

## Loan Modification Tools

The Obama administration has launched a massive relief programs for the troubled U.S. mortgage market that will likely provide lenders a surge in new refinancing business and guidelines for tackling the mortgage default problem.

One of the key issues for this initiative is whether the mortgage industry has the origination capacity to meet the anticipated demand.

The program will place great pressure on lenders servicing and retail production channels. The challenge will be for the industry to take advantage of the program and capitalize on the benefits being offered by plan.

Servicers are already wrestling with historic levels of loan defaults, foreclosure inventories and pressure to do more loan modifications, and are looking for innovative and accessible solutions to help them become more efficient.

### Why Kroll Factual Data?

#### Innovative Solutions

At Kroll Factual Data, we specialize in providing a suite of innovative solutions that enable you to evaluate risk accurately and process applications more efficiently.

### Loan Modification Tools:

**Credit:** BureauExpress allows you to view a solid current payment picture facilitating easy debt to income calculations, additional liens and credit character.

**Identity Risk:** FactualID Comprehensively identify borrower misrepresentation, protecting lenders against even the most difficult-to-detect fraud schemes.

**Collateral Risk:** CollateralFacts offers an in-depth analysis of the valuation risk, flip risk, market risk, address validation risk, and ownership and title risk.

**Verifications:** Obtain accurate, independent documentation of employment, income, deposits and other verifications quickly without additional overhead.

**Batch Processing:** Efficient processing without delays.

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