What You Don't Know Can Hurt You

Lenders are facing a unique period of risk and opportunity. Pervasive fraud schemes, decreasing portfolio equity, loss of interest income and servicing fees, and increasing regulatory requirements are placing many at a distressing risk level. At the same time, fewer competitors, increased demand for loans, and untapped marketing potential offer lenders the chance to emerge stronger than ever—through greater customer loyalty and increased market share.

Customer Intelligence That Means Business

At First American CoreLogic, we arm you with the information and analytics to convert your challenges into opportunities. Our wide selection of tools enables you to more accurately analyze your portfolio risk and better target customers with offers designed to meet their needs—all within your budget. Our all-inclusive process gives you the power to:

› Stratify your portfolio from low to high risk

› Take action to mitigate risk and establish set asides

› Perform competitive analyses to understand and combat attrition

› Cross sell customers with tailored loan products

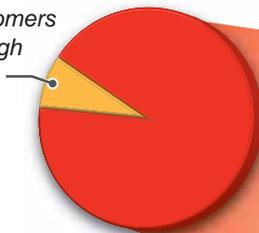› Better focus marketing campaigns to your customers and potential customers

> *Fact:*
>
> *Borrowers who have a first and second mortgage with the same lender are twice as likely to keep their mortgages with that lender.*
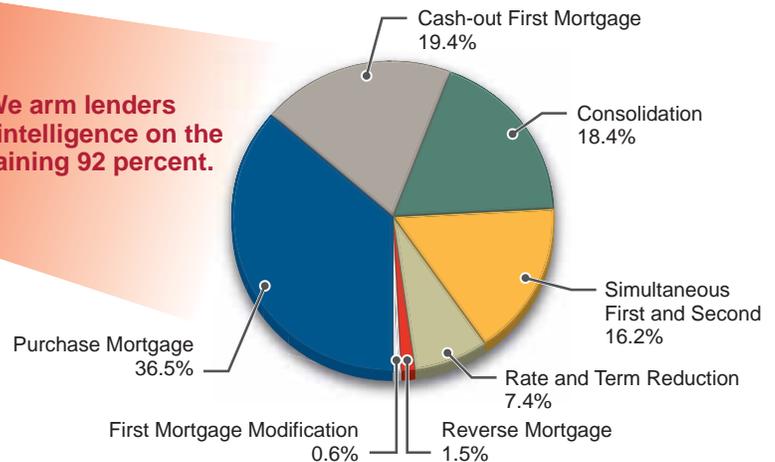

Understanding what's in your portfolio gives you the power to improve cross-sell strategies.

Just 8 percent of customers have mortgages through their own bank

We arm lenders with intelligence on the remaining 92 percent.

- Cash-out First Mortgage 19.4%
- Consolidation 18.4%
- Simultaneous First and Second 16.2%
- Rate and Term Reduction 7.4%
- Reverse Mortgage 1.5%
- First Mortgage Modification 0.6%
- Purchase Mortgage 36.5%

Analyzing Your Portfolio to Improve Performance

We combine the strength of the nation's most comprehensive and current property information, updated daily and covering more than 97 percent of national real estate transactions, with powerful decision analytics that can be counted on to detect fraud, value collateral and manage risk. Your portfolio of mortgaged properties and the associated borrowers can be analyzed for:

› First position holder names, loan types, rates, and terms, owner-occupancy status and borrower real estate holdings

› Property values, current equity, CLTV, negative amortization

› Delinquencies, defaults and foreclosures

› Interest-only loans and ARMs, with maximum interest rates

› Dates for ARM pre-pay expirations, ARM resets, and prepayment penalty expirations

› Loan conditions, such as likelihood of early payment default, foreclosure, and overvaluation

› Neighborhood characteristics including market appreciation, foreclosure rates, flip potential and valuation-sensitive geographic features

Sharpen Your Marketing Aim to Customers and Beyond

The more you know about your audience, the better you can focus your marketing messages:

› Locate and integrate data from more sources than anyone and apply advanced analytics to generate surgically precise mailing lists that get the right product messages in front of customers and potential customers most likely to respond.

› Leverage predictive scoring that lets you take your marketing to a new level by helping determine demographic, market, loan and other characteristics you can use to customize offers.

› More effectively target the customer who already looks to you for loan products. Analyzing customers' existing loans allows you to tailor offerings and improve response rates, lowering marketing costs and increasing your return on marketing dollars invested.

› Your customers who go elsewhere for loans can also educate you on how to win their business. Find out which lenders hold your customers' loans, examine lost leads, and learn about competitors' offerings to help recapture market share, pinpoint marketing opportunities and combat attrition.

Talk to us today about overcoming risk challenges and making the most of today's remarkable opportunities.

To learn more about Lender Solutions, call 866.774.3282 or visit facorelogic.com today.

www.facorelogic.com

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