

## Who is Customer Retention Solutions?

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Founded in 2001, Customer Retention Solutions, Inc. (CRS) is a Kalamazoo, Michigan based company that offers analytics, consulting, and print fulfillment services with a focus on customer retention strategies for mortgage servicing and financial institutions.

CRS specializes in developing *proactive retention strategies* in all rate and economic environments.

For more information, call us today or visit us online at [crskazoo.com/mortgage-trac-score](http://crskazoo.com/mortgage-trac-score)



## Mortgage Trac™ Score

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Superior Analytics  
for Customer Retention



CRS is located in Kalamazoo, Michigan

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Customer Retention Solutions, Inc.

## What is Mortgage Trac™ Score?

CRS's Mortgage Trac™ Score consists of two key components:

- Prepayment Analytics &
- Refinance Recommendations

Prepayment analytics involve multiple data sets and various predictive techniques to create a scoring model that is used to rank the loan portfolio most at risk to prepay.

The mortgage refinance recommendation designates a specific loan type that will provide the best economic benefit scenario for your most at-risk-to-prepay customers.

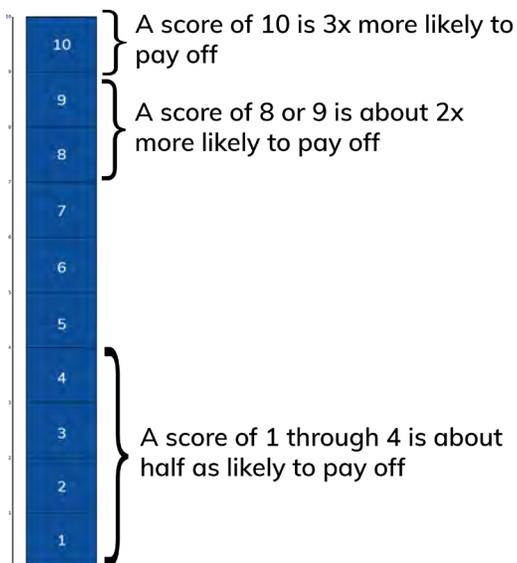
The Mortgage Trac™ Score can be run on a monthly, quarterly, or by-request basis and is fully customizable for your organization's needs.

No Personally Identifiable Information (PII/NPI) is needed to run the Mortgage Trac™ Score.



## How Does Mortgage Trac™ Score Work?

CRS's Mortgage Trac™ Score assigns a 1 through 10 score to each loan in your servicing portfolio. The higher the score, the more likely the loan will prepay. On average, loans with a score of 10 are **two to three times** more likely to pay off than the portfolio in general.



### Mortgage Trac™ Score

Our clients typically see that 50%-60% of their monthly runoff was scored an 8, 9, or 10 the previous month.

Loans scored as an 8, 9, or 10 also receive a refinance recommendation.

## What are the Refinance Recommendations?

- Rate/P&I Reduction
- Rate/Term Reduction
- Cash Out

Loans that have been scored in the portfolio with an 8, 9, or 10 may also receive one of the above Refi Recommendations. This allows your team to align their communications in a way that provides the customer with a truly personalized approach to service.

The prepayment analytics and refinance recommendations you receive with Mortgage Trac™ Score will help your team gain insight into your portfolio so they can focus their efforts on high return opportunities. This proactive approach is designed to help retain customers before they ever decide to look elsewhere.

