



## Rate Rider Leads™

Experience Maximum ROI with Instant Access to the Industry's Most Detailed ARM-Borrower Information

### Seize the Hottest Lead Opportunities

With nearly \$1.5 trillion in adjustable rate mortgages (ARMs) scheduled to adjust upward in 2007, you have a tremendous opportunity to boost your refinance business. However, to take full advantage of this growth potential, you must target the right leads at the right time with the right offers. FIS Data Services now makes that easier than ever with **Rate Rider Leads**, a state-of-the-art ARM refinance lead-generation solution.

**Rate Rider Leads** help you instantly locate borrowers who are facing an ARM reset in the near term. Using the solution's extensive ARM search capabilities, you can find the ARM refinance leads best suited to your product offerings. The detailed ARM information in Rate Rider Leads also allows you to select the best product to offer each ARM borrower you plan to target. This detailed ARM information enables you to personalize each marketing message so it is as compelling as possible and enables you to maximize your growth potential by targeting ARM refinance prospects when they are most interested in your offer.

Your access to complete ARM rate rider information includes:

- Mortgage amount
- Corresponding index
- Margin
- Adjustment time period
- Date of first adjustment
- Prepayment terms

### Precisely Target Any Lead

Beyond ARM refinance leads, **Rate Rider Leads** give you the high-quality data you need to reach a wide range of other qualified prospects. Quickly connect with owners looking to eliminate PMI, subprime borrowers interested in lowering their interest rates, individuals seeking loan consolidation and owners interested in trading their equity for cash.

Regardless of the type of leads you are seeking, **Rate Rider Leads'** robust, searchable data elements help you find the perfect match for your offer – every time. Search LTV ratios based on quarterly-updated property values versus original purchase values, and quickly identify refinance prospects with equity. You also can locate implied interest rates to target borrowers who originated loans during higher interest rate periods. To do so, simply find rate estimates on our matrix that contain past records of 30-year, nonconforming fixed rates. Then, determine the time frames during which interest rates were higher than current rates to identify borrowers who will be interested in your lower-interest rate offers.



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Quickly access the loan characteristics you need, to find the highest-quality leads every time:

- Implied interest rate
- Refinance status
- Loan amount and type (conventional, adjustable or hybrid)
- Last loan date
- Sale amount
- Lender name and type (subprime, banks or finance companies)
- Available equity
- Geographic area

### Convenient, Compatible and Cost-Effective Lead Generation

#### Convenient

Let us generate your lead lists for you with delivery via e-mail, CD-ROM or FTP.

#### Compatible

Get results in your choice of popular formats, such as Microsoft® Word and Excel, two- or three-up labels, easy-to-read hard-copy lead sheets, as well as formats compatible with most current contact management systems.

#### Cost-effective

Spend your time targeting only the best leads. Reduce mass mailing expenses and increase ROI by mailing to only the most qualified leads.

### Data Quality Second to None

Employing high-performance, high-quality data from our industry-leading **SiteXdata.com™** database, **Rate Rider Leads** give you access to information on more than 160 million property, ownership, sales and mortgage records. With continual updates to current records and the addition of nearly 575,000 new ownership records per month, you will have access to the most current, robust data available anywhere.

### Focus on High-Quality Leads that Will Give You the Return You Need!



**CALL TOLL-FREE, TODAY 877.436.3282**



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