



## Third-Party Originators (TPO) oversight program.

**Reduce risks and increase productivity by vetting TPOs faster and easier.**

### WHY US?

It's imperative that lenders who work with TPOs properly vet them first. The Vendorly® Oversight Platform is an award-winning\* solution with a TPO program that helps you reduce risks and increase productivity by helping you evaluate them faster and easier.

Financial institutions and mortgage lenders are using it to navigate the complex vetting process and create a secure central repository for documentation — all in one place. You should, too. It gives you a more holistic approach to help make better decisions when choosing a TPO.

### HOW WE HELP

- Avoid possible risks by vetting qualified TPOs.
- Save time by accessing a single source of secure information rather than multiple sites.
- Increase productivity and save administrative costs by letting us do the heavy research for you.
- Customize the TPO program to meet your approval and compliance requirements.
- Streamline the vetting process with our easy-to-use integrated automated technology.
- Qualify TPOs faster by sending and tracking in-depth electronic questionnaire packages.

### CONTACT US

Get in touch with us. See how Vendorly can help manage oversight for TPOs and all your vendors.

Visit [vendorly.com](https://vendorly.com) or email [clientsupport@vendorly.com](mailto:clientsupport@vendorly.com) to learn more about our solution.

*\*2018 HW Tech100 Award Winner*



# SIGNATURE SELLER AUCTIONS

Large mortgage servicers have been using Hubzu®, a leading online real estate marketing platform, to market properties directly to potential buyers for over 10 years. Now institutions and investors with smaller portfolios can enjoy the same great benefits — at no added cost. Introducing our Signature Seller Auctions.

Market your properties in four easy steps in an online auction format and discover true market value through maximum exposure and a competitive bidding platform. Bidders present their highest bids and you decide to accept or re-market your property when the auction ends. The process is fast, easy and transparent.

## THE SIGNATURE DIFFERENCE

Signature Seller Auctions offer unique benefits that help make marketing and auctioning properties easier.

- ⬆ No seller auction fees
- ⬆ Easy setup and onboarding process
- ⬆ Access to a special Signature Seller dashboard
- ⬆ Work with your own listing agent

## THE HUBZU ADVANTAGE

Backed by an innovative data management and analytics team, Hubzu can help you:

- ⬆ Market properties in an auction format via a web-based portal
- ⬆ Access over 1.7 million registered users nationwide
- ⬆ Maximize marketing exposure to potential buyers
- ⬆ Engage more potential buyers with seven-day auction cycles
- ⬆ Transparent bid and offer tracking
- ⬆ Market and sell confidently with 24/7 technical support



## Foreclosure Auctions

Reach qualified buyers for your foreclosure properties with Hubzu®, our leading real estate marketing platform. According to the Altisource® *2020 State of the Default Servicing Industry* report, 80% of the professionals surveyed feel FHA loan volume will increase over the next one to two years. That means a potential rise in FHA delinquency and foreclosure rates.

### BE READY WITH HUBZU

Hubzu helps you manage and optimize disposition strategies for any size portfolio, with foreclosure services in all 50 states. We offer full-service auction coverage in 17 states and nationwide marketing services. It also integrates with our Equator® Default Servicing Platform. Working in tandem with Hubzu, this leading asset management workflow solution offers real-time analytics and data-backed decision engines.

Equator also includes a proprietary FHA modeling tool that helps project future costs and determine optimal marketing strategies. That way, you can reduce asset losses by making the most informed decisions every step of the way. New on-site foreclosure technology will be added to Hubzu soon to deliver even more real-time auction and sales transparency.

### THE HUBZU ADVANTAGE

Backed by an innovative data management team, Hubzu helps you:

- ⬆ Market and auction foreclosure portfolios of any size
- ⬆ Access over 1.7 million registered users nationwide
- ⬆ Maximize marketing exposure to potential buyers
- ⬆ Streamline operations and live auctioneer communications
- ⬆ Coordinate with trustees and foreclosure attorneys
- ⬆ Make informed decisions using detailed auction analytics
- ⬆ Project future losses and reduce potential conveyance costs with our FHA Default Platform



# ONLINE REAL ESTATE MARKETING PLATFORM

The Hubzu® online real estate marketing platform provides an innovative solution for buyers, sellers, investors, financial institutions and other professionals to facilitate the purchase and sale of residential real estate.

