



Loan-Level Home Equity and TrueStandings® Home Equity

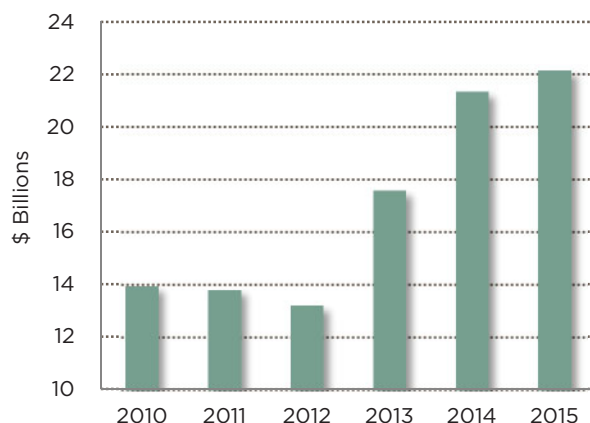
Two Delivery Solutions Backed by Industry's Most Comprehensive Home Equity Data Set

Home equity lending is poised to grow thanks to higher home price appreciation and overall economic improvement. At the same time, the industry is still dealing with the conversion from draw to repayment terms of a large number of legacy lines, originated at the peak of the last home equity cycle. All of which will create new opportunities—and risks—for lenders and servicers.

To help lenders and investors make better decisions as they evaluate this market, CoreLogic® has significantly enhanced its home equity data set. This data set is now by far the industry's most comprehensive with more than 37 million records, including more than 6.3 million active lines and loans with a balance of more than \$315 billion.

HOME EQUITY LOANS/LINES OF CREDIT

Origination Amounts
Q1-Q3 Y-O-Y Comparison, 2010-2015



Two Solutions, One Industry-Leading Dataset

CoreLogic offers two delivery solutions to help clients access this data:

CoreLogic Loan-Level Home Equity: Designed for modelers and others who need deep-dive information, this extensive data set is ideal for portfolio risk modeling and market surveillance and analysis. Clients can gain competitive insight into loan-level detail on delinquencies, performance and specific line/loan characteristics. The data even provides insights into hard-to-source details such as HELOC utilization, draw repayment terms and loan/line disposition details.

TrueStandings® Home Equity: An easy to use, web-based benchmarking tool that supplies monthly home equity performance data, and analyzes origination, delinquency and prepayment performance. Using this tool, risk managers and financial analysts can compare their performance against that of eight of the top 10 home equity lenders. TrueStandings Home Equity can help lenders quickly adjust their underwriting and marketing programs to capture additional market share and protect themselves against fraud and adverse selection.

FOR MORE INFORMATION PLEASE CALL 866-774-3282

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PORTFOLIO ANALYSIS

Benchmark your home equity performance:

- ▶ Against eight of the top 10 home equity lenders
- ▶ More than 6.3 million active lines and loans—\$315 billion in active balances

Leverage the richest home equity data to:

- ▶ Make better-informed home equity underwriting and marketing decisions
- ▶ Assess the payment shock risk associated with seasoned HELOCs converting from draws to repayments
- ▶ Analyze performance and delinquency trends
- ▶ Perform utilization analysis on HELOCs

See hard to find details:

- ▶ Utilization rates
- ▶ Draw terms
- ▶ Reasons for line disposition

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