



Servicing Portfolio Defense

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Loan servicers are increasingly turning to a variety of analytic and predictive tools to try to pinpoint when the borrowers in their loan portfolios might be in the market for a new home or car. This report examines the most effective strategies for tracking these behaviors and how servicers can best use these insights to retain borrowers and earn their customers' business on their next loans.

Key questions discussed in this report:

- How can servicers increase their borrower recapture rates?
- What data and analytic resources exist to help servicers identify when borrowers are most likely to be in the market for a new loan?
- How can servicers apply portfolio defense strategies to their loss mitigation efforts?

Consumer data in this report was collected via an online survey fielded in April 2020, consisting of 1,000 consumers who obtained at least one more mortgage, home equity, auto loan, lease or subscription financing product on or after January 2018.

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