



CoreLogic®



Mortgage Origination Solutions

Know More. Achieve More.



From finding and retaining borrowers to understanding a property, originating loans efficiently, meeting compliance requirements and limiting your exposure post close—CoreLogic® has you covered. Whether you operate locally or nationwide, we offer exact-fit solutions to help you stretch your marketing budget and reach, streamline operations, mitigate losses and boost performance.



OUR DATABASES COVER:

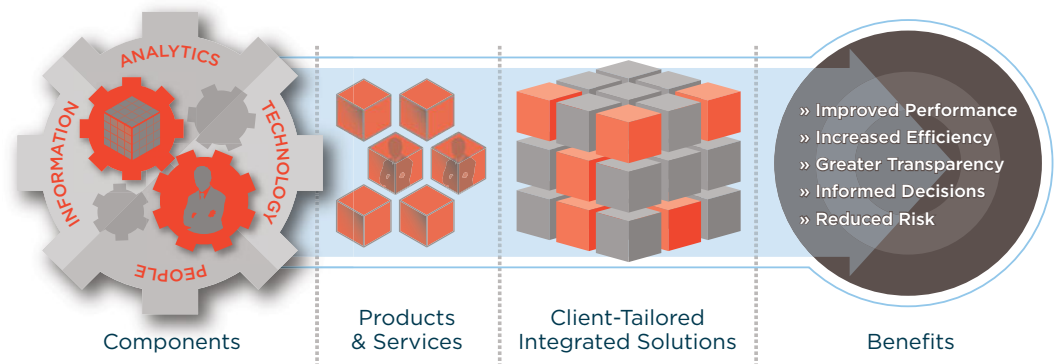
- ▶ 99%+ U.S. Property Records
- ▶ 98.5%+ U.S. Mortgage Deed Records
- ▶ 98+ Million Historical Property Listings
- ▶ 75% All Active Property Listings
- ▶ 63% U.S. Building Permit Data
- ▶ 500+ Million Property Photos
- ▶ 3.5+ Billion Property & Financial Records
- ▶ 900+ Million Historical Mortgage Transaction Records Dating Back 50+ Years
- ▶ 45+ Million Consumer Credit Reports Provided Per Year
- ▶ 133.5+ Million Geo-Coded Parcel Points and Boundaries
- ▶ 73+ Million Household Level Demographic Records
- ▶ Tax Payment History on 128+ Million Parcels
- ▶ National Flood Coverage
- ▶ 150,000 HOA/COA Associations

Elements of Success

Our products and services span the origination continuum from prospecting to post closing to portfolio management. Each one is built from one or more of our elemental components:

- ▶ Information
- ▶ Analytics
- ▶ Technology
- ▶ People

For mortgage origination, we integrate and optimize these elements to create products and services that both strengthen and simplify the lending process.



Our customized origination solutions combine a right-fit mix of products and services built from four elemental components: information, analytics, technology and people (services).

Information: Insight

Owning the nation's largest property and ownership database may be impressive, but it's the information it provides that matters. We've spent more than 50 years building our database and expanding on it by acquiring consumer, tax, flood, geospatial, property listing, mortgage and other data relevant to mortgage origination. Through this process, we've developed exacting methods that enable us to sort and analyze data quickly and deliver information in simple, easy-to-consume formats. Today, we can turn mountains of data into valuable insight on borrowers, collateral, and market conditions that you can incorporate into your decision-making process.

Analytics: Risk and Opportunity

An important benefit of our sizeable data assets is that they power and simplify our research and development. Our ability to draw from in-house data allows us to create tools that analyze and compare our data with yours to predict performance and detect risk. Our analytic tools include algorithm-driven AVMs and cascades, pattern recognition for risk and fraud detection, and predictive modeling capabilities. Our customers use these analytics to:

- ▶ Learn from the past to improve future performance
- ▶ Recognize business and market trends
- ▶ Expose fraud
- ▶ Mitigate risk
- ▶ Measure performance
- ▶ Analyze the effects of decisions and events
- ▶ Model future scenarios
- ▶ Uncover opportunities

We continue to develop powerful predictive analytical solutions that implement CoreLogic's novel patented methods and technology. Our patented methods and technology cover such areas as systems and methods of fraud detection, real estate portfolio monitoring, valuation, hazard risk assessment and spatial solutions.

Technology: Simplicity and Convenience

Through a combination of innovation and acquisition, we have created a number of technology offerings that support mortgage origination. Our cloud-computing offerings delivers leading loan origination technology. By simplifying functions from lead management and application to

document preparation, funding and post closing, our integrated loan origination system (LOS) eliminates multiple, disparate systems, which helps ensure data integrity, reduce data entry errors and minimize time wasted

on duplicate work.

