

## Skip Tracing & Asset Recovery Service Brief

### 1. Overview

When borrowers go “dark” or collateral vanishes, missed connections cost you time and money. Servicing Solutions’ Skip Tracing & Asset Recovery practice pairs best-in-class location intelligence with a nationwide field-agent network and iron-clad compliance controls to reunite you with borrowers and recover assets—fast.

### 2. Key Capabilities

#### Proprietary Data Enrichment

- Access thousands of public/private databases, utility records, credit headers, postal-change filings.
- Predictive analytics: address matching, phone-number clustering, social linkage.

#### Nationwide Field-Agent Network

- Local experts in 50+ markets for on-site investigations.
- Same-day deployment for interviews, property checks, collateral inspections.

#### Legal & Regulatory Compliance

- Fully adherent to FDCPA, FCRA and all state laws.
- Chain-of-custody protocols: time-stamped documents, digital signatures, secure evidence storage.

#### Case-Management Platform

- Real-time transparency portal with status dashboards.
- Automated alerts for “hit” confirmations, assignment updates, recovery outcomes.

### 3. Service Workflow

- Intake & Assessment: Securely submit borrower details via our portal; rapid risk & complexity analysis.
- Data Enrichment & Trace: Proprietary skip-trace algorithms + external feeds; validate hits.
- Field Investigation: Dispatch local agents within 24 hours; GPS-tagged photos, signed statements.
- Recovery & Resolution: Coordinate repossession/remarketing; deliver closing dossier with next-steps.

### 4. Service Levels & SLAs

Initial Location “Hit” Confirmation: 24–48 hours

Agent Deployment: Within 24 hours of hit

Recovery Assignment Completion: 5 business days

Client Reporting Delivery: Within 1 business day

## 5. Reporting & Analytics

- Monthly Dashboard: recovery rates, cure-rates, no-hit rates, avg time-to-locate.
- Ad-Hoc Analytics: custom portfolio segmentation, ROI, agent performance.
- Quarterly Reviews: strategic recommendations, process and compliance summaries.

## 6. Pricing Model

- Trace-Only Cases: flat fee per locate + volume discounts.
- Full Recovery Cases: locate fee + % of recovered value or flat fee.
- Enterprise & High-Volume: custom pricing, dedicated team, volume guarantees.

## 7. Why Servicing Solutions?

- 45% increase in recovery rates – proven uplift for clients.
- Zero compliance breaches – rigorous audits & training.
- Scalable & flexible – from one-off to 10,000+ cases/month.

## 8. Getting Started

- Request free case review: pilot portfolio sample, real-time results.
- Customized implementation plan: data integration, portal access, schedules.
- Go-Live & Support: dedicated manager, 24/7 support, ongoing refinement.

## Contact Us

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