

Loanscape Home Equity Report

CONVERT A HOME EQUITY APPLICATION IN MINUTES

- ▶ **Accelerated Process**
Deliver certainty by locking in a 7-10 day closing process for those customers that qualify
- ▶ **Enabling Closing Within Days**
Pre-qualifying customers for a home equity line/loan at Point-of-Sale/Loan Application
- ▶ **Workflow Improvements**
Utilize the Loanscape HE report to determine workflow processes

Leveraging Data & Analytics for Real-Time Decisioning

Covius offers a complete home equity services experience that allows you to check title at loan application and use the data and key alerts to engineer a more optimal workflow, fueling higher margins and efficiencies.

Covius' Loanscape Home Equity (HE) Report provides instant awareness about the condition of title and validates essential details about the property and consumer through easy-to-understand data results at the start of the loan origination process.

- Upfront underwriter-approved title clearance decision
- Consumer decision and alerts
- Property decision and alerts
- Open mortgages matched to the property
- Other owned properties
- Availability of RON

Instant Access

Immediately evaluate borrowers at the point of sale thanks to data and insights on the property and consumer.

The Loanscape HE Report details and alerts are distinguished across property and consumer categories and color-coded according to the consumer role and the severity of items found.

At origination, use data & key alerts to optimize workflow, fueling higher margins & efficiencies

Covius | LOANSCAPE Home Equity Report created on 6/7/2022, Order Number: 40844

Clear to Schedule Closing

| Order Information | |
|--------------------|-------------|
| Order Type | Home Equity |
| Decision Expires | 8/16/2022 |
| Loan Amount | \$30,000 |
| Client | Customer |
| Customer Reference | 3123086 |

| Consumer Decision | | |
|----------------------------|---------------|------------|
| | Consumer 1 | Consumer 2 |
| Name | Atticus Finch | Jean Finch |
| Overall Result | Clear | Clear |
| Submitted with Order | Yes | Yes |
| Vested Owner | Yes | Yes |
| Non-vested Owner | | |
| Bankruptcy | | |
| Deceased | | |
| Liens & Judgments | | |
| Spousal & Child Support | | |
| Additional Consumer Alerts | | |

| Property Decision | | Open Mortgages Matched to Property | |
|-------------------|---|--|-------|
| Address | 2218 Baker St Gotham, SC 70517 Greenville County / 64033-05-020 | Primary Mortgage Matched to Property | Yes |
| Overall Result | Clear | Secondary Mortgage Matched to Property | Yes |
| Owner Occupied | Yes | Open Mortgage Alerts | Found |

Other Owned Properties

Perfecting Your Home Equity Pipeline

LOANSCAPE HE REPORT

Property & Consumer
Preview / Decisioning Analytics

POS / LOS

Immediately convert new applicants at the point of sale with an upfront clear/not yet clear decision and insights

Portfolio Review

Understand which of your borrowers has equity and quickly pre-qualify them into a 'clear-to-schedule-closing' pipeline



TITLE CONDITION REPORT

(TCR)

A quick, cost-effective insurable property report with the information needed to facilitate the closing of the transaction, including ownership, encumbrances, legal and vesting



GIVING YOU THE COMPETITIVE ADVANTAGE

- End-to-end decisioning
- Coordinating insurance
- Instant responses (as quickly as 45 sec)
- Deep data insights
- Reduced expense
- Improved pull through
- Borrower retention
- Operational efficiency