



HistoryPro® quickly and accurately grades collateral risk by analyzing factors most predictive of the types of fraud that contribute to early payment default and loan loss. HistoryPro's industry-pioneering F-Score—tested and proven by mortgage originators and investors nationwide—offers unmatched accuracy in identifying potential fraud. By sifting out suspicious loans early, HistoryPro streamlines loan processing, decreases loss severity and eliminates unnecessary loan origination costs.

In recent years, real estate fraud has become one of the mortgage banking industry's most significant threats to profitability. Our risk management tools fortify mortgage lenders and investors against that risk when originating or purchasing a loan.

In any loan transaction, the property represents the single greatest vehicle for committing mortgage fraud. Collateral risk exposure without an efficient and effective intervention strategy often constrains production, lowers pull-through rates, and increases the potential for significant loan losses. CoreLogic gives lenders and investors the most progressive and proven collateral risk management tools to avoid these consequences.

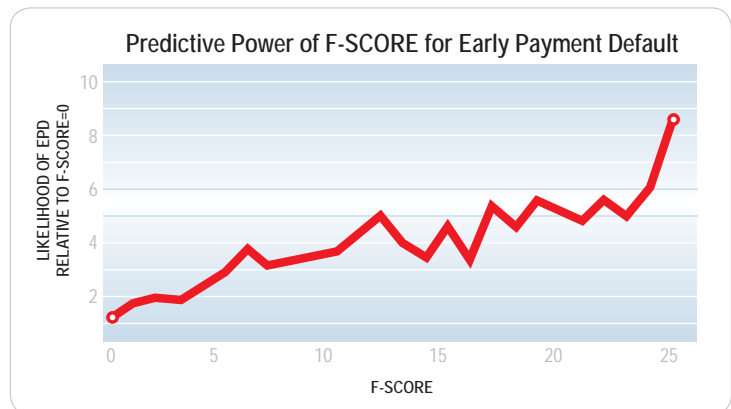
HistoryPro already provides many of the nation's leading lenders a primary line of defense against fraud risk. HistoryPro's proprietary risk assessment engine evaluates numerous elements to determine its innovative F-score. Factors analyzed include multiple relationships and comparisons between key collateral metrics such as subject characteristics, pricing and appraisal attributes, and geographic conditions. In addition, HistoryPro references foreclosure and volatility models, as well as other performance studies to incorporate the most accurate data possible while maintaining low false-positive rates.

Accelerating your workflow

HistoryPro streamlines loan processing workflow. The information-rich decision dashboard uniquely equips any sized originator or investor to make quick, well-informed decisions. HistoryPro's industry standard metrics incorporate determinations on property flips, flip markets and valuation patterns. These metrics are packaged in a highly detailed set of reports that include subject property characteristics and sales history detail, comparable values, nearby property sales information, market data, and a buyer's and seller's transaction summary. And HistoryPro offers a simplified report interface, faster query response, and richer data set, with a national hit rate of 96 percent.

Additional Benefits

- > Promotes proactive risk management practices
- > Quickly identifies high-risk loans, reducing overall loan default exposure
- > Accelerates workflow and production capacity without adding additional staff
- > Enables more efficient use of AVMs
- > Deliver easy-to-use report summaries via Web-based HTML, XML service, or bulk processing



A recent study of more than 2,000,000 loans demonstrates the power of the HistoryPro F-Score to predict early payment default (EPD). An F-Score of 25 is 9 times as likely to go into EPD than an F-Score of 0.



Front-end screening

Incorporating HistoryPro early in the loan process provides a cost-effective way to filter loans and portfolios for high-risk loans that warrant further investigation. Depending on client size, the financial payback of this approach is typically 10 to 20 times greater than the investment.

Proceeding with confidence

HistoryPro delivers the speed and efficiency to step up the pace of your business. And by ensuring a low false-positive rate, HistoryPro delivers significant savings by eliminating unnecessary subsequent analysis. In a recent head-to-head comparison by a top 20 mortgage originator comparing HistoryPro to another widely-used collateral scoring tool, HistoryPro's F-Score detected the same percentage of loss-producing fraud by examining less than one-fifth of the loan files required by the other tool.

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 keeps us ahead of the fraud curve. As fraud perpetrators continuously refine their methods, our first line of defense is using a powerful product like HistoryPro, which ultimately increases our bottom line results.”

Alice K. Carmack
Chief Credit Officer,
First Franklin Financial

To learn more about HistoryPro, call 888.288.2009 or visit facorelogic.com today.

www.facorelogic.com

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