

LoanHD, Inc. – Mortgage Analytics and Trading System

By understanding the credit risk in your credit union's loan portfolio, you enhance your regulatory compliance and improve your peace of mind. This powerful and easy-to-use risk management tool, offered in cooperation with mortgage services leader LoanHD, can make a big difference for you and your credit union.

LoanHD, a loan **Analytics and Trading System** is the next generation of risk manager-focused and regulator-friendly loan management technology. Because the program features the first scalable, integrated platform and database in the industry, it works for credit unions of any size. Put LoanHD to work for your credit union and reap the benefits immediately.

LoanHD Features

LoanHD aggregates eight analytics products, including Standard & Poor's LEVELS and Andrew Davidson's Loan Dynamics, which produce predictive risk metrics for delinquency, default and loan loss severity. The system also provides:

- Refreshed credit data on the borrower and co-borrower
- Two up-to-date property valuations
- Borrower income and asset re-evaluations
- Easy access to other analytical tools incorporated into this product

Advantages

- **Strengthen safety and soundness** – Monitor current risk with real-time data and proactively reduce future risk with predictive analytics. Approach audits with confidence that you have loan level, pool level and portfolio level data on all your loans.
- **Reduce expenses** – Save by using one centralized platform, instead of numerous costly and labor-intensive products and services. Provide cost-effective consumer loan asset reporting to regulators while accessing risk forecasts from industry-leading models that are prohibitively expensive for many credit unions to license.
- **Save time** – Streamline loan risk management efforts across your credit union, from CEO to Borrower.
- **Amplify efforts** – Improve asset-liability management, reporting and decision-making capabilities. Organize raw data into meaningful information to validate risk management efforts and reveal under-performers that need attention. Refresh data over the life of the loan (monthly, quarterly, or annually as needed) to locate opportunities for revenue growth and ways in which to fulfill your fiduciary responsibilities to your members.
- **Manage assets more effectively** – Actively manage earnings and liquidity to facilitate strategic, efficient loan sales and purchases. Observe trends and forecasts across your portfolio, by pools of loans or individual loan.

Staff Expertise

Balance Sheet Solutions' seasoned team works closely with you and your staff to maximize the value of LoanHD in your organization.

Getting Started

To understand how **LoanHD** can become an indispensable loan management tool for your credit union and for a consultative demonstration, contact your Account Executive at Balance Sheet Solutions at **888-796-6389**.