



Home Equity Portfolio Analysis Report from CoreLogic®

Quickly understand various risks associated with a portfolio of residential loans for more streamlined management and monitoring using the Home Equity Portfolio Analysis Report. This single report, provides lien, credit, bankruptcy and valuation data for your lien review.

The Home Equity Portfolio Analysis Report leverages client-provided data with industry-leading credit and public record databases from CoreLogic. This allows Portfolio Managers, Chief Risk Officers and Investment Managers to analyze a portfolio of Home Equity loans and quickly surmise loans which may be in trouble, loans which are strong applicants for cross-sell or retention opportunities and where the portfolio may be at risk. By using a combination of both Credit and Public Data, the CoreLogic Advisory Services group has developed a unique and proprietary set of analytics for use in the Home Equity Portfolio Analysis Report. Easily monitor changes in property values, ownership, tradeline UPB, tradeline counts, foreclosures and geographic concentration.

Using the Home Equity Portfolio Analysis Report, you are able to deploy CoreLogic data and analytics to continually explore:

- ▶ Lien hierarchy and ownership
- ▶ Valuation and equity analysis
- ▶ Geographic concentration
- ▶ Credit and public record analysis for individual borrowers (foreclosure, bankruptcy, etc)
- ▶ Macro-economic trends

Provides valuable data in these key areas:

Estimated Client Lien Position

Determination of client lien position based on public records data and mortgage trade lines from the credit report.

- ▶ Position 1 thru 6
- ▶ Released
- ▶ Wiped Out
- ▶ Ownership Conflict

Lien Findings

Report on other liens found attached to the property and assign a confidence level to each.

- ▶ No Other Liens Found
- ▶ Other Liens Found - High Confidence
- ▶ Other Liens Found - Low Confidence
- ▶ Insufficient Data

Foreclosure Activity

Pinpoint foreclosure activity that has occurred specific to a property during the borrower's period of ownership.

- ▶ Notice of Default
- ▶ Lis Pendens
- ▶ Foreclosure
- ▶ Final Judgement
- ▶ Release/Recision

Additional analysis and derivatives which can be created in conjunction with the Home Equity Portfolio Analysis Report:

- ▶ End of Draw/ Payment Shock Analysis
- ▶ Mortgage Servicing Rights (MSR) Analysis
- ▶ Borrower Risk Analysis
- ▶ Portfolio Valuation & Acquisition Analysis
- ▶ Portfolio Lien and Snapshot Report
- ▶ Geographic Concentration Risk and Spatial Analysis
- ▶ Short Sale Analysis
- ▶ Tax Lien Analysis
- ▶ Performance Benchmarking
- ▶ ALLL Estimations

Other Lien Data (Up to 5 Other Liens)

Data Elements that can be provided on other liens that are found attached to the subject property. These are found in public records and borrower credit data.

- | | | | |
|--------------------|------------------------|--------------------|--------------------------|
| ▶ Lien Position | ▶ Funding Date | ▶ Payment | ▶ Credit Loan Type |
| ▶ Originator | ▶ Credit Status | ▶ Modified Flag | ▶ Credit Limit Amount |
| ▶ Servicer | ▶ Credit Activity Date | ▶ Active on Credit | ▶ Notes |
| ▶ Loan Number | ▶ Credit Reported Date | ▶ Confidence | ▶ Pay History |
| ▶ Original Balance | ▶ UPB | ▶ Account Type | ▶ Pay History Start Date |

Ownership Match

Determine if the client's borrower matches what is listed in public records based on transaction history and name matching algorithms.

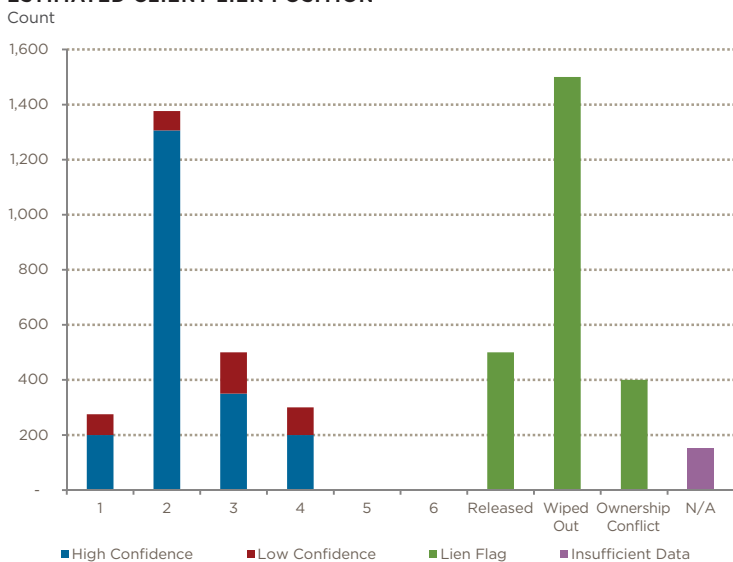
- | | | | |
|------------------------------------|---|-------------------------------------|-----------------------------|
| ▶ Current Owner is Client Borrower | ▶ Current Owner Associated with Client Borrower | ▶ Current Owner not Client Borrower | ▶ Client Borrower Not Found |
|------------------------------------|---|-------------------------------------|-----------------------------|

Home Equity Portfolio Sample Analysis:

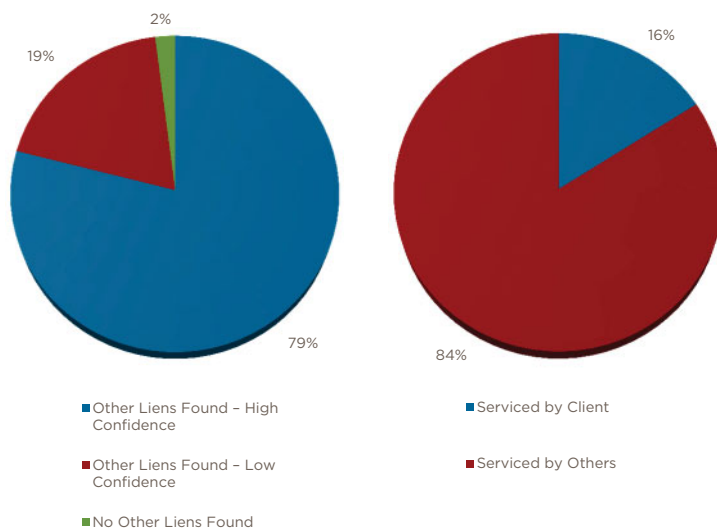
For a sample portfolio of HELOCs & second liens, a large portion of them can be released, wiped out, or in different lien positions than originally expected.

Explore other liens attached to the property and to determine who is servicing them and provide that information at the loan-level.

ESTIMATED CLIENT LIEN POSITION



OTHER LIENS FOUND



Customize What You Monitor

The Home Equity Portfolio Analysis Report can be tailored to monitor home equity loans, home equity lines of credit, purchase money loans, and other forms of residential mortgages. Furthermore, the *Advisory Services* team can continue to deliver periodic refreshes and updates monthly, quarterly or semi-annually.

Let CoreLogic help you review individual loans or entire portfolios and summarize your risk by geography, origination date, property type and additional criteria that support comprehensive risk analysis of the portfolio, all within one report.

FOR MORE INFORMATION PLEASE CALL 866-774-3282

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1-HEQP-0714-00



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