Employees can

access our origination platform 24/7 via the Internet, eliminating high-dollar hardware purchases and ongoing IT maintenance costs. The remotely hosted LOS provides user-authorized access to the tools employees need to do their jobs and allows top-down transparency across the enterprise. The LOS easily adapts to your processes and business rules, scales up or down to meet demand, and is continually updated with the latest regulatory requirements.

Other key offerings include:

- ▶ Comprehensive property ownership and transaction history
- ▶ Automated valuation models (AVMs) and cascades
- ▶ Current loan to value (CLTV) and open liens
- ▶ Risk management and fraud detection tools
- ▶ Interactive mapping tools
- ▶ And more

Using our technology and processing solutions your employees gain on-demand access to the information and applications they need.

People: Advisory Services and Staff Augmentation

It may sound like a cliché to say that it's our people who make the difference, but it's a fact. Decades of working with lenders of all sizes has resulted in a tremendous knowledge base, shared by employees who specialize in every aspect of the lending process. Through them, we offer business services in two distinct categories:

Staff Augmentation Services make it easy to leverage existing staff resources and lighten the load of back-office functions. Our scalable teams of trained origination professionals can deploy quickly to fill in resource gaps at any stage of the lending process.

Advisory Services allow you to work with industry professionals who bring insight gathered from working with lenders nationwide, enabling them to serve as a conduit for sharing best practices. Our experts understand your challenges and how others have overcome similar issues. They use that knowledge to help you formulate strategies and implement programs and processes that have proven successful in the industry.



The Right Mix to Address Specific Needs

In some instances, a single element—information, analytics, technology or people—addresses a specific mortgage origination requirement. In most instances, however, it's the combination of two or more elements that allows us to solve complex challenges or tackle specific needs. As an end-to-end origination solutions provider, we offer products and services at every stage of the lending process.

Marketing

As you might imagine, our vast data repositories are rich with the kind of borrower, mortgage and property information marketers love. Good data and our ability to stratify and analyze it make us an ideal marketing partner. Our tools include packaged list-generation products, as well as customized match-and-append services that we can apply to answer questions or fill specific needs. Hundreds of customers use our marketing tools daily to locate new prospects and cross-sell to existing customers.

Property Valuation

Our property valuation products and services illustrate perfectly how our blend of information, analytics, technology and people provides a definite advantage. This approach allows us to offer products and services that range from automated valuations to certified appraisals, with broker price opinions (BPOs) and hybrid options in between.

Our industry-leading AVMs and AVM cascades offer an affordably priced answer to the question of property value. Proprietary models combined with our patented testing method help us ensure you receive accurate predictive values with high fulfillment rates. To help you comply with federal guidelines for AVM use in lending, we offer a solution that augments AVM use with an on-site property inspection and market conditions report. We also offer validated BPOs through our nationwide network of more than 12,000 real estate brokers and agents. And we reach virtually every community in the nation through our panel of more than 14,000 licensed appraisers who use our appraisal technology platform to provide fast turnarounds, while enabling us to monitor appraiser performance for quality, workload and response time.

Property Information

In-depth property and mortgage information are critical to achieving high-quality loans. Because we maintain the nation's most comprehensive property database, you gain access to property characteristics, legal descriptions, location, history and other data elements, as well as property images and geocoded interactive maps. Daily updates ensure our data remains fresh. Equally important, we give you the tools to access information and analytics that convert data into practical knowledge about the property and market.

Credit

Through easy-to-use tools that deliver clear-cut answers, we bring you an integrated look at a borrower's credit profile and history. CoreLogic Credco® offers products that merge data from multiple credit reporting agencies and hundreds of additional data sources to gain a 360-degree view of a borrower's overall risk profile. When we pull consumers' credit reports on your behalf, our FCRA-certified staff also provides free assistance and dispute resolution to those consumers. Because credit worthiness can change between application and funding, we also provide gap reporting that lets you know if the borrower has taken on new obligations since application submission. Our gap-reporting tools help protect you from default loss and enable you to comply with the credit requirements of Fannie Mae's Loan Quality Initiative (LQI).

Fraud and Verification

"Know your borrower" is the watchword of mortgage lending today. The more you know, the better able you are to verify borrower qualifications and make confident lending decisions. Credit scores alone provide only a partial picture, which is why we bring you information that dives deeper, reaches wider and extends from prequalification to closing.

Loan origination fraud, including flipping, continues to be among the most prevalent fraud schemes, with organized gangs increasingly responsible for complex ploys that often involve misrepresentation of the borrower's identity and application content. Since mortgage fraud typically results in default, spotting and stopping fraud before funding is one of the best ways to prevent losses.

