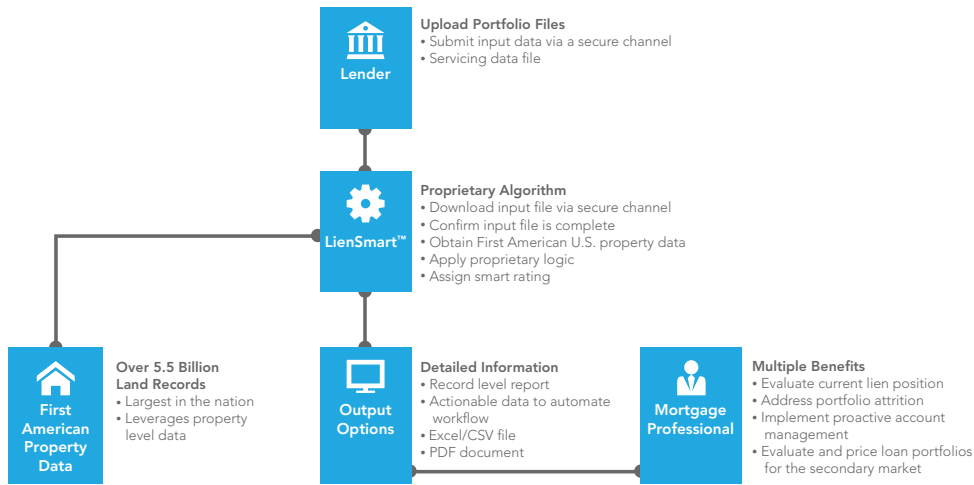


## Open Lien Information for Enhanced Account Management Strategies

First American Mortgage Solutions proudly introduces LienSmart™—a proprietary algorithm that leverages First American property data and lender-provided servicing data to evaluate lien position and assign a “smart rating” for loans in your portfolio.

LienSmart is available via a match and append service, which appends public record data for liens found associated to the property and assigns a Smart Rating that is derived from First American’s ability to match lien information with U.S. property record data and information from a servicing file.

## The Smart Rating for Lien Position Process



- Evaluate current lien position by using existing lender servicing data and combining it with property data<sup>1</sup>
- Smart rating provides insight into the depth and quality of the available data which can be matched to open liens
- Provides access to the nation’s largest repository of 5.5+ billion land records for a comprehensive view of property encumbrances

<sup>1</sup> LienSmart does not conduct any review of the content of the lien; or, verify the veracity of the lien.

## Key Benefits

- **Proactively address portfolio attrition** by identifying loans which many represent a higher risk of attrition and executing account level monitoring strategies
- **Create preemptive HELOC strategies** by developing a clearer picture of end-of-draw exposure and identifying higher-risk portfolio segments
- **Preserve your portfolio mix and evaluate risk exposure** by leveraging the LienSmart data and smart rating as a component in your account management strategy
- **Evaluate lien position** on newly originated loans or acquired portfolios to validate your equity position in the property

## Built with Clients In Mind

- **Portfolio managers at financial institutions and mortgage servicing companies** use LienSmart as part of retention strategies
- **Portfolio managers** can also use LienSmart during new account setup, account-level monitoring and to identify unknown encumbrances that may impact equity position
- **Secondary markets, investment firms, and acquisition executives** use LienSmart to evaluate portfolio acquisition targets and validate the equity position composition to justify the portfolio value

**Learn More** Contact your First American representative, or call **877.409.0352**.



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