



SOLUTIONS TODAY FOR
TOMORROW'S COMPLEX
MORTGAGE INDUSTRY





SWBC Lending Solutions™ provides cost-effective and compliant lending products for originators, loan servicers, hedge funds, and portfolio managers. Built as a result of our vast experience in valuations, Lending Solutions has assembled a suite of products that are designed and process-engineered to meet the turnaround time and compliance needs of the mortgage industry. These products are not only efficient but cost effective as well.

Through Lending Solutions, originators will gain access to products for first mortgage and home equity lending. Our products are specifically designed for each lending segment. Lending Solutions provides an end-to-end solution, designed to maximize efficiency, while ensuring compliance in today's regulatory environment.



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LOAN ORIGATION AND SERVICING PRODUCTS

Robust products are offered through Lending Solutions to protect your institution.

VALUATION SERVICES*

Options ranging from property inspection reports to full appraisals

Traditional Appraisal Services

Lending Solutions provides:

- Traditional Appraisal Services for all types of residential properties
- Nationwide coverage
- Fully vetted appraiser panel of more than 8,000 certified and licensed appraisers
- High-quality standards through customized automated and manual quality control processes
- Ability to augment the existing panel of appraisers from your current panel
- FHA-compliant appraisals
- Reverse mortgage specialty
- Commercial Appraisal Management Services
- Appraisal compliance with federal and state regulatory requirements
- Traditional and forensic review products for origination, secondary markets, and servicing

Property Inspection Condition Report (PICR)

Our PICR is an assessment of the property's current condition and neighborhood, concluded by an onsite inspection. The photos provided include the subject, address, street view, and street sign. The report also contains important information about the property such as vacancy, sales activity, potential condition issues, address validity, and neighborhood details.

Warranted PICR with an Automated Valuation Model (AVM)

The Warranted PICR combines an AVM with a PICR and is backed by insurance coverage from an A.M. Best A-rated carrier. The warranty provides additional assurance

that the lender will not suffer a financial loss from an inaccurate property valuation and inspection. AVMs use detailed local, regional, and national information to provide valuations within seconds, and the PICR provides valuable information about the condition of the property in two to three business days.

Hybrid Valuation Products

A cost-effective gap solution, the SureVal™ Property Analysis pairs a property and neighborhood inspection with a streamlined desktop report, completed and signed by a geographically competent, licensed appraiser.

Broker Price Opinions (BPOs)

BPOs are ideal for use in default servicing and lending communities. Each BPO is completed by a local real estate expert and reviewed in-house by a trained quality control team that leverages our staff appraisal team and industry leading analytics.

Valuation Review and Reconciliation Services

Lending Solutions can help achieve more accurate and consistent valuations when faced with differing values for one property. Varying approaches and different appraisers can lead to differences in estimating value, causing confusion when it comes to reporting and decision making. Receive an objective assessment of a property, based on a number of factors, including market conditions, property condition and repairs, sales, and listing data.



Morningstar Credit Ratings, LLC
Residential Valuation Ranked Company

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TITLE/LIEN POSITION PRODUCTS

Various products offered from Full ALTA Title Policies to streamlined title solutions

Full ALTA Title

For purchases, refinance transactions, or instances of second-position lending when your institution needs the full protection of an ALTA Title policy, Lending Solutions can work with you to ensure that a proper lien is placed. Our Full ALTA Title product is implemented to protect your institution, the sellers, and your borrowers.

Streamlined Title Products

Specific real estate transactions, such as home equity loans, often call for an accelerated title and closing process. Lending Solutions has developed a unique set of products, designed to better meet both compliance and risk needs. In addition to shortening the closing process, our services remain cost efficient, relative to traditional title solutions offered in today's market.

Upon default or foreclosure, Lending Solutions protects the lender from loss related to errors or omissions in the reports, up to the loan amount. Our innovative title and settlement services are designed to give you an edge over your competitors by delivering the best combination of flexibility, efficiency, accuracy, and price.

