



DEFAULT SERVICING PLATFORM

Improve net execution efficiency, reduce operational and capital requirements, increase 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.

EQUATOR FHA MODELING TOOL

A key component of our FHA Default Platform is a proprietary online modeling tool powered by Equator.

- 📈 FORECAST OUTCOMES – Projects possible outcomes to help make the best informed decisions.
- 📈 MITIGATE LOSSES – Helps adjust strategies early to minimize or even avoid FHA-related losses.
- 📈 GREATER CONTROL – Provides more control and oversight of the asset disposition process.

PROVEN EXPERIENCE

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

- 📈 Since its inception, over \$344 billion in transactions have been processed on the Equator platform.¹
- 📈 Currently four of the top five U.S. servicers and the largest holder of real estate are on the Equator platform.²
- 📈 Equator's marketplace currently maintains an active national network of more than 27,000 agents and brokers.³



¹ Based on completed transactions as of September 2020

² Inside Mortgage Finance Report Top 50 Mortgage Servicers Q1 2019

³ Agent accounts that logged in within the last 12 months as of September 2020