

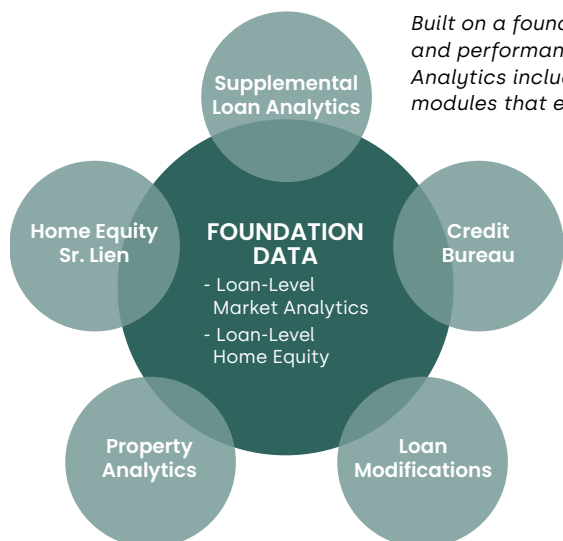
Loan-Level Market Analytics

Next Generation Mortgage Loan-Level Transparency

Mortgage loan market players face the daunting challenge of meeting and keeping up with changing market dynamics and their impact on lending and servicing programs. This evolving environment necessitates truly innovative and granular loan level data solutions like the Loan-Level Market Analytics and Loan-Level Home Equity datasets from CoreLogic®.

The Loan-Level Market Analytics and Loan-Level Home Equity datasets are designed to provide the broadest, deepest, and clearest 360° view for mortgage loan or home equity line/loan and portfolio level risk exposure. These focused analytics are aimed to provide lenders, servicers, investors, and advisory firms the insights they need to make trustworthy assessments and accurate decisions.

- Built on contributed servicing origination and performance data.
- Loan-Level Market Analytics includes agency, non-agency, and balance sheet mortgage data
- Comprehensive intelligence to ensure that benchmarking and modeling is consistent and reliable
- Loan-Level Market Analytics option for integrated property and anonymized borrower Information for additional transparency
- Loan-Level Home Equity option for property record and Loan-Level Market Analytics matching for senior lien transparency.



Built on a foundation of mortgage origination and performance data, Loan-Level Market Analytics includes five integrated-analytics modules that enable a 360° view of portfolio risk.

LLMA Highlights:

- Monthly updates for Prime and Subprime serviced mortgages for performance
- 55+ static and 30+ dynamic fields
 - 10* out of top 25 servicers and growing
 - Over 19.4 MM* active loans and 187 MM* historically
 - History back to 1999*
 - Loan modification data
 - NEW: Loan Forbearance Data
 - Optional integrated analytics modules
 - **NEW!** Climate Risk Analytics
 - Supplemental Loan Analytics
 - TransUnion BCI

LLHE Highlights:

- Monthly updates on Home Equity lines and loans for performance and utilization
- 40+ static and 20 dynamic fields
- 7* out of top 10 home equity servicers and growing
 - Nearly 2 MM* active lines/loans and 41.8 MM* historically
 - History from 2002
 - Optional Integrated analytics modules
 - Sr. Lien Module

* As of July 2023

Foundation Data

Both the Loan-Level Market Analytics and Loan-Level Home Equity datasets are built on a foundation of dynamic CoreLogic mortgage or home equity origination and performance data which has been contributed by servicers. Provided in text files delivered by FTP, these data include all standard loan or line origination metrics as well as monthly status and performance updates. These foundation files also include key CoreLogic-derived analytics.

Integrated Analytics Modules

Optional integrated modules supply new data and analytics, thus extending and elaborating upon the standard origination and performance data. This leads to a more focused, three-dimensional perspective. Together, they create a 360° view of portfolio risk that includes loan-level performance, property, and consumer data.

- **NEW! Climate Risk Analytics** – Data provides associated property record composite risk scoring for climate along with individual perils for earthquakes, inland flooding, hurricane wind, hurricane storm surge, severe convective storm, wildfires, and winter storm. Also includes loss projections.
- **Loan-Level Market Analytics Forbearance**
 - Designed in partnership with contributing servicers, the forbearance reporting was initiated at the onset of the COVID-19 pandemic and is now included as part of the base Loan-Level Market Analytics offering.
- **Loan-Level Market Analytics Loan Modification**
 - identifies changes to interest rates, payments and loan balance resulting from loan modifications
- **Supplemental Loan Analytics**
 - AVM and HPI generated property valuations, CLTV, current open liens, equity, and dwelling metrics
 - Alternatively sourced data including loan purpose, occupancy, product details, piggyback junior lien indicators, modification data, notice of default data, and disposition data
- **Loan-Level Home Equity Sr. Lien Module**
 - combines matched home equity line and loan contributed servicing data to the property record for senior lien perspective. Identifies associated Loan-Level Market Analytics loans to the Loan-Level Home Equity dataset
- **Loan-Level Market Analytics Borrower Credit Insights**
 - anonymized borrower credit information powered by TransUnion, including credit scores, credit limits, delinquencies, utilization, predictive scores, etc.



Loan-Level Market Analytics and Loan-Level Home Equity represent the new norm for extracting mortgage or home equity intelligence. They are built on the premise that risk analysts achieve quicker and more accurate results when they leverage "ready" data. Rather than having to gather, manipulate, and standardize mountains of raw data to create the information they seek, analysts can leverage Loan-Level Market Analytics and Loan-Level Home Equity instead.

The Data You Depend On

Loan-Level Market Analytics and Loan-Level Home Equity draw on many types of CoreLogic data, from all-inclusive mortgage and home equity and property intelligence, to valuation metrics, in-depth ownership information, neighborhood metrics, and anonymized consumer data. Loan-Level Market Analytics and Loan-Level Home Equity then analyze the data in order to extract the facts from the background noise, organizing the results to simplify and clarify understanding.

Loan-Level Market Analytics and Loan-Level Home Equity results are shaped to ensure accuracy, improve data management processes, and reduce the extra effort analysts spend manipulating raw data solutions.

For more information, please call 866.774.3282. Learn more at [corelogic.com](https://www.corelogic.com)

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