

Your Portfolio Defense Starts **Online**

Your borrower is shopping online for a new loan. You will know that's too late to save them once you receive a credit trigger, followed by a payoff request. Sound familiar? Today there is an answer to getting in front of your borrower **BEFORE** it's too late. **Defender by iLeads.com** is the first tool that alerts Servicers that their borrower is shopping online for a new loan.



3 Steps to Online Portfolio Defense

1. Defender uses online marketing activity / inquires as trigger events.
2. Inquiry's to our property database will be matched against Portfolio lists .
3. Matched trigger events are delivered daily via FTP

Portfolio Defense: Defender Advantages:

- ✓ Defender delivers consumers when **they start shopping**
- ✓ Defender delivers **significant lead time** vs. credit triggers
- ✓ Defender identifies those customers most likely **to be approached**
- ✓ Defender offers **custom trigger conditions**
- ✓ Defender offers **increased retention** team effectiveness



Now there is a solution to capture customers long before credit triggers

By monitoring inbound marketing requests through our property database, we are able to notify Servicers that they are being shopped, generally months before a credit trigger event. **Defender** then sends you daily alerts when consumers in your portfolio are actively being marketed to.

Defending against portfolio runoff is essential to the success of any Servicer. With **Defender**, monitoring your portfolio, Servicers can engage previous-clients the moment they begin to shop for a new mortgage loan.

We build smart products to help our clients grow their businesses! We're far from just another lead company!

