



RISK MITIGATION

LoanSafe Risk Manager™

Identify and Target Potential Mortgage Risk

Residential mortgage risk presents itself in many shapes and forms; requiring lenders, servicers and investors to remain agile and use the most advanced detection and decision solutions available—all while keeping costs low and efficiency high. LoanSafe Risk Manager™ from CoreLogic® answers the need by combining industry leading data, analytics and patented pattern recognition technology in one easy-to-implement report.

Quickly Assess Each Application for Multiple Facets of Risk

- ▶ Income Falsification
- ▶ Identity Fraud/Theft
- ▶ Employment Inconsistencies
- ▶ Owner Occupancy
- ▶ Inaccurate Valuation
- ▶ Undisclosed Debt
- ▶ Straw Borrowers
- ▶ Collateral and Market Risk
- ▶ Third Party Risk
- ▶ Valuation Risk/Property Flipping

Dual Risk Analysis for Systematic Detection

LoanSafe Risk Manager employs a multi-layer process designed to address the dynamic nature of mortgage risk—targeting both collateral threat and fraudulent activity. LoanSafe Collateral Manager™ and LoanSafe Fraud Manager™ work in tandem within LoanSafe Risk Manager, simultaneously minimizing your collateral risk, maximizing fraud detection and helping meet your compliance requirements.

LoanSafe Fraud Manager

- ▶ Patented pattern-recognition fraud model built with contributed fraud outcome data for an effective approach to uncovering systemic fraud
- ▶ Powered by the CoreLogic consortium database—over 100 million loan applications and growing—giving you unparalleled insight into fraud characteristics
- ▶ Sophisticated third-party monitoring, alerting operations to risky behavioral changes
- ▶ Alerts paired with accurate, material data drive the loan review—generating a consistent and repeatable process

LoanSafe Collateral Manager

- ▶ Single-source for accessing listing information, comparable property data, condo/hotel database, lien release data and beyond
- ▶ Leverages an industry-leading automated valuation engine and LoanPerformance™ HPI from CoreLogic
- ▶ Delivers the ability to measure the risk of foreclosure and loss severity specifically related to mortgage collateral
- ▶ Market analysis helps you determine the accuracy and sustainability of the property valuation provided

Comprehensive Mortgage Risk Management Solution

- ▶ Reduce exposure to mortgage fraud and collateral risk with one solution
- ▶ Patented pattern-recognition fraud model built with contributed fraud outcome data
- ▶ Reduce early payment default and repurchase requests
- ▶ Validate appraised values and property flipping
- ▶ Focus prevention resources on high risk applications
- ▶ Customizable to your processes and risk threshold
- ▶ Flexible delivery options via batch, XML, web-based platforms or LOS

Powerful Features to Streamline Your Fraud Mitigation Efforts

LoanSafe Risk Manager utilizes a patented fraud model that analyzes trends based on mortgage application data and contributed fraud outcomes, coupled with a comprehensive analysis of the subject property and surrounding market—resulting in a thorough view of mortgage risk.

► Fraud and Collateral Risk Scores

The Fraud and Collateral Risk Scores give instant transparency into the likelihood of material misrepresentation and the degree of foreclosure risk associated with the subject property. They help determine the degree of risk associated with the loan file and can help tailor the review process accordingly. Scores are developed independently from the alerts, providing you with multiple risk viewpoints.

► Alerts and Recommendations

Fraud alerts highlight specific areas of borrower or third party inconsistency, while appraisal review alerts focus on areas of property or market concern. Each alert offers coinciding recommended actions that direct reviewers to areas of further investigation. Alerts can be customized to your review processes and risk threshold, making LoanSafe Risk Manager a unique tool that conforms to your business practices.

► Online, Collaborative Review, Reporting and Self-Service Configuration Portal

LoanSafe Connect™ is a secure, online site that offers you the ability to review and interact with LoanSafe Risk Manager reports in real time, allowing staff to work collaboratively yet independently on loan review. The integrity of the predictive risk scores is retained even when alerts are addressed.

The Reporting tool within LoanSafe Connect allows you to have on-demand access to enterprise-level data on your LoanSafe Risk Manager, LoanSafe Fraud Manager and LoanSafe Collateral Manager transactions.

When utilizing the Reporting tool, you can see the most frequent alerts generated across all your loans, evaluate the risk score distribution, and benchmark yourself against the industry.

