Loan-Level Market Analytics

Next Generation Loan-Level Transparency

Servicers and investors are leading a quiet revolution in their approach to managing portfolio risk, moving away from high-level summaries to precise loan-level analyses. This evolving environment supports the emergence of truly effective risk mitigation and will help to lead a return to market liquidity.

Loan-level analysis has sometimes been perceived as challenging to apply to “real world” scenarios. But advances in data and technology have made that perception less than accurate. Loan-level analysis is now as fast and cost-effective as portfolio-level analysis—and far more accurate.

Loan-Level Market Analytics from CoreLogic® is designed to provide risk managers the broadest, deepest, most trustworthy combination of loan-level mortgage, property, and anonymized consumer data available—one able to provide a clear, accurate, 360° view of portfolio risk.

Foundation Data

Loan-Level Market Analytics is built on a foundation of dynamic CoreLogic LoanPerformance™ mortgage origination and performance data which has been contributed by servicers and spans the life of each loan. Provided in text files delivered by FTP, these data include all standard loan origination metrics as well as monthly status and performance updates. These foundation files also include key CoreLogic-derived analytics.

Integrated Analytics Modules

Four available integrated modules add new data and analytics, extending and elaborating upon the standard origination and performance data to create focused, three-dimensional insights. Together, they create a 360° view of portfolio risk that includes loan-level performance, property, and consumer insights.
The Loan-Level Market Analytics modules:

- Loan Modification Insight—identifies changes to interest rates, payments and loan balances resulting from loan modifications
- Borrower Credit Insight—anonymized borrower credit information powered by TransUnion, including credit scores, credit limits, delinquencies, utilization, predictive scores, etc.
- Property Insight—AVM-generated property valuations, current open liens, and CLTV metrics
- Supplemental Loan Insight—alternatively sourced data including loan terms, origination data, etc. (available early 2012)

Loan-Level Market Analytics represents a new generation of loan-level risk management. It is built on the premise that risk analysts achieve better results when they work with “finished” information rather than having to first manipulate mountains of raw data to create that information.

The Data You Trust

Loan-Level Market Analytics draws on many types of trusted CoreLogic data—from all-inclusive property intelligence to life-of-loan mortgage and valuation metrics, in-depth ownership information, neighborhood metrics, and anonymized consumer data—and analyzes each carefully to extract the facts from the background noise, organizing the results to simplify and clarify understanding.

Loan-Level Market Analytics results are shaped to lose nothing in accuracy even as they reduce or eliminate the extra effort analysts spend manipulating raw data solutions. By providing focused loan-level information, Loan-Level Market Analytics boosts both accuracy and productivity.

FOR MORE INFORMATION PLEASE CALL 1-415-536-3500

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