



Contact me today to learn more:



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Portfolio Analysis and Reports



Portfolio Analysis – Data-driven, Results-oriented

Everest Land Equity Loan Services is also your source for portfolio analysis. We leverage available data sources and ultimately our title examiner network, when necessary, to provide you a detailed analysis of your home equity loan portfolio. There are two primary researches that we process, but others are available upon request.

Portfolio Lien Position Verification

Portfolio research used to identify the lien position of specific loans that are provided to us on an Excel spreadsheet. The results file will add a new column to the initial list that identifies the lien position of each requested loan in relation to other recorded voluntary liens.

File Input & Output Requirements:

- Input – Street address, state, zip, borrower name, loan date and amount
- Output – Lien position designation will be added in a new column

Portfolio Open Lien Research

Portfolio research used to identify the lien position of specific loans while also providing loan amounts and document recording information for recorded voluntary liens that are senior to the customer's.

File Input & Output Requirements:

- Input – Street address, state, zip, borrower name, loan date and amount
- Output – Lien position of the requested loan and information regarding senior liens will be added to the spreadsheet

Recording Confirmation Research

This research provides recording verification for mortgages within a lender's portfolio.

File Input & Output Requirements:

- Input - Street Address, County, State, Zip, Borrower Name, Loan Date and Loan Amount
- Output – Indexing information for each document or simply show “yes/no” recording verification.

Property Information Reports

Leveraging the nation's best title analytics, most comprehensive real estate database, and expansive title examiner network, Everest Land Equity Loan Services provides home equity lenders what they want to underwrite home equity loans and lines of credit in today's challenging market. Our range of property information reports are available nationwide in the turn-around times you expect from a company that's been enhancing its title examiner network over the past 30 years.

Depending which report you select, we perform the appropriate search, complete the report, and return it to you through your preferred method – our Web site, direct XML interface, or e-mail. The information contained in the reports we provide you is guaranteed.

Benefits Provided

- You have the protection of a warranty for our negligence in completing all reports
- Accurate legal descriptions reduce county rejections
- All reports can be customized to meet your exact underwriting needs
- Easy ordering through direct XML interface
- Our national title examiner network provides you coverage for your out-of-footprint loans
- Our audit team can provide you monthly reports complete with turn-around time broken down by geography, product type, turn-around time hour bucket, and more

Legal & Vesting Reports:

- A legal and vesting report, sometimes referred to as a deed report or ownership report - is the most basic of the Equity Loan Services property searches.
- This report provides ownership verification and a recordable legal description
- Legal & Vesting Reports provide limited liability coverage for our negligence in completing the report.
- Nationally, we return 90% of all L&V reports within 24 hours. Turn-around time in data-rich states is often much faster.

Property Reports

- Property Reports, sometimes referred to as letter reports or ownership and encumbrance reports (O&E's), provide a full picture to the home equity underwriter of ownership, real estate tax status, liens and a legal description.
- Property Reports are searched back to the last warranty deed or other transfer for value date and then forward to the date through which the public records are current. All matters affecting title to the property - such as taxes and liens - which arise subsequent to the date of the warranty deed are reported.
- Property Reports provide limited liability coverage for our negligence in completing the report.
- Nationally, we return 95% of all Property Report orders within 48 hours. Turn-around time in data-rich states is often much faster.

Specific obligations and warranty terms will be set forth within a written contract. This document is provided for marketing purposes and does not contain all program provisions.

Contact your Everest Land Equity Loan Services Account Manager today for your free online demonstration or call us at 866-945-4200.

