CoreLogic®

Our Company

Information. It is at the core of every smart decision. It drives strategy, solutions, revenue and ultimately success. It is only logical that you would want it to come from a superior source. CoreLogic® is the company financial services and real estate professionals turn to for comprehensive data, analytics and services. Powerful insight gained from this knowledge provides the perspective necessary to identify, understand and take decisive action that solves today's business challenges.

Data

We collect and maintain the most comprehensive property, mortgage and consumer databases in the United States, Australia, New Zealand and United Kingdom. In addition, we hold one of the United State's largest repositories of geospatial parcel data; property tax data; flood and disaster risk data; criminal background records; nationwide eviction information; traditional and nontraditional credit information; mortgage applications; MLS listings; mortgage- and asset-backed securities information and more.

These databases represent years of research and development, extensive data-scrubbing, refinement and analysis. Best-of-breed and cost-efficient processes are deeply integrated into business workflows. Delivering twice the number of public record transactions as our nearest competitor, CoreLogic is a leading provider of information.

Analytics

We create tools that analyze and compare our data with yours to identify opportunity, predict performance, gauge trends, and detect risk. Our innovative analytic tools include algorithm-driven automated valuation models (AVMs) that lead the field in property valuation accuracy and pattern-recognition logic to expose and pinpoint hidden fraud risk and avert losses.

We also offer predictive modeling to test future scenario outcomes. Our behavior modeling tool predicts default likelihood and treatment outcomes by analyzing a borrower's financial load and willingness to make payments.

Technology

We develop technology applications and platforms that automate or streamline workflow for mortgage lenders and servicers, capital market investors, and real estate sales professionals.

The cloud-based loan origination and default management systems we offer represent revolutionary steps forward by providing customers with the flexibility and convenience of access-anywhere computing that's available 24/7 via secure Internet access.

Services

We continue to expand the number and types of services we offer, extending our offerings by deploying CoreLogic employee teams to help our customers manage fluctuating business volumes. Customers also turn to CoreLogic to respond to regulatory changes and demands.

Additionally, our advisory and consulting services allow our customers to take advantage of our expert, in-depth industry understanding. Our experience spans decades, and with a nationwide reach we deliver an uncommon market perspective and an appreciation of best practices designed to address our customers' most challenging business problems.

Our databases

- 100 percent of the U.S. county, municipal and special tax districts
- 99 percent of U.S. residential property records
- 97 percent of U.S. commercial property records
- More than 700 million historical transaction records spanning more than 40 years

Our customers

- More than 500 lending institutions and 2,500 mortgage bankers, including the top 100 mortgage lenders
- More than 250 Wall Street firms, including the top 10 investment firms
- More than 15,000 property appraisers
- More than 750,000 real estate agents and brokers
- More than 2,000 title companies
- All U.S. federal government mortgage agencies
- Government regulators, including the Federal Reserve, Comptroller of the Currency, Federal Deposit Insurance Corp (FDIC) and the Federal Home Loan Bank

Our innovation

- 29 patents issued globally
- 68 patent applications filed globally

Solutions & Services

Data & Analytics

Would you like to see information in a whole new light where previously unforeseen competitive advantages and weaknesses become visible? This is the inherent benefit of CoreLogic data and analytics. CoreLogic is pioneering the process of cross-referencing and linking seemingly unrelated consumer, property and mortgage data to produce analytics that yield dynamic insight.

Our patented, market-leading models and algorithms leverage information at the most detailed level for those seeking ways to increase business transparency and flexibility, productivity, competitiveness and profitability. CoreLogic data and analytical tools are a natural extension of your enterprise.

Our offerings include:

- ▶ **Alternative Credit Reporting** – Helping non-traditional credit grantors perform an objective assessment of payment default risk tailored to their applicant pool

- ▶ **Data & Analytics Licensing** – Flexible delivery options designed to provide the information needed, in the exact format required.

