Fact sheet



Occupied	State Eviction Costs	Risk of Reconveyance	High Market
Vacant	Low		
Time Projections			
Conveyance	сисот	REO As Is	REO Repaired
# Months 3.33	# Months 3.33	# Months 3.07	# Months 5.73
Start 6/14/2019	Start 6/14/2019	Start 9/22/2019	Start 9/22/2019
End 9/22/2019	End 9/22/2019	End 12/23/2019	End 3/12/2020
] [
Baseline Debenture Interest Loss			
Default	First Legal	FC Diligence	Conveyance
Next Due Date 4/1/2018	Current Deadline 11/1/2018	Current Deadline 9/26/2019	
Default D i	Actual 9/26/2018	Actual 6/12/2019	Current Deadline 7/12/2019
Default Date 5/1/2018		0/12/2019	Actual
Default Date 5/1/2018	Curtailment \$0	Curtailment \$0	Curtailment \$980

FHA DEFAULT PLATFORM MODELING TOOL

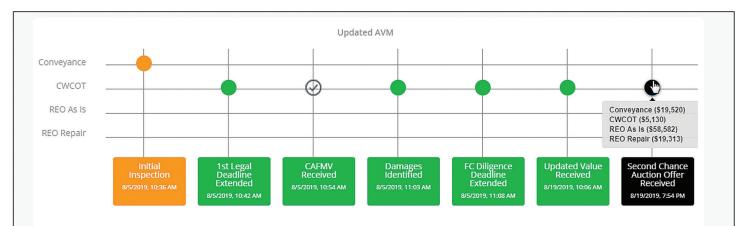
A key component of our FHA Default Platform is a proprietary online modeling tool. Powered by our Equator[®] default servicing platform, this unique tool helps servicers project the gain/loss and optimal marketing strategy for every delinquent FHA loan.

HOW WE HELP

Our default modeling tool helps you minimize or even eliminate losses by adjusting your disposition strategy throughout the loan lifecycle.

- UNLIMITED PROPERTIES The modeling tool is designed to calculate data with any size FHA default property portfolio.
- FORECAST OUTCOMES You can project all possible property outcomes, which helps you make the best informed decisions.

- MITIGATE LOSSES Projecting future property outcomes helps you pivot strategies early to minimize or even avoid FHA-related losses.
- GREATER CONTROL Provides greater process and cost transparency and more control over the asset disposition strategy and execution.
- INTEGRATE DATA As new assets are added, the modeling tool integrates and calculates all related and even third-party data.
- FULL OVERSIGHT Combining the modeling tool with our suite of bundled solutions gives you full oversight of the FHA delinquent process.



HOW OUR FHA MODELING TOOL WORKS

Our modeling tool improves delinquent FHA loan outcomes for portfolios of any size through the following:

- MARKET ANALYSIS Provides comprehensive data for FHA assets under management, allowing for reoptimization throughout the lifecycle
- FORECASTING Generates a comprehensive gain/loss analysis for each strategy along with estimated holding timelines to compare various disposition outcomes
- ACTIONABLE DATA Displays percentages of probability and potential gain/loss for each potential decision based on current data
- RECORDS Stores model outputs and valuation data in one location to allow for the preservation of valuation history and strategy documentation

EASY-TO-READ DASHBOARDS

Integrated systems drive efficiencies and provide a single integrated view across all FHA assets.

Get the full power of the FHA Default Platform

We help mitigate delinquent FHA loan losses and risk by streamlining the complex process with our FHA Default Platform. Combining our modeling tool with our full suite of scalable data-driven solutions (Hubzu[®] online real estate marketing platform, field services, valuation, title and REO asset management services), you can optimize and implement a default strategy for any size property portfolio. It bundles services that drive better execution, improved timelines and lower costs through the entire process.

Strategy Loss Mitigation Not Applicable Image: Conveyance in the conversion of the conversion o	REO Repair
	Not Optimal
Gain Loss	
ActualsDetails\$10,404ConveyanceDetails\$8,525\$5,640\$10,404\$18,971	REO Repair \$19,364
Savings	
Loss Mitigation Conveyance \$2,885	REO Repair \$13,452