

Keeping Pace with the Changing Mod is Complicated. The Clarifire® Application Makes it Easy

The Clarifire application offers a complete solution for processing Home Affordable Modification Program (HAMP), including the Alternative Loan Modification (Alt Mod). Certified with Fannie Mae workout rules and integrated with the latest federal program guidelines, the Clarifire application provides immediate and accurate suggestions for borrowers, more accurate workouts and delegated cases.

Proven results:

- 🏠 The Clarifire application's advanced technology can decision 100,000 loans in less than one hour and upload cases to HSSN.
- 🏠 The Clarifire application has processed 33,000 certified HAMP transactions; the application is designed to scale.
- 🏠 The Clarifire application decisioned 7,600 HAMP workouts in less than an hour for a participating mega servicer, resulting in receipt of more than 1,000 payments in less than one week; it would have taken the servicer 3 months to generate that number of decisions.
- 🏠 A reported savings of \$1.5 million reported by one mega-servicer in less than one month!

Key Benefits of Using the Clarifire Application:

- 🏠 **Automated bulk uploads**
 - ✓ Process large volumes while reducing manual data entry, cycle times, backlog and errors.
 - ✓ Bulk import processing for decisioning, final loan mod calculations, automated document generation and partnered fulfillment of letters and closing out file to Fannie Mae.
- 🏠 **Certified Automated Decisioning in Minutes**
 - ✓ Certification ensures use of the most current version of the workout rules and program guidelines, at all times.
 - ✓ Validate, qualify and determine loan delegation in minutes.
- 🏠 **Data Optimization**
 - ✓ The Clarifire application optimizes loan data prior to processing, including validating loan information, identifying missing or incomplete information, balancing calculations and automatically provides file output results.
- 🏠 **Automated Workflow & Dashboards**
 - ✓ The application automatically launches the appropriate Alt Mod workflow, ensuring actions occur on time.
 - ✓ The modification process is worked via auditable dashboards providing servicers a standardized approach to all activities. Using one interface affords users visibility into all workouts.
- 🏠 **Calculations**
 - ✓ The application automatically capitalizes the arrearages, calculates HAMP delinquent interest and arrives at a trial payment in seconds.
 - ✓ The Clarifire application can integrate with NPV web services to assist in HAMP decisions.
- 🏠 **Communication & Advanced Reporting**
 - ✓ All communications, documents and images are captured and tracked within the application.
 - ✓ Automated Treasury Reporting - export data directly for accuracy and speed.
- 🏠 **Automated Document Assembly**
 - ✓ Modification workout-related documents are easily generated within the application and distributed to print factories, fulfillment vendors or a client division.
- 🏠 **Connectors**
 - ✓ Place requests or updates to a 3rd party vendor (BPO/valuations/data modeling), monitor the response and automatically upload the image, all within the Clarifire application.

Be a Participating Servicer - Send eMASON the Loan Data!

Find Out More: For more information, visit our website emason.biz and please contact Ann Politano at 866-222-3370 x274 or apolitano@emason.biz