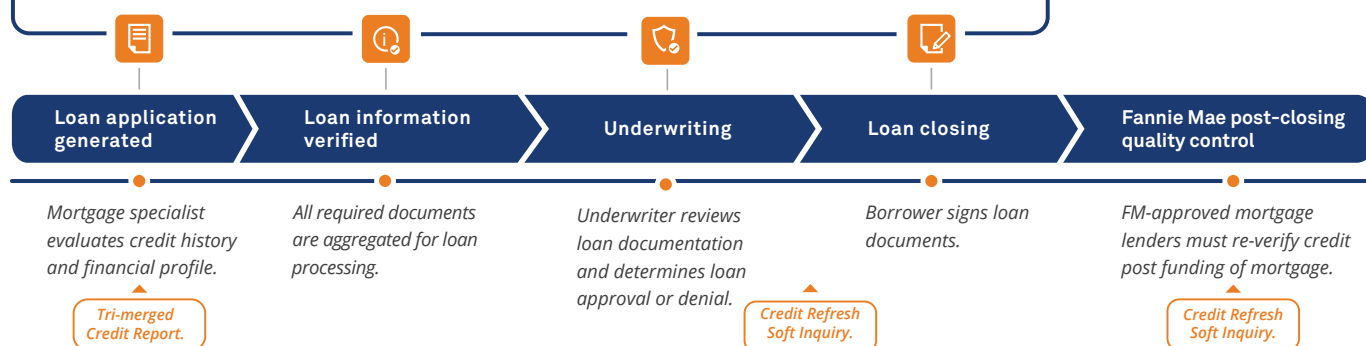


How Much are Undisclosed Liabilities Costing You?

SettlementOne's Undisclosed Debt Monitoring service monitors pending mortgage applicants for undisclosed liabilities.

UNDISCLOSED LIABILITIES ARE THE **#1 RISK** IMPACTING YOUR OVERALL LOAN QUALITY.*

S1 Undisclosed Debt Monitoring



Why use S1 Undisclosed Debt Monitoring?

- The ability to order a single, double or tri-merge UDM (Equifax, TransUnion, Experian).
- Stay in Compliance with Fannie Mae and Freddie Mac to identify undisclosed financial obligations.
- Save time and avoid delays in loan closing by quickly identifying critical changes on a borrower's credit file.
- Lender Pipeline protection by identifying when a consumer is shopping for another mortgage.

Robust and Detailed Monitoring Options

- New Trades
- New Inquiries
- New Delinquencies
- New Public Record
- New Collections

Fannie Mae Loan Quality Initiative (LQI) Guidelines

- FNMA now reviews 100% of all loans to identify undisclosed liabilities which are subject to repurchase.
- Lenders are responsible for identifying and disclosing any new debts prior to closing.
- If lenders identify information that could impact the loan performance, they may have to resubmit the loan.

Contact us today.

Call. 800-340-2009