



SCRA DATA EXCHANGE

An Intelligent Platform to
Perform and Filter SCRA Searches

Accurately, Quickly & Cost Effectively

SERVICEMEMBERS CIVIL RELIEF ACT:

The **Servicemembers Civil Relief Act (SCRA)** was created to ease legal and financial burdens on military personnel and their families and ensure military personnel can devote their entire energies to the defense needs of the Nation.



SCRA MORTGAGE LENDER REQUIREMENTS

When trying to foreclose on someone, lenders and their attorney firms have to perform a SCRA search to find out if the person is active military.

If mortgage companies / servicers try to foreclose on someone who is active, the government repercussions are substantial:

- ➔ \$125,000 fine
- ➔ a Public Relations issue
- ➔ Servicers are often forced to satisfy the mortgage

The current search process approach is milestone-based (and therefore periodic), daunting because of the search volume, time-consuming and costly to process.



THE SCRA DX SOLUTION

The SCRA DX is a platform designed to intelligently search the SCRA website and database. The platform offers functionality which can:

- ➔ filter results
- ➔ search once or daily
- ➔ search name variations
- ➔ redact personal info
- ➔ identify people whose SCRA status has changed
- ➔ return previously searched results for a configurable period of time



SCRA DX FUNDAMENTALS

Flexible Configuration

Redaction

Scalable

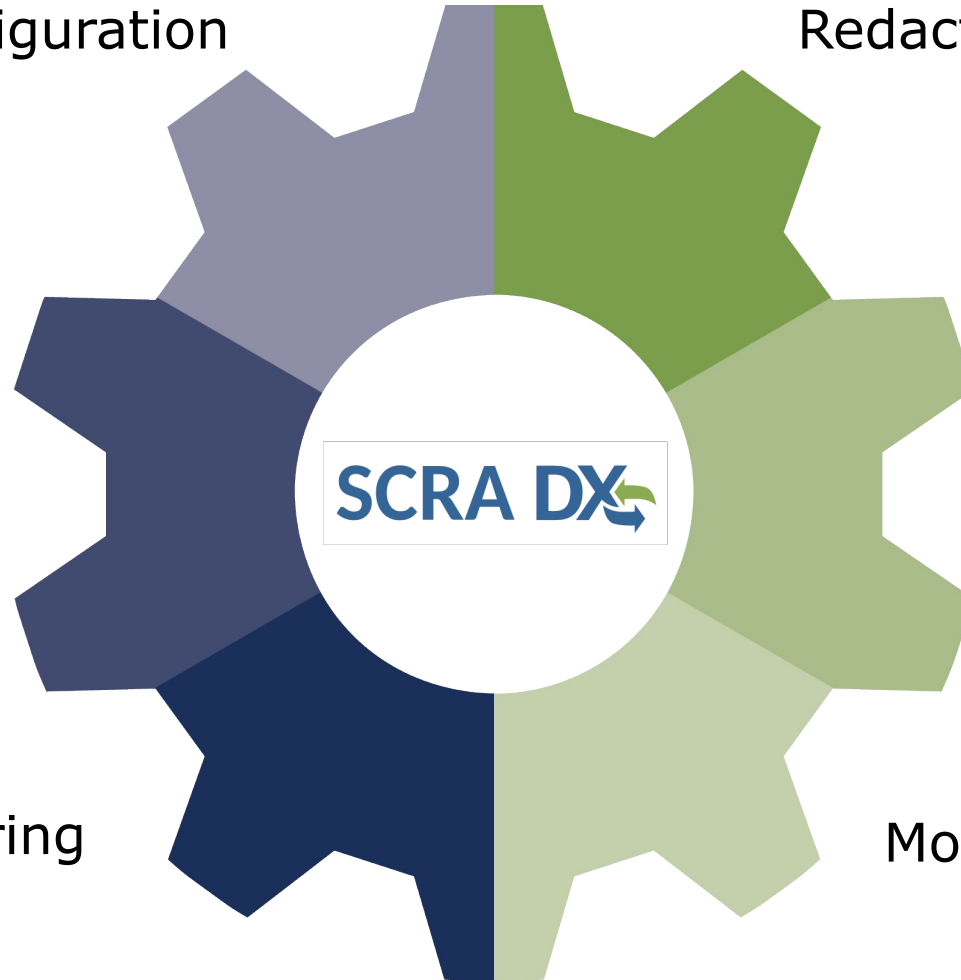
Name Variations

Filtering

Monitoring

SCRA DX 

SCRA DX 



CORE BENEFIT OF THE SCRA DX



SCRA DX eliminates the need for in-house development of tools to schedule, filter, redact and manage SCRA website connections.

