



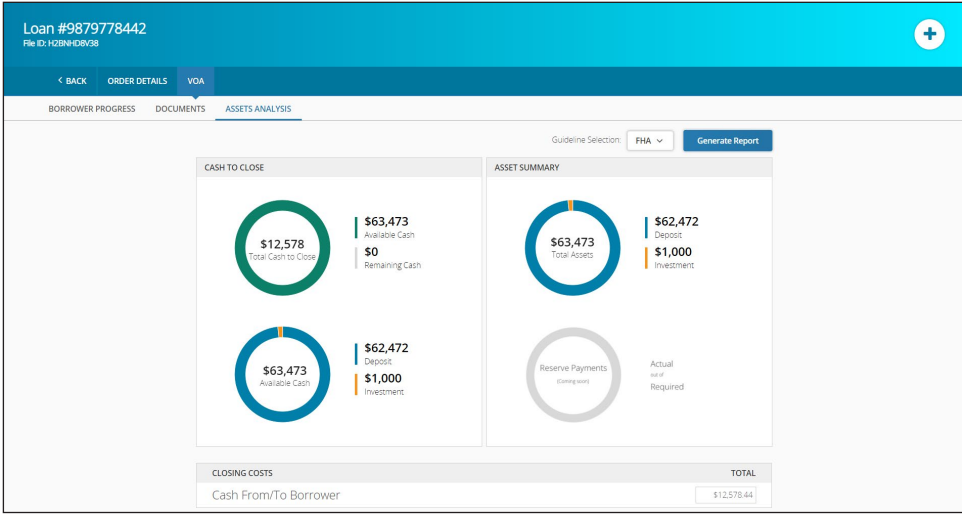
Accurately and efficiently determine
your borrower's assets with

AutomatiQ™ Borrower Assets Analysis

**Automate the Simple.
Simplify the Complex.**

CoreLogic.com/Assets

A Streamlined Approach to Accurate Asset Analysis for Faster Loan Processing



Efficiency and simplification are essential in the mortgage industry, especially during the underwriting and loan fulfillment phases. In the past, validating borrower assets was a frustrating process hindered by outdated manual practices. This often results in delays, inaccuracies, and repeated documentation requests for the borrower. CoreLogic®'s AutomatIQ™ Borrower Assets Analysis solution was developed to alleviate these issues.

Our Assets Analysis solution streamlines complex asset analysis into a user-friendly experience. By providing a quick, accurate snapshot of the borrower's assets position at the time of the application and through the loan process, our automated solution reduces manual reviews, giving loan officers more time to focus on other areas of business. Lenders, underwriters, and loan officers are presented with an interface that efficiently delivers automated asset analyses, reducing validation time and facilitating compliance with strict investor and GSE guidelines, such as Fannie Mae and Freddie Mac.

AutomatIQ Borrower Assets Analysis is an intelligent workflow solution that champions efficiency through streamlining documentation and reliability in asset analysis. This innovative tool goes beyond digitization and offers a comprehensive approach that enables lenders to make informed decisions quickly, accurately, and in compliance with regulations. With features like Investor Guideline Selection and On-Demand Reports, every reviewed file is a testament to clarity and compliance. Detailed documentation and a robust audit trail provide a concrete foundation for borrower's asset(s) assessments. This gives lenders the confidence to know that every step of the loan origination process.

Maximize Loan Efficiency and Precision with CoreLogic's AutomatIQ Borrower Assets Analysis

Navigating the multifaceted aspects of asset verification can be daunting, but CoreLogic has crafted a comprehensive solution that helps lenders simplify and expedite the verification process. AutomatIQ Borrower Assets Analysis provides clients with a highly adaptable system, empowering them to manage and optimize critical factors—accuracy, efficiency, and compliance—to meet their specific requirements. This solution is geared towards achieving streamlined verification without sacrificing thoroughness or reliability.

Our adaptable asset verification workflow includes these pivotal elements:

1. **Direct Linking of Borrower Accounts**

Using CoreLogic's Verification of Assets (VOA), AutomatIQ Borrower Assets Analysis offers borrowers a seamless platform for digitally connecting their financial accounts, ensuring that the most accurate and up-to-date information is used for verification of available assets. This user-driven step ensures the most current asset information is always at hand.

2. **Summary of Borrower Provided Physical Bank Statements**

For borrowers who do not digitally link their asset accounts, AutomatIQ Borrower Assets Analysis provides the option to upload physical bank statements instead, allowing the service to be used in all asset scenarios. Assets Analysis digitally extracts the financial data from the statements and completes a full summary of accounts, while checking for data completeness, accurate period coverage, and proper account ownership.