The self-service section of LoanSafe Connect allows you to manage your alert configuration and upload your institutions watch list at your convenience.

LoanSafe Risk Manager™

REPORT INFORMATION					
Report Order No.	FAD00001447A707EEA609F	Report Date	Feb 28, 2014 1:40PM		
Subject Property Address	4211 Death Valley Ct. Your City, Ca 95000				
Current Address	6100 Dos Palos Ct. Your City, Ca 95000				
LOAN INFORMATION		BORROWER INFORMATION		EMPLOYMENT INFORMATION	
Loan Number	7924462667	Pri-Borrower	Walker, Jack	Employer	California State Fair
Loan Purpose	PURCHASE	Pri-Borrower SSN	XXX-XX-0223	Self Employed	N
Broker Code / Name	9648 / A.B.C Financial, Incorporated	Date of Birth	05-05-19XX	Mo. Income	\$5,170
Occupancy	Primary/Residence	First Time Buyer	N	Job Years	3.0
Doc Type	FullDoc	Credit Score	713	Work Phone	(555) 555-5555
Reported Appraised Value	\$232,000	Home Phone	(555) 555-5555	Debt-to-Income	33.885%
Loan Amount	\$202,800	Co-Borrower	Scott, Linda		
LTV / CombLTV	90% / 90%	Co-Borrower SSN	XXX-XX-1845		

REPORT SUMMARY: FRAUD RISK: 432 COLLATERAL RISK: 396

▲ FRAUD ALERTS

FRAUD RISK	<div style="display: flex; justify-content: space-between;"> Lowest Risk Highest Risk </div>	FRAUD RISK SCORE: 432
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▲ APPRAISAL REVIEW ALERTS

COLLATERAL RISK	<div style="display: flex; justify-content: space-between;"> Lowest Risk Highest Risk </div>	COLLATERAL RISK SCORE: 396
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CoreLogic LoanSafe Connect™

Alerts

Risk Summary

SCORE: **984**

3 HIGH RISK

6 MEDIUM RISK

2 LOW RISK

Occupancy & Undisclosed Debt

- BORROWER, JACK** - Borrower owns one or more properties with a higher value or size than the declared owner occupied property.
 - Request proof of occupancy.
 - Compare subject property to current owned properties for inconsistencies in markets and square footage.
 - Clear Alert | Unable to Clear | Add Note
- BORROWER, JANE** - Borrower owns one or more properties with a higher value or size than the declared owner occupied property.
 - Request proof of occupancy.
 - Compare subject property to current owned properties for inconsistencies in markets and square footage.
 - Clear Alert | Unable to Clear | Add Note
- Occupancy risk: risky potential non-owner occupied**
 - Review borrowers intent to occupy.
 - Verify current residence listed for safe or recently sold.
 - Clear Alert | Unable to Clear | Add Note
- BORROWER, JACK** - Borrower has purchased more than 5 properties in their lifetime.
 - Request LDC from borrower.
 - Request signed 4506T and 2 yrs 1040s.
 - Thorough review of Sched E.
 - Ensure DTI is within guidelines.
 - Clear Alert | Unable to Clear | Add Note

Reporting

A collection of visualizations based on results of Fraud Manager reports, Risk Manager reports, LoanSafe Connect activity and Industry Consortium Data.

Top Alerts

This chart displays the top 15 alerts that are triggered across all loans in a selected time frame. Potential users: identify trends, target training, understand severity vs risk, policy review.

[View Details](#)

Score Distribution

This chart displays a histogram of Fraud and collateral scores during a selected time frame. Potential users: identify trends across channels, benchmark vs industry policy review for score threshold.

[View Details](#)

Monthly Production

This chart displays the total number of loans reviewed by each individual in a selected time frame. Potential users: understand production performance, have fraud review report production, trends for annual reviews.

[View Details](#)

▶ Borrower Risk Analysis

Get a thorough analysis of the most common fraud risks associated with a borrower.

- ◆ **Identity Detail:** Validates the borrower's Social Security Number, screens for any potential liens and judgments or bankruptcies and scans for other identities.
- ◆ **Income Detail:** Analyzes the reasonableness of the borrowers reported income and conducts an Associated Business Search.
- ◆ **Loan Application Summary:** Discern if your borrower is linked to other properties which may not be disclosed in the loan application through the Mortgage Electronic Registration System (MERS®) and CoreLogic Consortium data.
- ◆ **WatchList Screening** against OFAC, HUD, SAM Exclusions and more.