A PROVEN SOLUTION TO YOUR SCRA NEEDS



Monitor your entire portfolio daily rather than at milestones

Filter results to receive only those that interest you

Identify changes in military status as soon as they occur

6+ Years of real world use

SCRA DX 

SCRA DX DAILY SEARCH VOLUME

SCRA DX offers nearly unlimited daily search volume capability

Individual searches generally take <2 seconds but are dependent upon the response time of the SCRA website.

Batch / Daily Monitoring searches usually take less than 1 hour, but are dependent upon the response time of the SCRA website.



SCRA DX SEARCH CAPABILITIES

SCRA DX supports 3 types of searches

- ➔ Single record searches – search an individual person 1 time, returns search criteria page and search results page
- ➔ Batch record searches – search multiple people, 1 time each, returns only search
- ➔ Daily Monitoring searches – SCRA DX supports searching a population daily

SCRA DX = MONITORING EFFICIENCIES



Expect single search results within seconds...



5 million borrower population returned within hours...

SCRA DX = NEW CHALLENGES SOLVED

NAME VARIATIONS
are trending and is
the new norm...



START monitoring
your borrower population
more frequently...



If you don't **COVER YOUR FULL PORTFOLIO**, you're leaving the company exposed.

SCRA DX 

SCRA DX = NAME VARIATIONS SOLVED

SCRA DX combines results of all name variations into one PDF

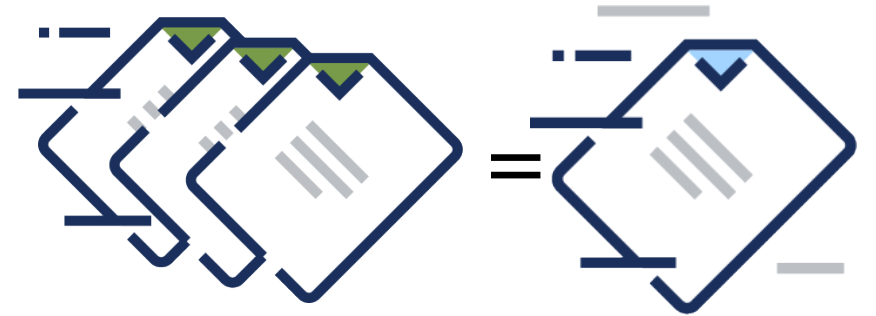


Mary Smith = 1 Search



Mary Smith Jones = 8 Searches

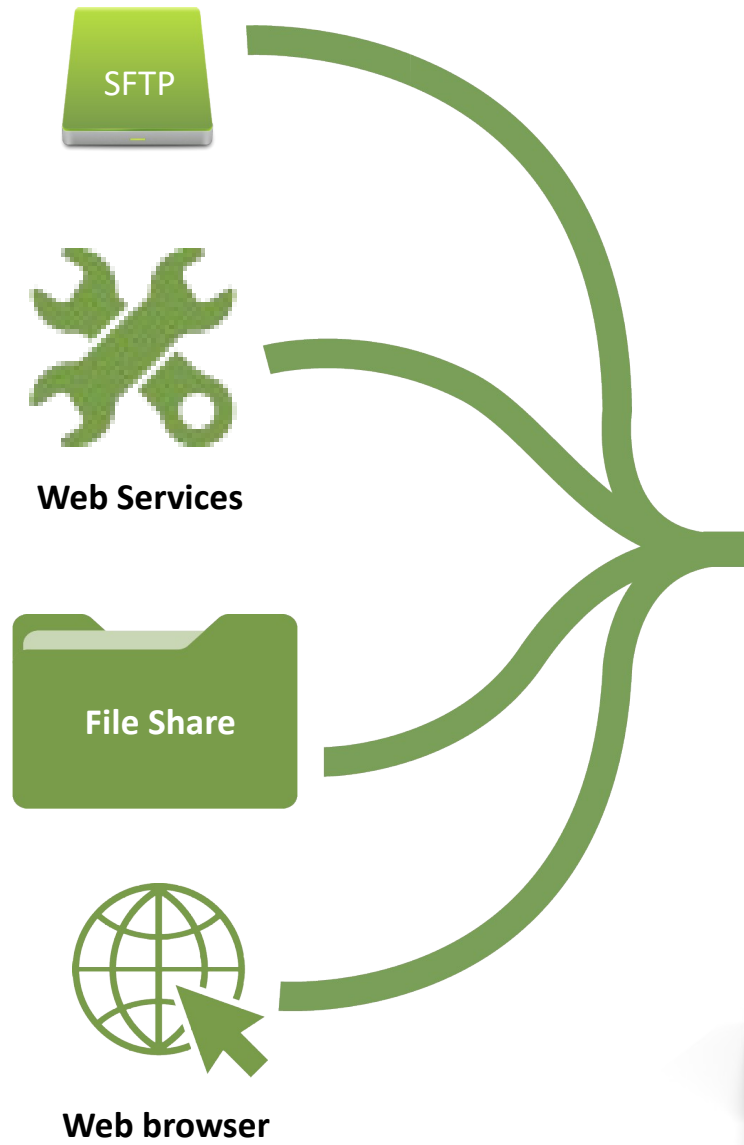
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- Mary Jones Smith
- Mary Smith-Jones
- Mary Jones-Smith
- Mary SmithJones
- Mary JonesSmith
- Mary Smith
- Mary Jones