3. **Immersive and Analytical Interface**

The solution has a sophisticated interface that ingests and analyzes both the borrower's assets that have already passed through CoreLogic's Verification of Assets (VOA) service and any statements manually uploaded to the service. Users can select from a variety of product guidelines for analysis and adjust estimated cash to close on the fly, allowing lenders to assess the borrower's financial health and accessibility of funds for loan closing accurately.

4. **Interactive Visualizations**

A standout feature of AutomatIQ Borrower Assets Analysis is the capability to visualize the borrower's assets, categorize them, and contrast them against necessary funds to fulfill transactions. Lenders can quickly assess any trends, shortfalls, and events offering them a clear and immediate understanding of the borrower's financial readiness.

5. **Comprehensive and Consolidated Interface**

When digital linking does not encompass all required information and physical statements are also provided, the Assets Analysis tool presents all financial data in a single, consolidated interface. This enables thorough checks across all transactions and account types regardless of source, ensuring complete asset verification. The interface provides an efficient method of integrated analysis when digital data is insufficient.

6. **Structured Framework**

AutomatIQ Borrower Assets Analysis provides a comprehensive framework for reviewing asset documentation. Although it does not determine GSE relief eligibility, it can be a valuable tool for manual asset review. This is especially important for identifying potential issues such as undisclosed debts, borrowed funds, or ineligible assets that may not be covered by the Rep & Warrant relief provided by GSEs for the core Verification of Assets.

7. **CoreLogic's AutomatIQ Borrower Assets Analysis**

Empower clients to tailor their verification strategy, optimizing for cost-efficiency, speed, and depth of coverage per their business objectives. Our reliable asset verification process will bolster your confidence in every transaction.

Solution Highlights



Accuracy: AutomatIQ Borrower Asset Analysis leverages cutting-edge technology to help lenders accurately analyze a borrower's verified assets. Integrating with CoreLogic's Verification of Assets (VOA) service, this tool accurately represents available funds, categorizing them by asset type and providing insightful visualizations to highlight potential fund shortages. This precision in asset analysis aids in making informed decisions, streamlining the loan approval process.



Transparent and Iterative Processing: The system allows for the gradual submission of asset documents, updating calculations dynamically as new data arrives. Furthermore, it empowers reviewers to clearly identify shortages in funds to close and the potential for liquidation of investment funds to qualify, enhancing a borrower's qualification potential with utmost clarity and transparency.



Efficiency: The tool is designed to significantly reduce manual efforts in analyzing borrowers' assets by providing a consolidated account review interface. It ingests all digital asset data, enabling users to swiftly filter, search, and review transactions without requiring time-consuming document analysis. This efficiency accelerates the loan origination process and ensures critical data is not overlooked.



Customization: CoreLogic's AutomatIQ Borrower Assets Analysis offers a highly flexible platform that can be customized to include physical asset statement analysis alongside VOA orders. This customization provides a seamless integration of services, simplifying the verification process even when documentation comes from different sources. Lenders can configure the analysis according to their specific workflow requirements allowing flexibility for both borrowers and the lending teams.



Enhanced User Experience: The AutomatIQ Borrower Assets Analysis tool incorporates interactive interfaces and available funds visualizations to create a user-friendly lending environment. The visual breakdown of funds and quick access to account overviews simplify the asset verification process, improving the overall user interaction with the platform.