- ▶ **Due Diligence & Advisory Services** – Demystify portfolios, determine values, and forecast performance before you commit to high-consequence decisions.

- ▶ **Fraud Management** – Spot a borrower and collateral fraud through background review and behavioral analysis which reveal suspicious patterns.

- ▶ **MLS Technology & Services** – Serving more than 135 MLS customers across the U.S. and Canada representing about half of the REALTORS® in North America.

- ▶ **Property Information & Analytics** – Leading provider of advanced property and ownership information, and analytics.

- ▶ **Real Estate Analytics** – Current real estate market health trends, a critical factor in determining investment risks.

- ▶ **Rental Screening & Analytics** – Supplying a single source solution for resident screening services, renter insurance programs, analytics and automated lease and document generation.

- ▶ **Valuation & Collateral Risk** – The pioneer in this space holding a patent on Automated Valuation Model (AVM) methodology which is licensed to other AVM providers for use in their AVM products.

Mortgage Origination Services

As a longtime leader in mortgage services, in every aspect of the lending cycle, the broad range of services from CoreLogic continues to grow, as does our client base which includes 38 of the top 50 U.S. mortgage companies and banks.

Services include:

- ▶ **Credit Reporting and Services** – Augmented consumer credit information instantly merged with traditional credit report data in a single, integrated report

- ▶ **Flood Data Services** – Highly automated service providing flood determinations

- ▶ **Loan Origination Technology and Services** – Cloud computing-based lending solutions

- ▶ **Property Tax Services** – Property tax services for residential mortgage originators, servicers and commercial lenders

- ▶ **Settlement Services** – Our joint ventures with large lenders providing alternatives in settlement solutions

- ▶ **Spatial Analysis** – Industry-leading geocoding technologies, multi-hazard products for risk management, up-to-date tax and municipal databases and experienced implementation teams

Asset Management & Processing Solutions

Never before has mortgage servicing been so exposed to risk. The mortgage crisis produced escalating federal regulations, stringent compliance guidelines and sizable workload volumes that require the support of advanced technology. CoreLogic provides groundbreaking tools and solutions to help servicers and lenders manage risk and mitigate loss in the face of this evolving financial climate.

- ▶ **Broker Price Opinions** – Serving commercial and residential properties

- ▶ **Default Technology and Services** – Business process outsourcing solutions and cloud computing-based mortgage servicing solutions

- ▶ **Field Services** – Property inspection and preservation services

- ▶ **REO Asset Management** – Disposition services and online real estate marketing and auction services

Markets We Serve

The breadth and depth of the CoreLogic business proposition encompassing comprehensive data, analytics, services and collaborative consultation is now extending beyond real estate and financial services markets.

The industries we serve include:

► Lending ► Multifamily ► Real Estate ► Capital Markets ► Government

► Telecommunications ► Insurance ► Utilities ► Oil & Gas

► Business Services

An ever-widening group of customers are relying on guidance from CoreLogic to improve their performance and advance their business objectives.

Experience breeds confidence

Led by a seasoned, progressive management team with a proven track record of industry-leading results, CoreLogic is poised to uniquely contribute to our clients' success, both nationally and globally. Our scalable business model, diversified product mix and high-quality strategic relationships provide a framework that offers companies one resource for a wide array of business needs.

Our focus on innovation is a driving force for our growth. With more than 250 registered and pending trademarks as well as coverage in North America, the United Kingdom, Australia and parts of Latin America and Asia, CoreLogic possesses the foresight and scale to help take our customers where they want to go.

CoreLogic Management Team

Anand Nallathambi
President and Chief Executive Officer

Frank Martell
Chief Financial Officer

Jerald Hoerauf
Executive Vice President, Corporate Development

Terry Theologides
Senior Vice President, General Counsel and Secretary

George Livermore
Group Executive

Barry Sando
Group Executive

FOR MORE INFORMATION CALL 800-426-1466

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