Benefits & Protections vs. HPPA Compliance Alignment Map

Claim-Anchored Exhibit — U.S. Patent No. 8,660,939 (Effective March 2026)

Benefits / Protections (Claim Refs)	HPPA Requirement (Effective Mar 2026)
Claims 1(b) + 3–4 Identify borrower's current servicer and route interactions using loan and servicing data.	HPPA restricts a consumer reporting agency from furnishing **mortgage trigger-lead consumer reports** based on a residential mortgage credit inquiry unless tied to a **firm offer of credit** and the recipient has **documented consumer authorization or a qualifying existing relationship**.
Claim 2 Secure borrower authorization prior to notification or routing.	HPPA emphasizes **documented consumer authorization** as a prerequisite for **permissible furnishing of a trigger-lead consumer report** when the recipient would otherwise lack a qualifying existing relationship.
Claim 1(f) + Claim 1(c–e) Notify the servicer and route borrower into a compliant retention or origination path (modification, refinance, home equity).	Permissible furnishing and downstream engagement must be **purpose-driven**, **relationship-based**, and aligned with **firm-offer or other permissible-purpose controls**.
Claim 1(e) + Claim 2 Determine suitability and present options pursuant to borrower authorization.	Post-HPPA scrutiny increases around **permissible purpose**, **documentation**, and **governance** for targeted **firm offers and related presentations**.
Claim 1(a) + Claim 2 Borrower-initiated digital intake with permissioned handoff to servicer.	HPPA accelerates the shift away from **third-party trigger-lead furnishing** toward **first-party, consent-rich, relationship-based engagement**.
Claims 5–6 Display retention programs and associated terms or characteristics from the identified servicer.	HPPA favors **consent-based presentation of options and firm offers** rather than generalized third-party marketing tied to **residential mortgage credit inquiries**.

Mapped to Claims 1–6 of U.S. Patent No. 8,660,939. Benefits and protections summarize claimed workflow effects, not legal guarantees.