



EquityProtection

powered by
NFP

Equity Protection Program: Turn Loan Risk Into Opportunity

Smart Solutions for Confident Lending

Key Benefits for Lenders

1. Minimized Reserve Requirements

Enhanced liquidity and improved financial flexibility begin with reducing capital reserves tied to potential loan losses.

- Frees up cash for increased lending and operational agility
- Strengthens balance sheet performance and competitiveness

2. No Foreclosure Requirement

A streamlined claims process and reduced costs start with making claims eligible after 90 days of delinquency.

- Eliminates foreclosure-related legal and operational expenses
- Enables faster recovery and loss mitigation

3. Flexible Loan Offerings

Increased revenue opportunities in changing markets are made possible through uniform pricing for secured and unsecured loans.

- Replaces declining mortgage and auto loan volumes
- Broadens reach to renovation-focused borrowers

KEY INSIGHT

The Equity Protection Program (EPP) is a proactive risk management solution built for credit unions and banks. Widely known for its default protection, EPP goes even further by improving liquidity, enhancing operational efficiency and enabling lenders to offer more competitive, growth-focused loan options.

4. Regulator-Friendly

Support for higher CLTV approvals begins with a proven credit enhancement aligned with examiner expectations.

- Encourages responsible high CLTV lending
- Demonstrates proactive risk management

5. Budget-Neutral Protection

Zero direct expense to the institution is achieved by passing premiums through to borrowers.

- Preserves lender margins and financial results
- Scales protection without impacting your bottom line



Why Partner with NFP?

NFP helps lenders transform risk into liquidity, operational efficiency and growth. We serve as consultative advisors who understand the demands of today's lending environment. With EPP, you can reduce exposure, unlock capital and lend with confidence while protecting your balance sheet and reputation.

Contact your NFP advisor to explore how EPP can strengthen your lending strategy.

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