reliable profile. LexID® improves linking consumer data assets across disparate systems.
- **LexisNexis® Accurint® Triggers Monitoring:** Gives you near real time alerts on the identity, location, property and legal changes that matter — powered by over 50 years of data intelligence.
- **Move Update Intelligence (e.g., NCOA):** Capture address changes to keep regulatory notices more accurate and timely.
- **LexisNexis® Contact Plus (rank ordered phones):** Prioritize dials using phone type and owner details; suppress high-risk or disconnected numbers with Disconnect Verify and Phone Change Alerts.
- **Email Monitoring and Email Search:** Validate deliverability and link emails to work domains with LexisNexis® Emailage Score for appropriate use cases.
- **Propensity to Pay/Engage Scoring:** Queue borrowers most likely to respond or self-cure within 30–90 days; feed scores into dialers, CRM or case management tools.



PRO TIP

Accurint Triggers Monitoring delivers critical public records — especially those that signal real change in a consumer's financial stability.

Compliance, Foreclosure Risk and the Case for RPC

Compliance shapes loss mitigation execution.

Mortgage servicing is subject to layered federal, state and investor requirements, with foreclosure processes varying significantly by jurisdiction. In non-judicial states such as Georgia, foreclosure timelines can advance quickly, heightening the importance of precise execution and documentation.



Each borrower interaction must support auditability and withstand regulatory or legal scrutiny. As a result, loss mitigation outreach must be tightly aligned with compliance obligations, including:



Identity verification



Required disclosures



Contact timing and frequency limits



Channel-specific consent



Comprehensive recordkeeping

Compliance, Foreclosure Risk and the Case for RPC

Foreclosure as a defined end state:

Foreclosure workflows are initiated only after evaluating and exhausting all appropriate loss mitigation options. At this stage, execution shifts from borrower resolution to enforcement of the deed through prescribed procedural or legal processes, typically resulting in property liquidation.

Because foreclosure represents the highest-cost and highest-risk outcome for borrowers, servicers and investors, the effectiveness of early, compliant borrower engagement remains a critical performance differentiator.

RPC in today's servicing environment:

As delinquency levels rise and regulatory expectations grow, mortgage servicers are under increasing pressure to execute loss mitigation strategies with consistency and precision. Strengthening RPC data supports loss mitigation teams by:



Enabling earlier engagement with borrowers



Creating clearer borrower pathways to resolution



Better aligning operational efficiency with compliance requirements

In this environment, RPC is not simply a contact metric. It is a strategic capability that supports loss mitigation effectiveness, regulatory readiness and long-term servicing performance.



Strengthen your loss mitigation strategy with smarter borrower outreach.

Accurate borrower data is the foundation of effective, compliant outreach and the key to stronger loss mitigation results. Elevate your loss mitigation strategy with more effective borrower outreach.

Contact your LexisNexis® Risk Solutions representative or visit risk.lexisnexis.com/mortgage-loss-mitigation to learn more

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions leverages the power of data, advanced analytics platforms and integrated AI solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [LexisNexis Risk Solutions](#) and [RELX](#).