Eligible Loans Include:

- Home Equity Lines and Loans, up to \$500,000 loan amount
- Refinances, up to \$500,000 loan amount
- Loans in any lien position, including first liens
- Loan-to-Value and combined Loan-to-Value, not to exceed 100%
- Residential properties only

- Loans that close within 30 days of the date of the report
- Loans with all documents submitted for recordation within 15 days of funding
- Properties located in the United States

Features Include:

- More efficient and economical than traditional title products
- Available for equity/second loans and refinances up to \$500,000 on residential properties
- Cumulative Loan-to-Value up to 100%
- Life-of-loan coverage
- Simple claims process (claims are guaranteed to be settled within 30 days)
- Foreclosure not required to pay claims
- Gap coverage between report date and recordation
- Protection against fraud

Other Title/Lien Products Available

- Last Vesting Deed (LVD)
- Property report
- Reconveyance
- Recordation
- Closing services
- Lien release

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COMPLIANCE PRODUCTS

Lending Solutions has the resources and expertise to help your service requests remain compliant now and in the future.



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VERIFICATION SERVICES

Save time with cost-effective verification services

4506-T Income Tax Verification Service

We take care of the hassle and paperwork of obtaining your borrowers' income verification directly from the Internal Revenue Service (IRS). E-signature capabilities are available for this product.

Social Security Number (SSN) Verification

Fraud and identity theft are a growing problem in our technologically advanced society. With Lending Solutions, you can rest assured that you will receive an accurate SSN authentication report to help you quickly and efficiently verify your borrower's identity.

Employment Verification

The process to verify a borrower's employment can be manual and time consuming. Lending Solutions provides an experienced and dedicated staff devoted to performing all employment verifications for your portfolio, getting the accurate data faster and more efficiently.

Verification of Deposits

Falsified bank and asset statements can create unnecessary risk. With Lending Solutions, you get access to instant, automated electronic bank statements to ensure the validity of your borrowers' loan applications.

FLOOD PRODUCTS

Flood service options that can save time and money

Lending Solutions offers an intuitive application and access to multiple carriers to provide you with automatic 30-second delivery of highly accurate flood determinations. In the rare instances when manual intervention is required, we ensure completed reports within 24 hours, and with every request, you will receive standard Home Mortgage Disclosure Act (HMDA) information.

Unique Features Include:

- Coverage available throughout the United States, Virgin Islands, and Puerto Rico
- Life-of-loan coverage available
- Complimentary census tract data
- Complimentary rush orders
- Complimentary property locator, map, and HMDA information
- Flood insurance available
- Elevation certificates available

INSURANCE PRODUCTS

Lending Solutions works with leading insurance carriers to create programs for equity lending, as well as extended E&O coverage for title and valuation products.

EQUITY DEFAULT INSURANCE & CONTRACTUAL LIABILITY PRODUCTS

A great tool to increase your loan volume

Equity Default Insurance was developed to handle the risk management related to charge-off loans for second-mortgage portfolios and new originations. Equity Default Insurance is designed to provide Credit Enhancement Insurance to your qualifying loans. Under our comprehensive policy, you will be reimbursed 100% of the outstanding loan balance at the time of default for any loss sustained on loans or lines of credit that have been made and reported within the policy period.

Equity Default Insurance places significant emphasis on responding to the individual underwriting concerns for each loan, as well as simplified reporting and premium remittance procedures. Most of all, we pride ourselves on providing you, our partner, with the highest level of service possible.

The monthly rate for eligible loans is determined by the expected volume and loss history with the types of loans insured. A rate will be quoted once an application is completed and reviewed by Lending Solutions and the program underwriter. One rate will apply for all types of loans insured under the program, and one policy covers all types of loans insured.

Equity Default Insurance Available for:

- Closed-End Home Equity
- HELOC
- Purchase Money Second
- Home Improvement (Secured & Unsecured)

We offer a streamlined program compatible with your current lending process that allows your borrowers' needs to be met while providing insurance coverage at a reasonable cost with the ability to increase loan volume.