▶ Third Party Screening

Screen or validate broker, loan officer and other loan participant information against state and federal licensing databases, exclusionary lists, as well as your own. LoanSafe Fraud Manager will check:

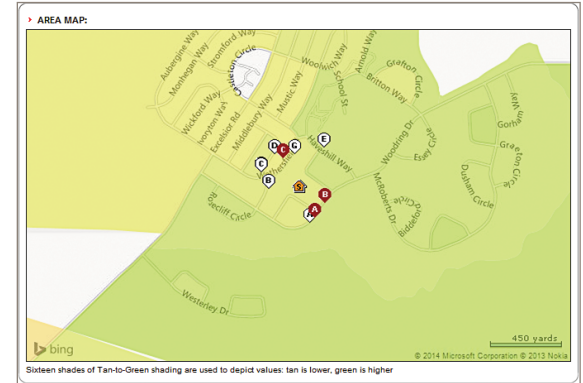
- ◆ NMLS Registration
- ◆ OFAC
- ◆ SAM Exclusions (Formerly GSA EPLS)
- ◆ HUD
- ◆ And More!

▶ Market Data and Property Location

A valuation and street map visually details the subject property's location and proximity to nearby sales. Variations in map shading provide reviewers with a visual representation of property values within the area.

▶ Industry Leading Property Information

Subject and nearby property characteristics, ownership and deed history, mortgage history, foreclosure information and more are combined into a single report section. Quickly pinpoint inconsistencies or unusual patterns and easily view nearby property information.



▶ NEARBY SALES: FULL VALUE

Expand All Records

Miles	Address	Land Use	Sale Date	Sale Value	Living Sq Ft	\$/Sq Ft
0.14	7138 Escalon AVE 95000	RSFR	01/15/2014	\$465,000	2,730	\$170

Full Address: 7138 Escalon AVE, Your City CA, 95000-2002
Zoning: RD 3 Year Built: 2002 Bed/Bath: 4/3 Rooms: 7 Pool: N
Lot Sq Ft: 14,810 (0.34 acre) Assessment: \$493,579 APN: 247-0240-036-0000 Number of Units: 1
School District: Negative Amortization: --
Legal Desc: PARCEL MAP LOT A

SALES HISTORY

Sale/Recording Date	Transaction	Value	1st Loan	Deed	Buyer/2nd Buyer	Seller/2nd Seller
01/15/14	SALE	\$465,000	\$0	GRANT	KNOPF PERRY / KNOPF ELIZABETH L	SAUNDERS JIM B & JANET M / SAUNDERS JANET M

0.24 7140 Corona WAY 95000 RSFR 07/31/2013 \$369,000 2,888 \$127

Full Address: 7140 Corona WAY, Your City CA, 95000-2519
Zoning: RD 5 Year Built: 1980 Bed/Bath: 4/3 Rooms: 8 Pool: N
Lot Sq Ft: 9,000 (0.21 acre) Assessment: \$349,488 APN: 247-0273-010-0000 Number of Units: 1
School District: Negative Amortization: --
Legal Desc: Fremont WOODS LOT 10

SALES HISTORY

Sale/Recording Date	Transaction	Value	1st Loan	Deed	Buyer/2nd Buyer	Seller/2nd Seller
07/31/13	NONARMSP	\$369,000	\$0	GRANT	KNOPF PERRY / KNOPF ELIZABETH L	SAUNDERS JIM B & JANET M / SAUNDERS JANET M

Why Corelogic is The Right Choice for Your Business

Risk mitigation solutions are only as good as the data behind them—and CoreLogic solutions draw from the most current, complete and relevant property data collection available. In addition, LoanSafe Risk Manager incorporates data from the nation's largest contributed loan-level database, including:

- ▶ Mortgage Fraud Consortium with contributed fraud outcome data and 100 million loan applications
- ▶ Publicly recorded data on 99 percent of U.S. properties
- ▶ Built on the LoanSafe® market-leading proprietary risk, undisclosed debt and multi-lien platform

CoreLogic leverages this data, analytics and experience to deliver the solutions that help our clients achieve their business goals. We are ready to help you achieve your business goals. Find out more about LoanSafe Risk Manager and our other LoanSafe risk solutions today. [Visit corelogic.com/riskmanager](http://www.corelogic.com/riskmanager)

FOR MORE INFORMATION, PLEASE CALL 866-774-3282

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1-LNSFRM-0617-02



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