

# Portfolio Analytics and Surveillance Services

## Identify, monitor and mitigate your portfolio exposure

Market participants need assistance in actively managing and overseeing portfolios. The Wells Fargo Portfolio Analytics and Surveillance (PAS) team has expertise in loan and default servicing, master servicing, surveillance, forensic loan reviews, and customized reporting. The PAS team improves portfolio performance by mitigating losses, incorporating servicer and industry best practices and proven tools and programs.

This team takes a proactive approach to independently monitor servicer activities, including analysis and assessment of servicer operating procedures and overall servicing practices. Wells Fargo PAS makes recommendations for enhancing servicer processes and strategies related to portfolio delinquency management which include early/late stage collections, loss mitigation, foreclosures, and real estate owned loans.

## Benefits of Portfolio Analytics and Surveillance

Maximize portfolio performance and reduce delinquencies and credit losses.

- Heightened portfolio surveillance
- Adaptation to market trends
- In-depth analysis
- Servicer, loan and process levels recommendations
- Loan exception trigger monitoring
- Forensic loan reviews
- Full liquidation verification and recalculation
- Customized reporting

## Increased transparency and robust reporting.

Wells Fargo employs advanced data aggregation capabilities and systems to assist you in identifying and managing exposure, including loan and summary level, servicer and portfolio benchmarking, trend analysis and performance reporting.

Wells Fargo's flexible, web-based system, Interactive Portfolio Surveillance (IPS), allows clients to view, filter, and trend portfolio performance. Greater transparency and detailed loan, servicer and portfolio analysis turns data into actionable information for use in support of in-house or external surveillance efforts.

## Data Integrity.

Wells Fargo ensures complete, accurate and timely data through its detail driven process.

- Data collection, scrubbing and validation
- Data gap analysis and collection
- Data mapping and normalization
- Exception identification and resolution
- Servicer collaboration and communication

## Customized Solutions

Wells Fargo will work with you to develop a customized surveillance solution including:

- Loan performance triggers
- Program compliance reviews
- Onsite servicer reviews
- Ongoing servicer oversight
- P&I, Corporate and Escrow advance verification
- Funds aggregation, verification and disbursement services
- Consultative services, e.g., process mapping and recommendations and implementation of industry best practices

## Learn more

For more information on our Portfolio Analytics and Surveillance and Interactive Portfolio Surveillance services, contact us today:

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