FPN
DATA INTELLIGENCE

YOUR GUIDE TO
Smarter Portfolio Management in a Competitive Lending Market

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HOW TO USE PORTFOLIO INSIGHTS **TO STRENGTHEN PERFORMANCE**

The mortgage landscape is shifting. With the Mortgage Bankers Association forecasting a rise in single-family originations to $2.2 trillion in 2026 and interest rates stabilizing between 6 and 6.5 percent, the “refi boom” days of sub-3 percent rates may feel like a distant memory. Yet, the opportunities for growth are significant. Homeowners currently hold a record $17.8 trillion in tappable equity, providing a massive reservoir for lenders ready to engage.

However, opportunity brings competition. As the market pivots, retention becomes the new battleground. It’s no longer enough to simply acquire new customers, you must also actively defend your existing portfolio. The challenge for many lenders and brokers isn’t just moving beyond reactive measures, but shifting to proactive strategies that anticipate borrower needs before they look elsewhere.

This guide outlines how you can leverage data-driven portfolio insights to manage risk, reduce churn, and turn your existing customer base into your most valuable asset.

The Challenge: Data Fragmentation and Reactive Retention

For many small and mid-sized lenders, portfolio management is often hampered by disparate data sources. You may have one tool for credit monitoring, another for property valuations, and a third for marketing automation. This fragmentation creates blind spots.

When your data lives in silos, you’re going to miss the critical signals indicating a borrower is ready to transact or, worse, at risk of default. Scrambling to save a loan after a credit inquiry is flagged, is often too little, too late. To compete effectively, lenders need a unified view that combines credit data, property valuations, and behavioral insights into a single, actionable strategy.

Step 1: Centralize Your Portfolio Intelligence

The first step in building a robust risk and retention strategy is consolidation. You need complete visibility into your borrower’s financial health, not just a snapshot from when the loan was originated.

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Effective portfolio management requires integrating three core data streams:

- **Credit Intelligence:** Ongoing monitoring of creditworthiness, debt-to-income (DTI) ratios, and new trade lines.
- **Property Data:** Real-time valuations (AVMs), lien status, and equity positions.
- **Behavioral Signals:** Indicators of life events, such as job changes, shopping online for loans and natural disasters.

In today's environment, loan servicers and note holders are uniquely positioned to act first: new trigger legislation allows them to be among the only organizations notified when their existing borrowers begin shopping for a mortgage product. This early insight creates a powerful advantage, enabling servicers to proactively manage risk, protect portfolio value, and engage borrowers at the precise moment retention matters most.

By unifying these data streams, you are moving from a static view of your portfolio to a dynamic one

Step 2: Identify and Mitigate Risk Early

Risk management isn't just about avoiding foreclosure, it's about identifying "at-risk" borrowers early enough to intervene constructively. Regulatory standards, like those outlined in CFPB Regulation X, emphasize the importance of early intervention and consistent communication with delinquent borrowers.

With Account Review technology, you can set up automated alerts for negative indicators, such as:

- **Late payments on other trade lines:** A borrower missing credit card payments may be heading toward mortgage delinquency.
- **Rising utilization rates:** A sudden spike in credit card utilization can signal financial stress.
- **New liens or judgments:** These are immediate red flags for portfolio risk.

Actionable Strategy: Implement a "Health Check" protocol. When a borrower prompts a risk alert, proactively reach out with loss mitigation options or financial counseling resources before they miss a mortgage payment. This not only protects your asset but also builds trust and loyalty with your borrower.

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Step 3: Unlock Revenue with Tappable Equity

With home equity hitting record highs, many of your existing borrowers are sitting on significant wealth but may feel "locked in" by their current low interest rate. The key to retention here is education—showing them how to access that equity without losing their primary mortgage rate.

Use Property Data+ to identify borrowers who meet specific criteria:

- **Loan-to-Value (LTV) < 80%:** Borrowers with significant equity buffers.
- **High-interest consumer debt:** Borrowers who could benefit from a HELOC or second lien to consolidate debt, even at today's rates.

Actionable Strategy: Segment your portfolio to find borrowers with high revolving debt and high home equity. Create customized campaigns showing how a HELOC could lower their monthly aggregate payments, positioning yourself as a financial partner, rather than just a debt collector.

Step 4: Predict the Next Move with Propensity Scoring

Retention is ultimately a race against the competition. If a borrower in your portfolio is shopping for a new home or an investment property, you need to know before they pursue a hard inquiry with another lender.

Advanced Propensity Scores analyze predictive data points to estimate the likelihood of a consumer opening new credit in the next 2-4 months. This lets you prioritize your outreach efforts toward those most likely to convert.

Actionable Strategy: Don't waste marketing dollars blasting your entire database. Focus your budget on the top 10-20% of borrowers with high propensity scores. Send them targeted content regarding upgrade/downgrade scenarios or investment property financing.

"We have worked with FPN since 2016, and they have been an invaluable partner in growing our offering. They have consistently provided solutions to challenges that others couldn't resolve, demonstrating a high level of expertise in answering questions and solving issues. Their reliability and problem-solving capabilities make them a trusted and essential part of our success."

— Ken Bartz, Monster Lead Group

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Step 5: Ensure Compliance at Every Step

In the mortgage industry, aggressive retention strategies must never come at the expense of compliance. Whether it is adhering to the Fair Credit Reporting Act (FCRA) for firm offers of credit or maintaining rigorous record retention standards under CFPB rules, your data partner must be a fortress of security.

When you are selecting a portfolio insights provider, prioritize:

- **Secure Data Handling:** Make sure they meet SOC 2 Type II standards.
- **Regulatory Expertise:** Look for partners who understand the nuances of the GLBA and DPPA.
- **Audit Trails:** Your system should automatically retain records of all outreach and credit decisioning, simplifying your compliance audits.

Conclusion: Turn Insight into Advantage

Lenders who win in the coming years will be those who see their portfolio not as a static ledger, but as a living ecosystem of opportunity. By shifting from reactive defense to proactive engagement, you can reduce churn, minimize risk, and capture the next wave of origination volume from the customers you already know.

READY TO TRANSFORM
YOUR RETENTION STRATEGY?

Don’t let data fragmentation slow you down. Equip your team with integrated tools that help you see the full picture.

Schedule a complimentary consultation with the FPN Data team by visiting: www.FPNData.com.

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