



Lien Alert

Know what's going on with your mortgage loans

Lien Alert is a unique and cost-effective solution to keep you informed of property, borrower or mortgage-related changes that could impact the collateral supporting your loans. Leverage this comprehensive solution to help your organization proactively manage risk, respond to competitive pressures, and identify lead and retention opportunities.

Comprehensive alerts

Drawing from our industry-leading, nationwide public records and proprietary data assets, Lien Alert identifies when the following occurs, and then triggers an alert:

- New mortgage recorded
- Property value change
- Ownership change
- Foreclosure activity
- Lien-status change
- ARM reset
- Occupancy change
- MLS listing
- Bankruptcy
- Involuntary liens/judgments
- HOA lien

Key features

Lien Alert provides lenders, servicers and investors with an efficient, cost-effective solution to stay informed of property, borrower or mortgage-related changes that could impact the collateral backing their loans.

A summary property report is automatically generated, and comprehensive information detailing the specifics of the alert is available on request.

Flexible and configurable to meet your business needs

With Lien Alert, you can obtain alerts on a specific loan, multiple loans or your entire portfolio. In addition, you're able to receive alerts on an ad-hoc or ongoing basis for portfolio surveillance. When choosing to monitor loans on an ongoing basis, you have the ability to select the frequency you get the alerts.

We also offer several delivery options to meet your business needs:

- Web portal for alerts on demand
- Match and append
- FTP
- Integration with the ICE MSP® servicing system

Comprehensive, industry-leading property database

Lien Alert leverages our comprehensive, up-to-date and exceptional data assets. As a leader in aggregating data from the source, we're able to apply stringent quality control, so you can be confident that the information is the most reliable and current available.

Alert	Description
Foreclosure activity	All stages of the foreclosure process from initial notice of default (NOD) through foreclosure sale
Ownership change	Ownership changes since the client-input loan origination date
Occupancy change	Occupancy change going from owner-occupied to non-owner-occupied or vice versa
ARM reset	ARM reset dates when the date is within a user-configurable time frame
New loans	New loans recorded after the origination date input by the client
Lien status change	After the first monitor run, looks to see if the position of the loan has changed
Value change	Current property value is different from the prior "anchor" value (up/down/either)
Tax delinquency	Active tax delinquency
Property listing	If the property is actively listed on an MLS
Bankruptcy	Bankruptcy stages through dismissal/discharge
Lien/judgments	involuntary liens/judgments, such as tax liens, civil judgments, etc.
HOA lien status	Reports on all steps within the HOA lien process



For more information: icemortgagetechnology.com

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