## OUR APPROACH

Hubzu envisions a better, more transparent online real estate marketplace:

- ⬆ Offers online residential real estate sales and marketing services to drive competitive bidding.
- ⬆ Provides transparent bid and offer tracking to decrease the risk of fraud and increase buyer engagement.
- ⬆ Engages bidders even after a buyer is selected to help sellers convert unsuccessful closings into successful, quick sales.

## PROVEN EXPERIENCE

Our numbers demonstrate that we have the scale and agility to meet the needs of a fast-changing marketplace:

- ⬆ Over 221,000 single-family residential properties have been sold to date.<sup>1</sup>
- ⬆ 61.8% of homes marketed on Hubzu are sold within 60 days they are active on the market.<sup>2</sup>

## HOW IT WORKS

Backed by an innovative data management and analytics team, the Hubzu platform helps identify the key drivers that can improve sale results:

- ⬆ **AMPLIFIED MARKETING:** Our sophisticated marketing approach utilizes the best engagement and sales strategies to promote properties to the most relevant and interested prospective buyers, including through use of SEO, social media marketing, customized marketing campaigns, targeted display advertisements and remarketing.
- ⬆ **PREMIUM LISTING VISIBILITY:** Properties are syndicated to over 200 leading real estate websites, including Zillow, Trulia and Realtor.com.
- ⬆ **SUPERIOR SELLER PORTALS:** Our easy-to-use seller dashboard generates updates on property page views, bid and offer activity, dynamic bid increments and marketing metrics.
- ⬆ **BUYER SCREENING:** Our buyer review process uses predictive and behavioral analytics to promote process integrity and increase serious buyer engagement.

<sup>1</sup> Sold between January 2009 – December 2019

<sup>2</sup> Sold between January 2019 – December 2019



## DEFAULT SERVICING PLATFORM

Enable net execution efficiency, reduction of operational and capital requirements, increased transparency and implementation of client rules. Equator® offers an industry-leading platform providing SaaS solutions through proven delivery methodology, scalable technology and a vast vendor network. Our platform is helping the largest holders of real estate in the country. We can help you too.

### OUR APPROACH

Whether you're looking for an integrated end-to-end default solution or help with specific tasks, you can count on Equator. Choose from:

- ⬆ FORECLOSURE & BANKRUPTCY MODULE: Increases flexibility in handling state-specific guidelines through configurable workflow and managed communication with attorneys through the EQ Marketplace.
- ⬆ LOAN MANAGEMENT MODULE: Provides superior decision-handling and tracking through a compliance rules engine that optimizes decision outcomes.
- ⬆ REO MODULE: Can improve efficiency and help drive higher returns through complete insight into the REO workflow through real-time tasking, work history recording, EQ Marketplace and advanced analytics.

- ⬆ SHORT SALE & DEED-IN-LIEU MODULE: Helps enhance transparency for CFPB, assist with audit compliance and engage the homeowner through the borrower portal to further improve resolution timelines.
- ⬆ MORTGAGE/REAL ESTATE DATA & REPORTING: Utilizes advanced industry benchmarks from a platform that houses a large anonymized collection of default real estate data.

### HOW IT WORKS

Equator offers configurable and agile solutions through a proven delivery methodology and scalable technology.

- ⬆ AUTOMATED WORKFLOW: Can reduce manual work and increase processing speed.
- ⬆ BEST PRACTICES & PEER DATA: Can facilitate new opportunities for clients through superior insight and operational reporting.
- ⬆ COMPLIANCE RULES MAINTENANCE: Helps servicers to configure rules that support alignment with federal and state compliance regulations.
- ⬆ INTEGRATED COMMUNICATIONS: Can facilitate the secured sharing of financial information through the borrower portal.



# SHORT SALE SOLUTIONS

Altisource® offers a fair, transparent and efficient short sale solution that can help reduce risk of fraud, increase sales proceeds and shorten your marketing and approval timelines through market validation and streamlined processes.

## OUR APPROACH

Integrated technology and processes help you mitigate financial and reputational risks. The Short Sale program:

- ⬆ Simplifies the short sale process with customized solutions that focus on specific business and servicing needs.
- ⬆ Improves borrower and servicer outcomes through proactive portfolio identification, reactive offer reviews and thorough market validation.
- ⬆ Drives buyer traffic with enhanced marketing and accelerates sales timelines through competitive bidding using Hubzu.com.
- ⬆ Provides oversight and auditing to help meet compliance in an ever-changing regulatory environment.
- ⬆ Integrates with our Equator® Default Servicing Platform to streamline asset workflow and management.

