

WATCH

Constant, remote monitoring of each property across a lender's full portfolio through the full credit lifecycle to watch for any material change to value or risk.

Monitor Book Through Lifecycle



The **WATCH** service provides lenders with the means to constantly monitor all or part of their mortgage portfolio through the full credit lifecycle, from the acceptance of the mortgage offer through to securitisation.

The lender simply provides the property addresses to WhenFresh and receives live alerts of any changes to the property or its surroundings which may have a material affect on value or risk. This includes key factors/events such as flood, subsidence, planning, Title and changes to local infrastructure or commercial premises.

Active Property Alerts

- ✓ Change in Property Value.
- ✓ Change in Rental Value.
- ✓ Local Planning Applications.
- ✓ Local Infrastructure Changes.
- ✓ Proximity to Local Commercial Premises.
- ✓ Local Flood Event.
- ✓ Local Subsidence Event.
- ✓ Change to Future Flood Exposure.
- ✓ Change to Future Subsidence Exposure.
- ✓ Change to EPC Rating.
- ✓ Changes in Local Environment.
- ✓ Property Placed on Sale Market.
- ✓ Property Placed on Rental Market.
- ✓ Change in Local Crime Statistics.

The **WATCH** module of the WhenFresh Decisions-as-a-Service suite constantly monitors each property across the full mortgage portfolio and is designed to support the lender's **Risk Team**.

WATCH - Key Benefits

- ✓ Constant, property-level monitoring.
- ✓ Live alerts for changes to value or risk.
- ✓ Monitoring through full credit lifecycle.
- ✓ Timely, actionable insights for risk teams.
- ✓ Aids future securitisation planning.
- ✓ Fast and simple to test.

→ WATCH - Easy to Test

To test WATCH - A lender simply provides the addresses of a segment of their mortgage portfolio and WhenFresh appends past/recent property alerts for lender analysis. Contact us today.