As the mortgage loan industry evolves and customers expect faster, near-frictionless transactions, relevant data from trusted sources plays a critical role in strengthening fraud defenses, improving efficiencies in your compliance program, lowering costs, shortening processing times and creating great customer experiences. LexisNexis Risk Management Solutions® for Real Estate connects your business to industry-proven research tools that deliver relevant, data-driven results to simplify investigations, support critical decisions and streamline the customer experience.
Streamline digital mortgage decisions and speed closings while strengthening customer experiences

Today's fast-paced, customer-driven mortgage lending market has no place for delays. Chasing down data and dealing with information gaps or outdated intelligence disrupts the customer experience, raises decisioning risk and delays lending operations. LexisNexis Risk Management Solutions® for Real Estate provides a deep view of consumers, businesses and properties by seamlessly connecting your business to the industry's gold standard for investigative intelligence, robust linking technology and analytic capabilities.

Make confident decisions and reduce time, touch and costs across the entire real estate lifecycle with the proven data and decisioning tools trusted by top industry leaders:

- Improve the digital mortgage experience
- Resolve alerts generated by loan-level fraud tools detecting fraud, sanctions, money laundering and other financial crime risks
- Conduct due diligence on warehouse, correspondent and wholesale partners
- Validate the legitimacy of a business listed as an employer
- Discover outstanding FCRA-compliant tax liens, civil judgments and derogatory data
- Mitigate occupancy risk and uncover application misrepresentation early in the lending lifecycle
- Understand current property values with automated property valuation intelligence from Collateral Analytics, a Black Knight company
- Increase transaction transparency and security by uncovering key relationships and potential discrepancies between all parties within the transaction

Combining our robust and highly-relevant real estate data with proven investigation and validation tools helps enable your business to accelerate key workflows, compress processing timelines, minimize customer touchpoints, reduce costs and manage risk across the entire transaction.
Simplify research with relevant results

The tools within LexisNexis Risk Management Solutions for Real Estate work together to help your business identify good customers and mitigate risk. These solutions make getting to the right answer an easier task. Increase decisioning accuracy and efficiency with the benefits of:

- **Intelligent identity tools** that integrate together to support streamlined investigations
- **High-quality, consistent results** that minimize identity ambiguities and distill decisioning information into user-friendly, easily interpreted outputs
- **Sharper functionality** that synthesizes findings and concise visual results that improve understanding and further hone research paths
- **Essential ease-of-use features** that eliminate input delays between searches, simplify manual reviews and quickly facilitate deeper research escalations
- **Intuitive administrative features** streamline workflow management and document account access changes for future reviews

LexisNexis Risk Management Solutions for Real Estate delivers the competitive advantage of relevant results that help minimize delays and promote confident, correct decisions across key workflows at every point in the real estate lifecycle.

Increase investigation effectiveness

Efficiency plays a large role in an accelerated mortgage workflow that exceeds customer expectations while protecting your business from expanding financial crime threats. LexisNexis Risk Management Solutions for Real Estate helps your business standardize identity investigations and establish repeatable workflows to reduce investigation time and maintain process consistency. Special features improve administrative controls and increase visibility to ensure end-users are maximizing solution capabilities. Our highly intuitive user interface ensures a quick start with reduced training requirements. Easy-to-manage user-access assignments and user reviews help your business fully capitalize on the features, functionality and value offered by LexisNexis Risk Management Solutions for Real Estate.

Rely on the industry leader in risk intelligence

The ability to isolate risk insulates your business from costly mortgage fraud losses and reduces transaction delays. The capacity to quickly identify and engage viable customers ultimately determines long-term success.LexisNexis Risk Management Solutions for Real Estate allows you to accomplish both of these goals by delivering concise intelligence on consumers, businesses and properties backed by robust data coverage and innovative decisioning support. We can help accelerate the answers to tough identity challenges and reduce the amount of resources you need to streamline critical decisions. Prioritize good customers and prevent fraud from impacting your bottom line with the industry-proven tools and broad coverage of consumers, businesses and properties you can find in LexisNexis Risk Management Solutions® for Real Estate.
**Expand risk visibility, expedite critical due diligence and elevate the mortgage experience at every point of the real estate lifecycle**

<table>
<thead>
<tr>
<th>Origination</th>
<th>Loan Processing</th>
<th>Quality Control</th>
<th>Servicing</th>
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<tbody>
<tr>
<td>• Authenticate consumer and device at the time of application</td>
<td>• Resolve borrower discrepancies, application misrepresentations and data inconsistencies early in the lending cycle</td>
<td>• Gain clear insight about customers, properties and businesses</td>
<td>• Assess stability and ability to repay in default management services with actionable insights and proven behavior attributes, utilizing our FCRA RiskView™ Report.</td>
</tr>
<tr>
<td>• Streamline the consumer application process with critical identity, asset and property information</td>
<td>• Identify tax liens, civil judgments and derogatory data</td>
<td>• Reveal relationships and undisclosed properties</td>
<td>• Monitor portfolio for timely reaction to key customer life events and/or property valuation changes</td>
</tr>
<tr>
<td>• Support efficient due diligence and investigative workflows that detect financial crime risk such as money laundering and sanctions</td>
<td>• Verify post-closing occupancy</td>
<td>• Investigate and resolve discrepancies identified by loan-level fraud tools</td>
<td>• Optimize ongoing customer interactions by increasing visibility into right-party contacts, military service, derogatory events and more</td>
</tr>
</tbody>
</table>

**Professional Credentialing**
Identify potential risks associated with industry professionals and companies, including originators, appraisers, real estate agents and more with LexisNexis® MIDEX®.

**Minimize decisioning delays and maximize the customer experience**

Trust LexisNexis Risk Management Solutions for Real Estate to deliver the deepest, most current view of risk across a mortgage lending transaction so your business can make efficient and profitable real estate lending decisions, reduce mortgage fraud and prioritize a seamless mortgage customer experience.

For more information, call 800.957.7094 or visit risk.lexisnexis.com/real-estate

**About LexisNexis Risk Solutions**

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. 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 www.risk.lexisnexis.com, and www.relx.com.