## OUR BENEFITS

Our expertise and tailored solutions provide powerful benefits to all our clients.

- ⬆ **TRANSPARENT PROCESS:** Publish all bids to reduce the risk of fraud and increase competition during the offer process.
- ⬆ **COMPETITIVE PRICING:** Market short sales simultaneously through the MLS, Hubzu.com and 200+ syndicated partner listings to increase the prospective buyer pool.
- ⬆ **DEDICATED TEAM:** Trained customer experience specialists manage timelines, document collection, offer submission and closing to simplify the process.
- ⬆ **CUSTOMIZED APPROACH:** Personalized communications, list/reserve/sales price requirements and sales package to meet each lender's needs.
- ⬆ **DATA INSIGHTS:** Predictive modeling tools enable informed decisions on portfolios and individual assets.
- ⬆ **PROFESSIONAL LISTINGS:** For higher value, photography and other additional services like virtual tours are available

## PROVEN EXPERIENCE

Equator's technology and industry expertise has been providing powerful benefits to clients for years.

- ⬆ Since its inception, nearly \$339 billion in transactions have been processed on the Equator platform.<sup>1</sup>
- ⬆ Over 8,000 agents completed over \$6 billion in REO and short sale transactions.<sup>2</sup>
- ⬆ Currently four of the top five U.S. servicers and the largest holder of real estate are on the Equator platform.<sup>3</sup>
- ⬆ Equator's marketplace currently maintains an active national network of more than 41,000 agents and brokers.<sup>4</sup>



<sup>1</sup> Based on completed transactions through September 2019

<sup>2</sup> Transactions completed October 2018 – September 2019

<sup>3</sup> Inside Mortgage Finance Report Top 50 Mortgage Servicers Q1 2019

<sup>4</sup> Agent accounts that logged in within the last 12 months as of September 2019



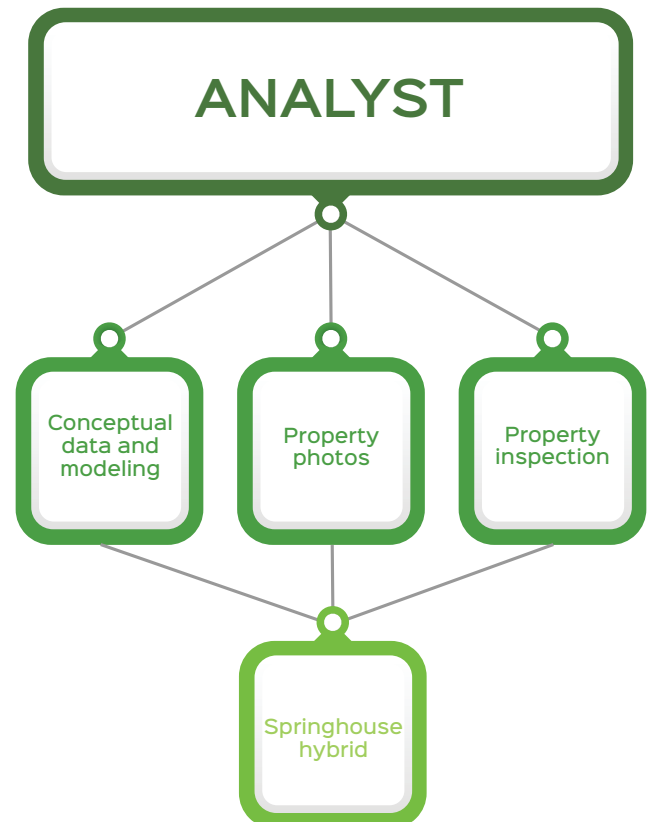
## HYBRID VALUATION SERVICES

We offer a sophisticated, efficient valuation process. By applying our analysts' expertise and local market knowledge to an unbiased, automated model, we're able to deliver valuations proven to more accurately portray the true value of a portfolio. This hybrid approach considers both quantitative and qualitative data to create a more objective valuation report.

### PROCESS INPUTS

Integrated technology and processes help you mitigate financial and reputational risks.

- ⬆ Original sales appraisal
- ⬆ Site inspection
- ⬆ Current property photos
- ⬆ ZIP + 4 focus
- ⬆ Market-knowledgeable analyst adjustments
- ⬆ Sophisticated Automated Valuation Model (AVM)







# MORTGAGE UNDERWRITING SERVICES

Scalable underwriting services and proprietary processes help you mitigate volume fluctuations, maximize efficiency and analyze key loan details from start to finish.

