

ACTIONABLE DATA, ON-DEMAND, ENTERPRISE-WIDE

Smarter decisions start with better data

With a dataset covering 94 loan-level elements, 40 pages of analysis, & over 90 risk gauges, you can make better decisions.

LoanHD’s integrated platform delivers updated, aggregated, loan-level data on demand. Leveraging the best data providers in the marketplace, LoanHD combines this refreshed consumer loan portfolio data so that you can:

- Monitor and manage concentration risk
- Sell the *right* loans at the *right* price
- Comply with new Fannie Mae collections guidelines
- Focus on originating better performing products
- Backtest underwriting standards
- Monitor branch, loan officer & underwriter performance
- Reserve appropriately for losses
- Prepare confidently for examinations
- Improve staff productivity
- Increase recoveries in collections

LoanHD’s approach is unique in the risk management industry. We offer unsurpassed data services in an integrated, easy-to-use platform that has application across the enterprise.

Through our partnership with Balance Sheet Solutions, LLC., you have the opportunity to learn more about our services and discover why your peers call our integrated platform “the most robust risk management platform they’ve ever seen.”

For a personalized online demo, contact **Urum Urumoglu** at:

- 608-497-0786 or urum@balancesheetsolutions.org

From increasingly challenging examinations to deteriorating economic conditions, your organization needs better loan-level data at hand.

Managing loans today requires monitoring and oversight to be routine.

Having all your loan data on a single platform with tools that interpret and refresh information can make all the difference:

- ☑ Visual Dashboards
- ☑ Trends and Forecasts
- ☑ Dynamic Reporting
- ☑ Proactive Alerts
- ☑ Vendor Activity
- ☑ Auditable Data Trail
- ☑ Best-in-Breed Vendors
- ☑ On-Demand Updates of Loan-Level Data



ACTIONABLE DATA, ON-DEMAND, ENTERPRISE-WIDE

INDUSTRY-LEADING DEPTH OF DATA, TRANSPARENCY, AND ANALYTICS.

ACTIONABLE CONSUMER LOAN INFORMATION DELIVERED ON DEMAND.

THAT'S THE **LOAN^{HD}** DIFFERENCE.



Exceptional Value

LoanHD aggregates, both technologically and economically, best-in-breed vendors where the relationship among the vendors in the platform strengthens the individual value of each. The result? A whole that is greater than the sum of the parts.



Best-in-Breed Resources

LoanHD researches vendors that provide the data you need - credit, valuation, lien searches, models, and more - and selects the best in their class to bring to the platform. Vendor due diligence is performed constantly, and when better choices emerge, LoanHD will bring them to you.



Custom & Flexible Pricing

Today, people demand choice and customization, and LoanHD is right at home. With LoanHD, you can order only the services you want, and order different services for different pools of loans, giving you total control over your data management budget - saving you money versus other providers.



All-in-One Solution

From one platform, you can order all of the data you need for your entire consumer loan portfolio. We provide one-stop shopping. Datamining for marketing opportunities? Preparing for examinations? Prepping for a board meeting? It's all here, on one enterprise-level platform.



Belt & Suspenders Approach

Many vendors only have one stream of data, and where there's a no-hit, you have no information. Where there is a hit, you can't be sure how reliable it is. LoanHD provides multiple streams of data - 2 credit scoring models, 4 property valuations, 2 analytics models, and more - so you can cross-reference & act with confidence. It's belts, suspenders, staples, and Velcro.



Easy to Use and Understand

Information overload is always a risk with a system as robust as LoanHD, so we built our user interface with simplicity in mind - clean and intuitive. Every page has colorful visualizations of data. Page design is consistent, so it's easy to know where to look for information. Report-building is a snap, even across multiple pools of loans.

LOAN^{HD} is powered by data from the best vendors in each class:

Credit



Modeling



Lien Search



AVM



Product & Pricing



Risk Analytics

