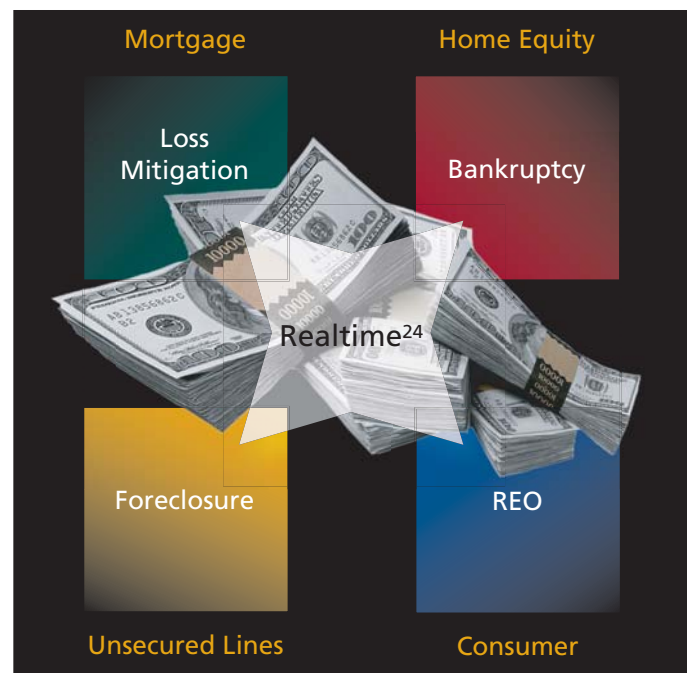


Manage Your Portfolio with Ease and Efficiency

Traditionally, home equity and unsecured lines have been managed on credit card or consumer loan systems due to the complexity of interest and payment calculations. Secured by real estate, they required either mortgage-specific support that was performed manually or by another system entirely.

The **Fiserv Loan Servicing Platform** has filled the gap in loan servicing, offering best-of-breed functionality for all residential mortgage as well as line of credit products—including home equity, unsecured, and overdraft protection—on a single platform.

The Loan Servicing Platform is parameter-driven and facilitates task automation. Once you define the processes and rules, the system governs the way your staff members complete their work. Your employees do not need extensive training to handle a blended portfolio of mortgages and lines of credit. The system provides multiple loan support to make your associates aware of all lien relationships—especially important for customer service and loss mitigation. The result? 100% consistency in your processes, 100% accuracy, and a more satisfied and loyal customer base.



No Other System Provides the Functional Richness of the Fiserv Loan Servicing Platform

The Loan Servicing Platform is the lending industry’s most functionally rich loan servicing platform. No matter where an account is in its life cycle, the Loan Servicing Platform gives you real-time tools to complete transactions accurately and completely.

Line of Credit

- HELOC Plan Setup
- Tiered Interest Rates
- Teaser Rates/
Promotional Pricing
- Disputed Transactions
- Deferred Closing Costs
- Overdraft Protection
- Effective Dating of
Rate Changes
- Automated Fee Assessment
- Annual Fee Waivers
- Line Freezes
- Credit Card Access
- Rate Lock

Mortgage

- Loan Setup
- Customer Service
- Cashiering
- Escrow
- Investor Accounting

Default Management

- Collections
- Bankruptcy
- Foreclosure
- Loss Mitigation
- Claims
- REO

Introduce New Products More Quickly

Be more competitive by setting up new products, booking loans, posting payments and offering loans for sale to investors—all in a single day with real-time efficiency.

Product plans capture the rate, billing and processing attributes associated with each type of line of credit product. Parameters that are critical to proper application of payment changes are stored in the home equity and unsecured line of credit product plans, simplifying your servicing processes.

Improve Your Customer Service levels

What if you could provide your customers with up-to-the-minute information about payments, cleared checks, posted transactions and available balances—regardless of the service channel? From the Web to call center and voice response unit (VRU) technologies, the Loan Servicing Platform's ability to accelerate processing equates to efficient service for your customers.

Real time system updating keeps things moving since tasks immediately adjust as work is assigned, completed or reassigned. There is no waiting for a nightly batch turnaround to bring accounts up-to-date.

Real time provides real benefits to line-of-credit servicing:

- Prevents advances beyond line of credit limits
- Provides instant awareness of frozen credit lines
- Applies stop payment status immediately

Increase Line-of-Credit Cross Sales to Mortgage Customers

To keep your customers from going to the competition, you need to be first in line to offer competitive products.

Pre-scripted narratives transform your call center into a powerful sales channel. Campaigns can target customers that meet pre-determined characteristics, including FICO scores, debt ratios or other demographics.

Maximize Collections with Flexible Payment Options

The servicing of closed-end second liens and lines of credit is becoming more complicated since many borrowers are pushing the limits of credit extension or are credit-challenged. The Loan Servicing Platform's integrated collections, payment scheduling and intervention tools provide a number of ways to keep borrowers on track. Reduce unnecessary collections calls with real-time payment updates.

Payment drafting options allow you to:

- Split payments between bank accounts
- Perform a one-time draft at any time
- Draft from a third party
- Adjust draft frequency to coincide with borrower paydays

Loss mitigation tools qualify borrowers and support loan re-aging and multiple promises to pay.

The browser-based solution makes selecting collection alternatives as easy as clicking a link. Flexible payment and workout options provide an integrated solution for maximizing your collections efforts.

Prioritize the Accounts that Pose the Greatest Risk

Formulate collection campaigns using servicing system data, various types of loan scoring from third-party services, your own scoring models and internal payment scores. By harnessing data, your managers are able to formulate campaigns designed to produce maximum results. You can assign accounts to collectors based on a wide variety of conditions, including borrower language preference, scoring, payment behavior or geography. Individual collectors can then use filters to focus their efforts on loans with high LTV, high principal balances, specific score ranges and past transactions.

Improve Profitability and Maximize Productivity

Leverage the "Power of One": a single, integrated platform that enables you to consolidate common functions. You'll have one source for servicing home equity lines, unsecured lines and traditional mortgage portfolios. Be more efficient, gain control over regulatory issues, and reduce ancillary systems with the Fiserv Loan Servicing Platform.