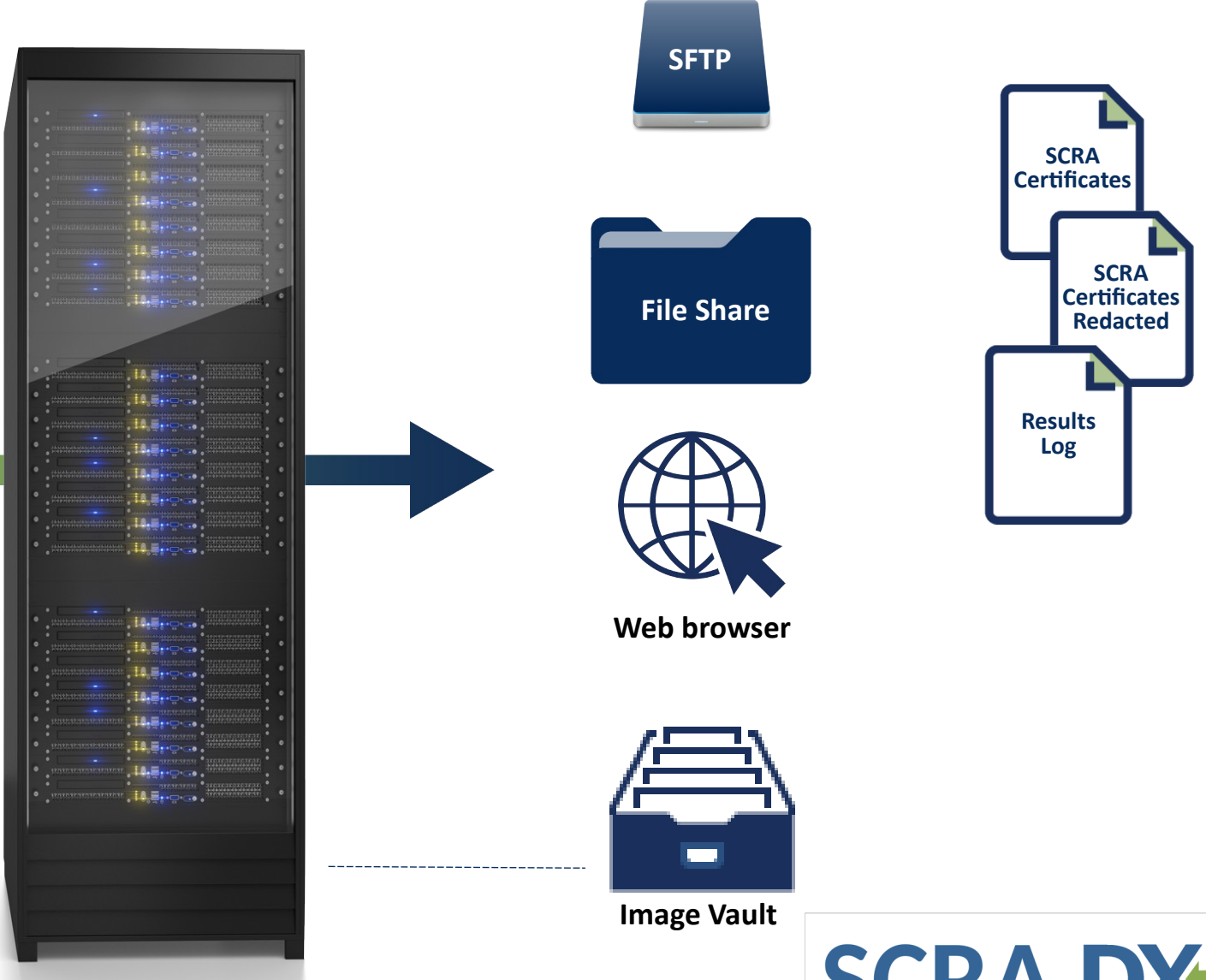
SOLVED
SCRA DX = 1 PDF Only



Input Options



Output Options



SCHEDULE A LIVE DEMONSTRATION

? IF YOU HAVE QUESTIONS

Please email us to schedule
a live demonstration –

info.scradx@fullspectrum-svcs.com

