

THE RECAPTURE ENGINE

Protect more of your servicing portfolio.

Altair's Recapture Engine gives mortgage servicers the intelligence to identify, retain and recapture high-value borrowers.



Your borrowers are moving before your data does.

The average lender retains just 38.6% of past borrowers at their next mortgage opportunity—meaning more than six in ten relationships are lost. Recapture may be a board-level priority, but most servicers still rely on systems and data that explain the past rather than reveal what borrowers are about to do next.

By the time monthly files surface an opportunity, a competitor is often already in the conversation. The real threat is not a lack of customer access; it is an intelligence gap that allows valuable portfolio revenue to quietly walk out the door.

Know your borrowers. Keep your borrowers.

With Altair's Recapture Engine, your team can recognize borrower opportunity the moment it appears—and act while the relationship is still yours to win. A purpose-built intelligence layer combines real-time, multi-bureau credit data with property, equity, life-event and predictive signals, all filtered through your own risk logic.

That intelligence flows directly into the systems and channels you already use, giving your teams the speed and clarity to reach the right borrower with the right message at the right time. The result is a borrower moment that lands so intuitively and so on-time that winning them back feels inevitable. This is borrower intelligence at full throttle.



INTELLIGENCE

One data suite,
built for recapture



INSTANT

Real-time monitoring
and predictions



INTEROPERABLE

Deployed wherever
you need it

One data ecosystem. Built for recapture success.

Altair brings together the credit, consumer and property intelligence your team needs to understand each borrower's risk, opportunity and intent—and act while the relationship is still yours to win.

Credit

Recognize qualified borrower intent through credit applications and inquiries, score movement, debt and balance changes, equity potential and predictive models for refinance, cash-out, HELOC & more.

Consumer

Add critical context with digital mortgage shopping indicators, pre-mover intelligence, household and employment changes, life events and hundreds of consumer attributes.

Property

Identify refinance and home-equity opportunities through property values, available equity, mortgage details, lender history, residency and property characteristics.

ALTAIR RECAPTURE ENGINE | One intelligence layer connecting borrower signals to servicing action.

Move from borrower signal to measurable action.

Turn continuous borrower intelligence into timely, coordinated recapture activity across the systems and channels your team already uses.

- **PREDICT** - Identify borrowers likely to refinance, tap equity or prepay—before a traditional trigger event occurs.
- **MONITOR** - Continuously detect mortgage applications, credit changes, equity shifts and other meaningful borrower activity.
- **ACT** - Deliver actionable alerts into your CRM, data warehouse and servicing workflows for timely, cross-channel outreach.
- **MEASURE** - Use our closed-loop reporting to understand where borrowers moved, identify competitive loss patterns and uncover opportunities.

The next era of recapture will be won by **intelligence**.

Purpose-built for compliant mortgage servicing and designed to scale across portfolios of every size, Altair delivers real-time borrower intelligence directly into the systems teams already rely on. See how Recapture Engine can help you recognize opportunity sooner, act before competitors and turn more existing borrower relationships into measurable recapture revenue. Learn more at **AltairData.com** or contact us today at connect@altairci.com.