



## Lien Monitoring Solutions

### Empower Your Loan Portfolio Decisions with Enhanced Data and Insight

Discover the insight, liabilities and opportunities existing within your loan portfolio. It's critical insight needed to turn lien information into action. DataTree's lien monitoring solutions are fueled with data and backed by economists and data specialists with extensive experience in understanding the evolving conditions that may impact your lending and servicing business.

#### Quick Overview

- Analyze the lien status of the loans in your portfolio leveraging DataTree's data and analytics
- Continually evaluate the performance, value and positions of liens
- Evaluate current lien position by combining your existing lender servicing data with DataTree's market leading property data
- Detect if there is a presence of an HOA lien - especially in super lien states
- Know if properties in your portfolio are listed for sale
- Clean up your addresses with our address standardization and matching process, included with any monitoring solution you select

#### Portfolio Lien Monitoring Solutions

##### Mortgage (Voluntary Lien)

Ongoing monitoring to detect the presence of additional mortgages

##### Lien Position

An additional option when monitoring voluntary liens is to also determine current lien position.

##### Homeowners Association (HOA)

Identifies and reports on the presence of an HOA lien. This identification is critical in super lien states where an HOA lien can supersede a first mortgage and even foreclose on a property, extinguishing the first lien.

##### Real Estate Listings

Scan your portfolio for properties listed for sale. Get insight into the original listing date and listing sales price.

##### Property Assessed Clean Energy (PACE)

Discover if a PACE loan is present on a residential property and determine combined loan to value. Multiple data sources, including First American's title plants, provides this PACE data with more insight than single source providers.

#### Benefits & Opportunities

##### Better Risk Management

The addition of other voluntary liens may increase the risk to your lien. A clear, proactive understanding of the additional liens helps you to better anticipate and manage this risk.

##### Quickly Spot Lien Position Changes

Changes in lien position significantly increases the performance risk of the first lien. Easily spot these lien position changes that need to be reported to investors and regulators.

##### Turnkey HOA Lien Monitoring

Gain the edge with proactive HOA lien monitoring in super lien states, whether judicial and non-judicial. Monitoring of pre-fore-closure activity such as Notice of Default and Notice of Sale enable you to make the right business decision to preserve your assets. Field abstractors help to complete the HOA lien monitoring solution for properties outside of the existing database.

##### Get a Jump on Disappearing Interest

At anytime, 2-4% of a servicing portfolio may be listed for sale. Knowing this ahead of time will allow for proper forecasting for pending payoffs. Minimize the impact of the lost interest by getting a targeted list of borrowers who are in the market for a new loan.

##### Discover New Refinance Opportunities

Target market a refinance loan offer to the owner at a rate lower than the PACE loan.



## Lead and Loan Analysis Solutions

### Lost Lead Analysis

Discover where the leads your marketing programs worked hard to generate, ended up.

### Payoff Analysis

Retaining the loans in your portfolio is critical, so when loans payoff, we give you the intel to understand: why?

## Benefits & Opportunities

### Understand Who? Where?

Find out what lender captured/converted your lead, along with all loan details.

### Discover Retention and Growth Opportunities

Identify if a property sold to engage with the seller on their new purchase along with the new owner. And if the customer refinanced, what opportunity could you have embraced to retain their business, such as identifying when the property value increases for equity opportunities.

## Protect Your Loan Portfolio

It takes just three steps to actively monitor and protect your portfolio.

1

### Receipt

Send our data experts your portfolio of loans and our data experts will get to work

2

### Proactive Monitoring

Activities that affect properties in your loan portfolio are tracked and monitored for you

3

### Portfolio Alert

Notifications are sent at your preferred frequency to alert you of changes in your holdings

## The Perfect Solution from Start to Delivery to Optimization

As an always-included bonus, all portfolio lien monitoring starts with address matching, so you know the initial hit rate that can be used as a foundation to monitor and improve. For delivery, we can match and append the insight to your portfolio, deliver the data via the DataTree API or provide you with a file for you to leverage the data as you see fit.

Discover the opportunities existing in your loan portfolio with DataTree by First American's lien monitoring solutions fueled by the nation's largest property database and backed by our team of data experts.

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