



## Default Services

**A full suite of default services from loss mitigation to asset disposition.**

Stewart Lender Services® offers a full suite of services designed to help lenders, servicers and investors effectively optimize performance throughout the entire default continuum from loss mitigation through to asset disposition. As an established outsource partner, Stewart, presents an efficient and prudent approach for servicers to keep up with the pace of change in this market.

Our experienced management, proven staff and FDICPA-compliant call center enable us to quickly react to constantly evolving market conditions and various government and investor programs designed to assist at-risk borrowers.

We can combine our services into a complete solution or integrate them seamlessly into a specific workflow. Our customized approach to loss mitigation provides lenders with the full suite of options for preventing foreclosure and is combined with a flexible operation that is able to react quickly to the ever-changing regulatory landscape.

For any non-performing asset, time to resolution is the critical factor to mitigating loss severity. Stewart has developed its services to significantly compress the period from borrower contact and workout evaluation through to disposition of the real estate owned (REO) asset. Stewart's focus is to either return the asset to a performing asset or dispose of the asset as quickly and efficiently as possible.

- **Complete Loss Mitigation** – Includes borrower counseling, loan modifications, workout plans, financial counseling, evaluation and underwriting for all loss mitigation options. Stewart can also provide full direct mailing campaigns (complete color printing and mailing services) and incoming/outgoing call support for all loss mitigation programs
- **Valuation services** – Broad range of services from broker price opinions (BPOs) to full property inspections

### features

- FDICPA-compliant borrower outreach
- Financial package review and underwriting
- Title search, review and curative
- Junior lien negotiation
- Deed production and lien release preparation and recordation
- Asset management and marketing

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- **Title search, review and curative** – Provided by one of the country's leading title insurance underwriters uniquely positioned with services in all 50 states, specializing in the unique title conditions of defaulted properties
- **Short Sale Management Center** – A combination of dedicated professionals and industry leading technology specifically designed to improve the speed and effectiveness of short sale transactions
- **Deed-in-Lieu services** – All-inclusive one-stop solution with DIL escrow and junior lien negotiation, deed production, lien release preparation and recordation together with a title policy from one of the highest rated underwriters to ensure your ownership
- **Asset management** – Stewart Asset Recovery™ (STAR), well versed in REO asset management, understands the value of time and will proactively manage as well as market the new asset

Visit [stewartlenderservices.com](http://stewartlenderservices.com) to learn more about Stewart's default services and other reasons why Stewart is the right partner for you.

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**About Stewart Lender Services** – Stewart Lender Services (SLS) is a nationwide provider of centralized origination, loss mitigation and REO asset solutions for mortgage lenders and servicers. With more than a century of experience matched with the industry's leading technologies, SLS helps lenders meet the rapidly changing demands of today's market. SLS has the financial strength, industry knowledge and proven flexibility to perform throughout the lifecycle of a loan. SLS is a wholly owned subsidiary of Stewart Title Company.

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