



## Our Company

Information is at the core of smart decision making. It drives strategy, solutions, revenue and, ultimately, business success. It is only logical that it come from a superior source— that's CoreLogic®.

CoreLogic provides information intelligence to identify and manage growth opportunities, improve business performance and manage risk. Whether in real estate, mortgage finance, insurance, or the public sector, our clients turn to us as a market leader for unique property-level insights.

Working collaboratively, we deliver value across our clients' business operations. Our industry experts address challenges, acting quickly to present innovative, cost-effective solutions to business problems. And, as a single, trusted source, we are committed to making the experience of doing business with us as easy as possible.



### Deep Data

The ability to turn mountains of data into valuable insights helps our clients make smarter business decisions. We collect and maintain the most comprehensive and current property, mortgage and financial databases in the United States, Australia and New Zealand and have a growing presence in the European Union, Canada, Mexico and India. Our databases encompass more than 4.5 billion property and financial records.

We apply an exacting set of processes to ensure the highest standards of data quality, deployed on platforms that enable us to store, sort and analyze data quickly and deliver it to our clients in simple, easy-to-use formats.



### Actionable Analytics

We create tools that analyze our data, along with market and client data, to identify opportunities, predict performance, gauge trends and detect risk. Our innovative analytic tools include algorithm-based models, pattern recognition software to expose hidden risk and avert losses, credit merge logic, portfolio monitoring, renter analytics and predictive modeling.

By applying analytics-based insights to our clients' business challenges, we enable more informed decisions.

### Clients

- ▶ More than 9,000 mortgage banks and lenders
- ▶ More than 300 Wall Street firms
- ▶ More than 500 P&C insurers
- ▶ More than 925,000 real estate professionals
- ▶ 21 federal agencies

### Innovation

- ▶ 50 patents issued globally
- ▶ 60 patent applications filed globally

### Data

- ▶ Access over 4.5 billion property and financial records spanning more than 50 years
- ▶ More than 99.9 percent of U.S. property records
- ▶ 99.5 percent standard of accuracy
- ▶ Tax payment histories on more than 142 million parcels
- ▶ Geo-spatial data across more than 140 million U.S. parcels
- ▶ Over 57 million rental applications
- ▶ More than 1 million active property listings "licensed" from Multiple Listing Services
- ▶ 180 country-peril catastrophe models



TECHNOLOGY

### Tailored Technology

We develop technology-based tools and platforms that automate and streamline workflows for mortgage lenders and servicers, the capital markets and real estate professionals. We offer a broad range of workflow tools and cloud-based platforms that provide immediate access to:

- ▶ Comprehensive property ownership and transaction histories
- ▶ Automated valuation model (AVM) reports and AVM cascade reports
- ▶ Risk and fraud management applications
- ▶ Multiple listing systems that enable agent/client collaboration and multi-tasking
- ▶ Interactive mapping tools
- ▶ Natural hazard risk analysis and management



SERVICES

### Smarter Services

CoreLogic arranges its people and processes to reflect the way our clients do business, deploying teams to provide consultation and help clients manage fluctuating business volumes. We offer a broad range of data-enabled workflow and advisory services, including:

- ▶ **Tax Services** – Our national network of Regional Service Centers (RSCs) and Local Government Solutions Specialists ensure fast and accurate property tax data exchange between mortgage companies, taxing authorities and borrowers.
- ▶ **Flood Services** – Our professionals oversee the automated loading of flood information to client systems as well as ensuring transfer of servicer and changes in loan status notifications.
- ▶ **Advisory Services** – We help clients transition from post-crisis damage-control to recovery-based growth. Areas of expertise include: mortgage servicing rights valuation, ALLL regulations compliance, REO-to-rental portfolio analytics and Basel III portfolio analysis.
- ▶ **Data Quality Audits** – Our experts provide complete and compliant loan documentation services to support all GSE related programs.



# Solutions

Seeing information in a whole new light to act on previously unobserved strengths and limitations is the CoreLogic advantage. It is why our clients see us as a natural extension within their businesses for market intelligence, valuation, underwriting, and risk management. In the face of federal and state regulation, stringent compliance guidelines and sizable workload volumes, CoreLogic delivers solutions to help manage opportunity and risk.

## Property Intelligence

CoreLogic is pioneering the process of cross-referencing and linking property, mortgage and financial data to produce analytics that yield client insight. Our patent-protected, market-leading models and algorithms leverage information at the most detailed level.

Solutions include:

- ▶ **Advisory** – Task-focused consulting that targets current challenges in the recovering mortgage marketplace—quickly, intelligently and effectively before a commitment is made to high-consequence decisions.
- ▶ **Valuations** – Market-leading property valuations and residential and commercial estimating, backed by pioneering methodology patents.
- ▶ **Hazard Risk and Location Intelligence** – Industry-leading geocoding technologies, multi-hazard data and analytics, and up-to-date tax and municipal data.
- ▶ **Multiple Listing Technology** – Manage data from more than 300 multiple listing organizations across the U.S. and Canada.
- ▶ **Collateral and Fraud Screening** – Revealing and stopping suspicious borrower and collateral patterns and behavioral analysis.
- ▶ **Property Information and Analytics** – Advanced property and ownership data and analytics delivered exactly when needed in the format required.

## Risk Management and Workflow

As a longtime leader in data-enabled mortgage services spanning the lending cycle, CoreLogic serves 40 of the top 50 U.S. mortgage lenders and servicers.

Solutions include:

- ▶ **Flood** – Highly automated flood zone determinations.
- ▶ **Property Tax** – Property tax payment processing for residential mortgage originators, servicers and commercial lenders.
- ▶ **Credit** – Augmented consumer credit information instantly merged with traditional credit report data in a single, integrated report. Alternative credit assessment of payment default risk tailored to their applicant pool.
- ▶ **Rental Property** – Single source resident screening services, renter insurance programs, analytics and automated lease document generation.
- ▶ **Compliance** – A suite of compliance solutions including post-closing services and document retrieval services, custom fulfillment, advisory and other services.
- ▶ **Mortgage Technology** – Cloud computing-based loan origination and servicing platforms.

# Leadership

Led by a seasoned, progressive management team, CoreLogic builds business relationships nationally and globally. Our consistent delivery of comprehensive solutions, focus on client success and track record of results makes CoreLogic the preferred resource for a broad array of businesses.

Headquartered in Irvine, Calif., CoreLogic operates in North America, Western Europe and Asia Pacific regions.



## Executive Management Team

### **Frank Martell**

*President and Chief Executive Officer*

### **Jim Balas**

*Chief Financial Officer*

### **Barry Sando**

*Managing Director,  
Underwriting & Workflow Solutions*

### **Arnold Pinkston**

*Chief Legal Officer and Corporate Secretary*

For more information call 800.426.1466

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