



## Servicer Evaluation Spotlight Report™



Standard & Poor's Servicer Evaluation Spotlight Report™ provides a detailed view of the mortgage servicing industry through a wide range of servicer performance metrics.

### Delivering the data behind key developments in today's mortgage servicing industry

Now there's a resource that answers the need for in-depth, fact-based data on significant developments in the mortgage servicing industry – Standard & Poor's Servicer Evaluation Spotlight Report™.

Twice each year, Standard & Poor's Servicer Evaluation Spotlight Report delivers the industry's most extensive array of aggregated servicer performance data, including the full range of servicer metrics that only Standard & Poor's can provide. It offers valuable transparency into the mortgage servicing industry for investors, servicers and anyone interested in knowing what is happening on the industry's front lines.

#### Timely, broad-based data

Encompassing all market segments, including subprime and Alt-A loans, Standard & Poor's Servicer Evaluation Spotlight Report features a wide range of aggregated servicer performance metrics drawn from a database containing more than 4,000 fields of servicing data. Subscribers receive the most current data available, which they can use to perform quarter-to-quarter or year-to-year comparisons, as well as to develop their own models and projections. To support historical research, the report also includes several years of historical data.

A useful corporate reference resource, Standard & Poor's Servicer Evaluation Spotlight Report may be shared throughout a subscriber's organization.

## A current snapshot of the mortgage servicing industry

Standard & Poor's Servicer Evaluation Spotlight Report provides fact-based insight into the mortgage servicing industry's most significant trends and developments. Areas of coverage and representative metrics include:

- Loan modifications
  - > Amount of principal written off
  - > Frequency/extent of interest rate changes
- Adjustable rate mortgage resets
  - > First-time ARM resets
  - > Upcoming resets over the next three years
  - > Average monthly increase of borrower payments
- Default management
  - > Collector efficiency
  - > Foreclosure timeline performance
  - > Real estate owned (REO) metrics, including market turnaround times and loss severity measurements
  - > Staffing/capacity measures taken to address increasing delinquencies/foreclosures
- Cash processing
  - > Payment processing channels
  - > Payment posting efficiency
- Escrow administration
  - > Lender-placed insurance
  - > Placement cancellation and renewal rates
- Customer relationship management
  - > Efficiency measurements
  - > Call center metrics

## A range of notable benefits

Standard & Poor's Servicer Evaluation Spotlight Report offers important benefits to anyone interested in gaining a detailed view of the mortgage servicing industry. Investors will find its "front-line" information indispensable for making informed decisions about current portfolios, assessing the risks of portfolios considered for purchase and gauging the relative performance of their current servicers.

Servicers, in turn, can use Standard & Poor's Servicer Evaluation Spotlight Report as a way to measure their own performance against the industry at large.

For any audience, the aggregated, wide-ranging data presented in each Standard & Poor's Servicer Evaluation Spotlight Report can enhance understanding of current industry developments while providing early identification of emerging trends.

### LEARN MORE

Learn how Standard & Poor's Servicer Evaluation Spotlight Report can help you.

Contact Client Services at 1.212.438.7280 – Option 2, e-mail [servicer\\_evaluations@standardandpoors.com](mailto:servicer_evaluations@standardandpoors.com) or visit [www.spotlightreport.standardandpoors.com](http://www.spotlightreport.standardandpoors.com).

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