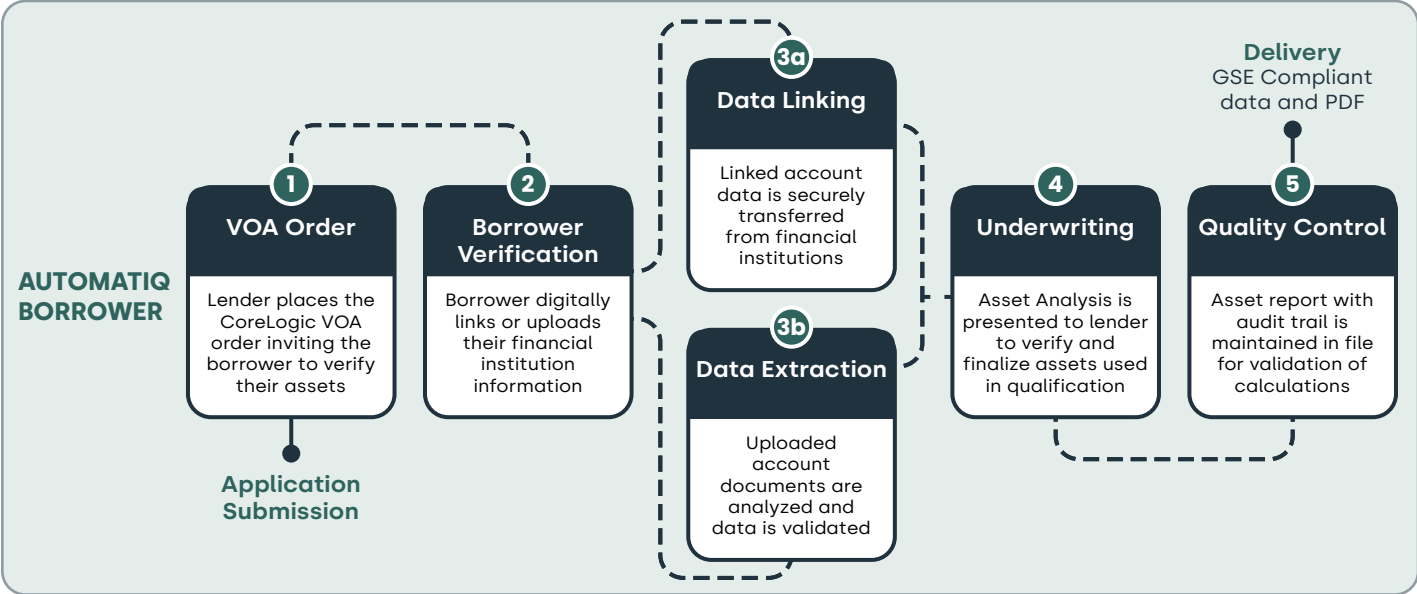
Quality and Consistency: By incorporating Assets Analysis solution and reports into the underwriting process, lenders can establish a structured asset verification procedure with a documented audit trail. This standardization enhances the quality and consistency of asset reviews, addressing one of the significant challenges lenders faces in varying asset review processes.



Early Alerts: For early-stage loan processing, the Assets Analysis tool can provide alerts for critical items such as terms of withdrawal or liquidation requirements. This capability allows for proactive document collection and minimizes underwriting cycles, ensuring a smoother progression of the loan origination process.

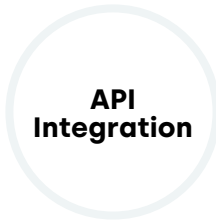
How it works

The experience of AutomatIQ Borrower Assets Analysis starts at the point of sale and enables lenders to enhance the global process experience through accelerated and accurate processing.



- **Automate the simple** – If verified calculations qualify, automatically move the loan forward, bypassing further review.
- **Simplify the complex** – make necessary adjustments using a guided experience in the AutomatIQ Borrower Web Portal or the Encompass solution.
- **Fully functional APIs** – Direct access to APIs enables full back-office process customization.

How to access AutomatIQ Borrower Assets Analysis



CoreLogic has partnered with ICE Mortgage Technology to integrate AutomatIQ Borrower Assets Analysis into Encompass Partner Connect, as an optional addition to the CoreLogic Verification of Assets service. Application data is automatically populated into VOA and Assets Analysis order requests to help lenders accurately analyze transaction details within the context of asset review – both for verification of sufficient funds for closing and for potential liquidation or documentation needs.

For CoreLogic Verification of Assets customers, Assets Analysis orders can be added to VOA orders placed within the CoreLogic AutomatIQ Borrower Portal to help lenders analyze a borrower's verified assets directly without requiring an LOS application.

CoreLogic's API enables lenders to directly integrate AutomatIQ Borrower Asset Analysis into their systems. This results in faster and more accurate loan decision processes with automatic initiation, continuous updates, and instant access to analysis results.

Why choose AutomatIQ Borrower Asset Analysis?

AutomatIQ Borrower Asset Analysis is a tool that helps you verify a borrower's assets with unparalleled efficiency and precision. It reviews all asset data verified through CoreLogic's Verification of Assets (VOA) service and provides a detailed visualization of total funds verified, funds available for closing, and any potential shortages. Whether the borrower asset scenario is straightforward or complex, this tool streamlines the process to ensure consistent, accurate analysis and reduces the time spent on asset review and validation. By using AutomatIQ Borrower Asset Analysis, your team can achieve higher productivity and precision, which can help you make informed lending decisions rapidly and confidently.



CoreLogic's mission

At CoreLogic, our mission is to empower our clients to make smarter, more informed decisions through data driven insights and workflow automation. Our commitment to continuous improvement combined with our ability to provide scalable, integrated solutions that streamline existing workflows and power the mortgage ecosystem represents our key differentiator — and is a significant reason why the nation's most successful lenders and servicers choose CoreLogic.

Learn more

See AutomatIQ Borrower Assets Analysis in action. Schedule a demo today!

Call us at 866-774-3282

Email us at sales@corelogic.com