## OUR APPROACH

Trelix™ licensed underwriting is an extension of your workforce, helping reduce costs and supplement back-office operations.

### CONTRACTING UNDERWRITING LOAN TYPES:

- ⬆ Conventional/Agency
- ⬆ Non-conforming/Jumbo
- ⬆ Portfolio
- ⬆ Non-QM

### UNDERWRITING SERVICES:

- ⬆ Credit assessment
- ⬆ Income analysis
- ⬆ Asset review
- ⬆ Appraisal analysis
- ⬆ Guideline review

## BENEFITS

Trelix works in the background, while your staff has more time to build relationships.

- ⬆ Extensive, highly trained staff
- ⬆ Single point of contact
- ⬆ Cost-effective models can be seamless and quickly introduced with no initial sign-up or administration fee
- ⬆ Consistent timely turnaround on complete file underwriting

## FOCUS ON CONTROLS

Trelix helps you improve loan process efficiency and reduce risks in an increasingly complex environment.

- ⬆ Compliance standards are benchmarked against CFPB as a service provider, SAFE Act, SSAE 16/SOC 2 (service organizational controls), ISO 9001 (quality management standards) and ISO 27001 (information security standards)
- ⬆ Ongoing monitoring and change management processes to identify new applicable laws and regulations

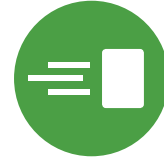
Altisource Fulfillment Operations, Inc., 12747 Olive Blvd. Suite 300, Creve Coeur, MO 63141 1-314-817-1274 (Not for use by New York borrowers). Nationwide Mortgage Licensing System ID #415033 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)); Arizona - Mortgage Broker License # 0922390 - Mortgage lead providers must have an Arizona mortgage bankers or brokers license (A.R.S.6-909B, 6-947B); Colorado - Regulated by the Division of Real Estate; Delaware - Licensee is licensed by the Delaware State Bank Commissioner to engage in business in Delaware, License # 12231; Georgia - Georgia Residential Mortgage Licensee; Illinois - Illinois Residential Mortgage Licensee; Kansas - Kansas Licensed Mortgage Company #MC.0025124; Maine - License # CSO12413; Mississippi - Licensed by the Mississippi Department of Banking and Consumer Finance; New Hampshire - Licensed by the New Hampshire Banking Department; Oregon Mortgage Lending License #ML-5089; Rhode Island - Licensed Loan Broker; Massachusetts Exempt Company Registration License # EX415033; New Jersey - Broker will not make any mortgage loan commitments or fund any mortgage loans under the advertised program; New York. No mortgage solicitation activity or loan applications for properties located in the State of New York can be facilitated through this site.

## HOW YOU BENEFIT



### Deliver more accurate property valuations

Refining AVM inputs with sophisticated analysis to better align comparables with values



### Support more efficient turn times

Delivering accurate valuations in three to four days, enabling better portfolio decision-making



### Provide better property and market-level reports

Improving context for determining property value and market condition



### Offer complete nationwide access

Supporting you from coast to coast, including some non-BPO states





# RISK MANAGEMENT AND INSURANCE SOLUTION

## A ROBUST RISK MANAGEMENT AND INSURANCE SOLUTION DESIGNED FOR THE MORTGAGE BANKING INDUSTRY

In today's highly regulated landscape, mortgage underwriting errors and fraud are more costly than ever and defect-driven reviews are leading to more repurchases of performing loans. CastleLine's Certified Loan Program helps protect you from losses arising from loan manufacturing defects, underwriting errors, misrepresentation and borrower, seller and employee fraud. You can reduce your risk, increase the value of your loans and grow your market share with the CastleLine Certified Loan Program.

### KEY BENEFITS



#### Increase Protection

Mitigate your repurchase risk and potential loss in the mortgage underwriting process and increase your enterprise value by turning uncertain contingent liabilities into quantifiable exposures. Also, create greater certainty that your originated loans will be purchased, helping you:

- ▲ Increase net worth
- ▲ Reduce loan loss reserves



#### Achieve Gain on Sale

The Certified Loan Program leads to higher quality mortgages that provide several gain on sale opportunities. Our trusted certification process and robust protection is known throughout the industry and results in:

- ▲ Faster purchases
- ▲ Shorter trade commitments
- ▲ Reduced funding costs



#### Efficiently Grow and Scale

Our certifications provide assurance to increase credit availability and safely expand your business. We offer multiple loan certification options and structures to help you:

- ▲ Scale more efficiently
- ▲ Reduce overlays

Certified Loan Insurance is underwritten by CastleLine affiliate, Association of Certified Mortgage Originators RRG, a Nevada risk retention group. Product highlights are summaries only and are intended for informational and marketing purposes. For actual terms and conditions, please refer to the specific policy wording. This document is neither an offer nor a solicitation of insurance or reinsurance products.