Contractual Liability Products for Residential Mortgage Providers

Lending Solutions reduces risk by providing affordable protection and tailoring contractual liability products to meet your needs. We work with leading insurance carriers to create exceptional opportunities for:

- Appraisal Management Companies
- Title Companies
- Document Set Providers
- Pre- and Post-Closing Service Providers
- Replacement Cost Process Providers

ADDITIONAL SERVICES

Lending Solutions offers an array of services for peace of mind and quick, efficient processing.

Real Estate Tax Service

Non-payment of taxes can lead to foreclosure, but keeping track of real estate taxes for every loan can be an arduous task. Lending Solutions can help by monitoring tax status on all loans.

Tax Services Include:

- Tax-Payment Processing
- Delinquent-Tax Tracking
- Tax-Status Reporting
- Tax Audit
- Tax Outsourcing

Mortgage Closing Document Preparation

Lending Solutions provides a compliance team, experienced researchers, and lawyers to ensure the correct forms are prepared properly.

Document Services Include:

- **Initial and Closing Disclosures**—It is essential to prepare and deliver your disclosures in accordance with Real Estate Settlement Procedures Act (RESPA) guidelines. We provide instant access to disclosures electronically, while providing robust tracking and delivery capability.
- **Application and Closing Packages**—Make document ordering simple and quick to allow for more time to originate business. Select the documents you would like, and they will be returned within minutes.
- **Compliance**—Lending Solutions has integrated a compliance check tool, powered by ComplianceEase®, to seamlessly ascertain a loan's compliance status with all federal, state, and local lending laws prior to requesting loan documents.

- **Streamlined Electronic Process**—Lending Solutions offers innovative electronic signatures and mortgage closing functionality. Our digital process, from document issuance through closing, incorporates the newest and most compliant technology for today's market.

Quality Control Services

Continuous training in new loan guidelines and regulations, advanced process control, and reporting technology combine to make Lending Solutions your ideal partner for managing loan quality. We work closely with your team in all phases of the loan-review process, delivering actionable information that will help you meet investor guidelines and improve your pre-funding and post-closing practices.

Data & Analytics

In today's environment, mortgage risk comes in many different forms. Looking at one indicator may only tell you part of the situation. With so many challenges facing institutions and investors, accurately measuring risk and reward is no longer a matter of choosing one model or another, but of clearly forecasting borrower behavior across multiple scenarios. Lending Solutions provides you the ability to be alerted to key indicators that could impact loan or borrower status and have a possible negative impact on your loan performance.

These indicators include:

- New recorded mortgages
- Foreclosure/default activity
- Tax delinquency
- Bankruptcy
- Value changes
- MLS listings
- Involuntary lien and judgments
- ARM resets

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When you partner with SWBC,
you open the door to a variety of benefits.

Lending Solutions is quick to set up and will allow you to have one contract with only one bill—all while remaining compliant. Take a look at all the products and services that Lending Solutions has to offer.

Collateral Valuation Services

- Appraisals
- Automated Valuation Models (AVM)
- Property Inspection Condition Reports (Warranted)
- Hybrid Valuation Products
- Broker Price Opinions (BPO)
- Valuation Analytics
- Reconciliation & Review Services

Title/Lien Position Products

- Full ALTA Title
- Streamlined Title Products (Property Plus Report & Platinum Express)
- Property Report
- Last Vesting Deed (LVD)
- Reconveyance
- Recordation
- Closing Services
- Lien Release

Verification Services

- 4506-T Income Tax Verification Service
- SSN Verification
- Employment Verification
- Verification of Deposits

Flood Products

- Flood Determinations
- Flood Insurance and Tracking
- Elevation Certificates

Equity Default Insurance

- Allows for 100% Loan-to-Value (LTV) Lending
- Multiple Loan Programs Available

Real Estate Tax Service

- Delinquent Tax Tracking
- Tax Status Reporting

Document Preparation

- Initial & Closing Disclosures
- Application & Closing Packages

Quality Control Services

- Pre-Funding
- Post-Closing

Data & Analytics

- Lien Status Changes
- MLS Listings Activity
- Mortgage Performance Data

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