

## About Lewtan Technologies

Through offices in North America and Europe, Lewtan Technologies, Inc., offers a wide range of content- and technology-based solutions to members of the global asset-securitization industry, including issuers, investors, underwriters, servicers, credit enhancers, and rating agencies representing more than 400 institutions worldwide. The company has twice been named Global Technology Provider of the Year by International Securitisation Report, and it received the Innovation Award and commendations for client service and best-in-class surveillance tool in Money Market's 2007 Securitisation Review & Survey Technology Awards. More information is available at [www.lewtan.com](http://www.lewtan.com).



# Consulting Services: Case Studies

## Are You Equipped?

Here are a few samples of how Consulting Services has helped industry players meet the changing needs of today's securitization marketplace.

### CASE #1

#### Background:

- Organization with investor reporting requirements had to perform additional layer of tracking for the monetization of servicer advances.
- This required tracking each advance made on a given loan as an individual asset and recover according to logic in the Pooling and Servicing Agreement.
- The servicing system did not handle this level of tracking which delayed the entire process.

#### Solution:

Lewtan Consultants configured the ABS System to track and report on advances at the appropriate level in order to ensure compliance with Pooling and Servicing Agreements and get the deals closed.

### CASE #2

#### Background:

- New rules for modifications, delinquent interest, principal and escrow can now be capitalized into the balance of a modified loan.
- The servicer is now able to recover previously made advances.
- The recovery can only be made from existing prepayments in the P&I account. This means that tracking at a variety of "levels" is required. This cannot currently be handled by the client's existing servicing system.

#### Solution:

This client has implemented Lewtan's ABS System—which not only automates the investor reporting process from beginning to end—but also has addressed through a controlled, auditable process this particular reporting complexity which is not handled by the existing servicing system.

### CASE #3

#### Background:

- Organization looking to ensure that trustee calculated remittance results are correct.
- Personnel were not available to accurately model the transaction, source trustee data, reconcile model results with trustee and discuss discrepancies.

#### Solution:

Lewtan Consultants worked with client to model existing deals and source data. Model results were generated and compared to Trustee calculated values. Any discrepancies resulted in a restatement of investor/remittance reports.

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