# CONSTRUCTION TITLE AND LENDING SOLUTION

Construction Title Pro®, powered by Premium Title™ and Granite Risk Management™, is a nationwide industry-leading product for today's construction lender and built to standardize order placement, expedite delivery and simplify status tracking while reducing costs.

## COMMON PRE-START REQUIREMENTS NOT REQUIRED WITH CTPRO®

- ⬆ Mechanics lien indemnity from the borrower
- ⬆ Mechanics lien indemnity and subordination agreement from the general contractor
- ⬆ Subordination agreements from all subs and suppliers
- ⬆ Financials from borrower and/or guarantor
- ⬆ List of all subs and suppliers

CTPro® offerings in TX and OR are unique due to state regulations. Please contact us for any questions.

## OUR APPROACH

Implement a better risk management approach through:

- ⬆ DISCLOSE WITH CONFIDENCE AND AVOID TOLERANCE CURES:  
Premium Title™ guarantees their construction title fee quotes
- ⬆ DON'T LOSE PRE-START DEALS TO YOUR COMPETITOR:  
CTPro® provides an industry leading solution for insuring pre-start transactions with no additional pre-start title fees
- ⬆ SURVEYS NOT REQUIRED:  
Premium Title™ can issue the foundation coverage by reviewing the site map with the foundation inspection performed by Granite™
- ⬆ WIN FAVOR WITH CONTRACTORS:  
Accelerate contractor payment with CTPro's expedited draw process
- ⬆ BORROWER BENEFITS:  
Significant savings on closing costs

## OUR BENEFITS

Simplify title requirements while reducing costs throughout the construction management process.

- 📍 24/7 access to guaranteed fee quotes and instant order placement
- 📍 Mobile-friendly website for access on the go
- 📍 Access to educational resources, which helps to get answers for common issues
- 📍 Construction Title Pro overview video

## GET STARTED TODAY

For online credentials and questions, please contact Gloria Lubberger, Account Manager  
770-612-7319  
Gloria.Lubberger@altisource.com

## ABOUT PREMIUM TITLE

Premium Title is an ALTA Best Practices certified, national provider of title and settlement services for refinance, reverse, HELOC and purchase and sale (both REO and non-default) transactions. Our customized solutions can integrate with a number of loan origination systems and business processes to help you lower vendor costs and reduce title errors and barriers to closing. Premium Title is part of the Altisource Portfolio Solutions S.A. family of businesses. For more information, please visit [mypremiumtitle.com](http://mypremiumtitle.com).



Premium Title Services, Inc. (d/b/a Premium Title Agency services in New York, PTS — Pennsylvania, Inc. in Pennsylvania, Premium Conveyance Services, Inc. in New Jersey), Premium Title of California, Inc., Premium Title Agency, Inc. PTS — Texas title, Inc. and Premium Title Insurance Agency — UT, Inc.



# SIMPLIFY VENDOR MANAGEMENT

## Vendorly® brings all your insights together on one easy-to-use platform.

Lenders today must manage a complex network of vendors. Each relationship carries a significant amount of risk, which can affect your regulatory compliance, reputation and supply chain.



### Simplify Vendor Oversight

Maintain a holistic view of your firm's risk exposures by integrating critical assessments



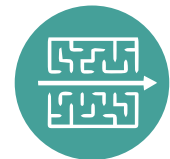
### Streamline Monitoring and Audits

Eliminate the need to cross-reference separate applications with integration into an easy-to-use technology platform



### Increase Operational Efficiencies

Spend less time bringing all your insights together and get more time to focus on your business



### Simplify Vendor Oversight

Create a single source of truth and encompass the entire TPRM life cycle from vendor due diligence to board reporting across multiple vendor types

**See what a modern approach to vendor management can do for you.  
Schedule your free Vendorly demo today at [vendorly.com/contact-us](https://vendorly.com/contact-us).**