



Our comprehensive suite of automated mortgage risk tools enable servicers to effectively reduce the overall cost of servicing by pinpointing problem loans and streamlining valuations. Applying our solutions to the loan servicing workflow, servicers can address their approach to mortgage risk management to minimize cost, improve workflow, and mitigate potential portfolio loss.

Optimize the collection process

Optimized call campaigns provide the most effective use of a collections team. Historically, the Freddie Mac EarlyIndicator Score® and Fannie Mae Risk Profiler® were the only external scoring methods available to evaluate borrower patterns to score a loan. As a supplement to the borrower risk scores, our mortgage risk management tools stratify loans into risk gradients—based on collateral and identity scoring—separating accounts with low risk profiles from those that require closer inspection—even when there is not a payment history to evaluate. Decisions such as charge-off or workout strategies benefit from the added view of collateral risk. Loss mitigation efforts can also be streamlined with more complete knowledge of underlying collateral risk.

Streamline BPO quality control

Variance analysis is typically a labor-intensive review based on the difference between the new BPO and the last known value. Utilizing HistoryPro Review®, our automated review tool, each BPO and comparable is analyzed against 30 different criteria. BPOs requiring further review are identified in real-time. Compared to other variance processes, HistoryPro Review takes substantially less time, and utilizes fewer resources.

Additionally, utilizing HistoryPro® and our automated valuation model (AVM) cascade solution, lenders can gain the ability to calculate the true CLTV while considering marketability factors, determine the ability to refinance or tap into available equity, and know when to delay BPOs on stronger equity positions.

Better decisioning in distressed environments

With the ability to analyze factors in distressed areas, servicers will have the power to effectively calculate CLTV for making sound decisions. HistoryPro allows lenders to establish REO losses around specific distressed environment properties, the economic conditions affecting the property, property risks, REO competition, owed real estate taxes, and existing mortgage liens.

Benefits

- › Reduce collateral valuation process costs by at least 50%.
- › Better allocate special resources to high risk accounts for more thorough contact campaigns or investigation.
- › Incorporate collateral risk scoring to reduce loan loss by determining collateral values in real-time.
- › Improve impact on REO assets by determining list prices based on comparable recent activity.

Maximize REO asset management

Augmenting the listing process with an automated analysis of the subject property and its market provides a pricing advantage at listing. A subjective BPO, balanced with an objective automated risk management tool such as LoanSafe®, provides a clear listing strategy that will maximize REO recoveries. Incorporating HistoryPro Review provides the flexibility to manage the BPOs and outsource vendors to maximize recoveries.

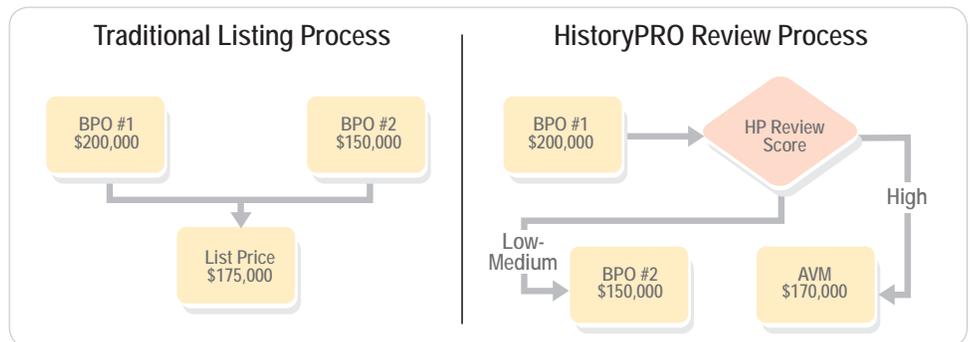
More efficient portfolio management

Utilizing HistoryPro's advanced collateral scoring, servicers can prioritize their file lists to help determine which real estate campaigns to up-sell to their existing customers. Collateral scoring can also have a positive impact on customer service, as the near-instantaneous turn-around available through our solutions can help in quick verification of value for improved customer satisfaction.

Better prioritize due diligence resources

Identify high risk properties in a portfolio, including loans that are current. Instead of a random sample of loans, our solutions allow a due diligence team to concentrate their efforts on the loans that pose the greatest risk of default and loss severity.

In today's unpredictable market, it is more imperative than ever for loan servicers to develop effective servicing strategies that minimize cost and reduce losses. When addressing the numerous complexities of troubled loans, our fast, accurate tools can positively impact every step of the process, helping servicers greatly reduce the impact, or even the possibility of a loss while determining the most effective course of action.



IdentityPro recognizes suspicious patterns by catching a series of unlikely events.

Reliable data and analytics

Our database is updated daily with the latest information you need such as comparable sales, property valuations, household demographics, neighborhood analyses, school information, crime records, flood data, appraisal data and other proprietary and supplemental information.

We provide the mortgage banking industry with the most innovative, powerful and comprehensive set of mortgage risk management and fraud detection tools in the marketplace today. Our technology enables mortgage originators and investors to increase profitability and loan quality by making more informed lending and investment decisions. Financial institutions throughout the United States utilize our suite of tools to streamline their workflow and mitigate losses.

First American CoreLogic, a member of The First American Corporation (NYSE:FAF) family of companies, is the largest provider of real estate, property and ownership data and advanced analytics for information on foreclosures, delinquencies, median home prices, home price indices, home valuations, sales activity and mortgage loan originations. The market-specific data covers 7,575 ZIP codes, 958 Core Based Statistical Areas (CBSA) and 3,050 counties located in all 50 states and the District of Columbia. This data represents 99 percent of the United States population, 140 million (97 percent) of all properties, more than 50 million active mortgages and \$2 trillion in loan-level, non-agency mortgage securities. First American CoreLogic's products and services enable customers to better manage mortgage risk, protect against fraud, acquire and retain customers, manage credit risk, mitigate loss, decrease mortgage transaction cycle time, more accurately value properties and determine real estate trends and market performance. More information about First American CoreLogic can be found at www.facorelogic.com.

To learn more about managing mortgage risk in loan servicing, call 866.774.3282 or visit facorelogic.com today.

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