At CoreLogic, fraud detection is an award-winning specialty. We offer multiple ways for you to verify identity, Social Security number, income and employment, as well as tools that detect many of the most prevalent types of mortgage fraud. Our patented predictive analytics draw on our vast data resources, which include more than 90 million loan applications. Using sophisticated pattern-recognition technology and straightforward alerts, we help lenders spot mortgage fraud throughout the lending process, including providing tools for last-minute checks and to help identify multi-lien and short-sale fraud prior to funding.

Fraud perpetrators come at fraud from every conceivable direction and never stop looking for new avenues. We take a similar approach to detection by thinking ahead to the next possible attempts and finding innovative ways to spot current, emerging and potential schemes.

Flood Determination Services

Flood determination is a perfect illustration of why outsourcing so often makes sense. Because we serve lenders across the nation and deliver more than 650,000 flood determinations each month, we can hire the best people, maintain extensive data resources and employ the latest technology to make flood determination simple, quick and thorough. Using the currently effective FEMA Flood Insurance Rate Map and our database of digital maps, parcels and previously determined at-risk properties enables us to guarantee our flood determinations meet all federal requirements. Our cost-effective flood determination services are more affordable than hiring and training in-house staff and establishing the data resources and technology required to meet federal compliance standards.

Tax Services

Similar to the cost-saving benefits of our flood determination services, our property tax support offers another example of an ideal outsourcing opportunity. We connect to all U.S. tax districts and currently provide escrow and nonescrow property tax services on more than 29 million mortgages, with services that include:

- ▶ Escrow payment processing, including mail services, check processing and account reconciliation
- ▶ Customer care, including research and phone support
- ▶ Delinquent tax monitoring and payments on nonescrow accounts

As an ISO 9001:2008-certified organization, we continuously monitor and refine our processes to ensure you and your borrowers receive excellent care.



Compliance

Helping you comply with government regulations and GSE requirements is an important aspect of what we do. While much is uncertain about future regulations affecting mortgage lending, we can be sure regulatory demands will increase. To comply with current and emerging requirements, it's important to work with a company that stays abreast of new developments and remains ready to help you meet what lies ahead.

We currently offer a number of products designed to meet specific regulations and investor requirements, such as Fannie Mae's LQI, the USA PATRIOT Act, Office of Foreign Assets Control (OFAC) requirements and Red Flags Rule. Rather than simply address demands, many of our products and services focus on the intent behind the government and investor requirements by offering innovative solutions that protect you against risk, while helping you comply with regulations.

According to the CFPB's Summary of the Ability-to-Repay and Qualified Mortgage Rule and the Concurrent Proposal document, "Creditors must generally use reasonably reliable third party records to verify the information they use to evaluate the factors." CoreLogic has created a comprehensive suite of ATR compliance solutions designed for one purpose: to help you quickly and easily satisfy each requirement.

SUSTAINED COMPLIANCE SOLUTIONS, CUSTOMIZED TO MEET YOUR SPECIFIC QM/ATR NEEDS

ATR Requirements	Compliance Solution	The CoreLogic Advantage
1. Current or reasonably expected income or assets (other than the value of the dwelling)	✓	▶ The industry's # 1 merged credit report
2. Current employment status	✓	▶ Data on 99.9% of US properties and over 100 million mortgage loan applications delivers unmatched access to undisclosed property-related obligations
3. The monthly payment on the covered transaction	✓	▶ Expanded view of applicant credit history, including existing property data, liens, judgments, etc.
4. The monthly payment on any simultaneous loan	✓	▶ Automated "new debt analysis" between pre-qualification and pre-funding credit reports
5. The monthly payment for mortgage-related obligations	✓	▶ Income verification directly from the IRS via the 4506-T form
6. Current debt obligations, alimony, and child support	✓	▶ Employment and income verification with full/part-time status & length of employment
7. The monthly debt-to-income ratio or residual income	✓	▶ Deposit verification (paycheck, alimony, etc.)
8. Credit history	✓	▶ Qualification at the maximum interest rate within the first 5 years or 60 payments
		▶ Residual income calculations meeting industry/investor standards

Summary

We deliver comprehensive coverage of the loan origination process from marketing through post closing by offering a component-based approach that allows you to design a highly individualized origination solution. Rather than suggest a prefabricated package that requires you to change the way you do business, we work with you to create a solution that aligns with your policies, processes, structure—and goals.

We encourage you to talk to a CoreLogic representative about designing an origination solution that fills the gaps and moves you into the future with confidence. For more information, visit www.corelogic.com.



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