

Portfolio Intelligence and Monitoring

Solutions Overview

CoreLogic



Portfolio Servicing is Complex

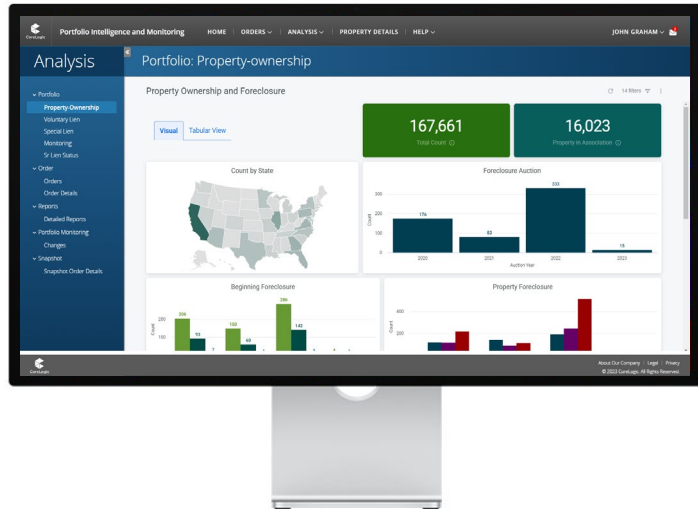
Portfolio Intelligence and Monitoring Provides Clarity

Portfolio Intelligence and Monitoring (formerly, Clear™) provides mortgage servicers with high performance loan analysis across an entire portfolio.



What is Portfolio Intelligence and Monitoring?

Portfolio Intelligence and Monitoring (PIM) provides mortgage servicers and other institutions **data, analytics, and insights** into their portfolios.



Available on PIM

Your Lien Position

Voluntary Lien Analysis

Special Lien Analysis

Payment Status Other Mortgages

Property Tax Status

Property Tax Liens

HOA Liens

Available Equity on Property

Foreclosure Activity

Mechanics Lien

Balances of Other Mortgages

Ownership Conflicts

How we provide data analytics and insights into your portfolio

INPUTS



Loan Info from Servicing System



Property and Transaction Data



Borrower Tradeline Data



OUTPUTS

Your Lien Position

Current Vesting

Positions of Other Mortgages

Payment Status Other Mortgages

Property Tax Status

Property Tax Liens

HOA Liens

Available Equity on Property

Foreclosure Activity

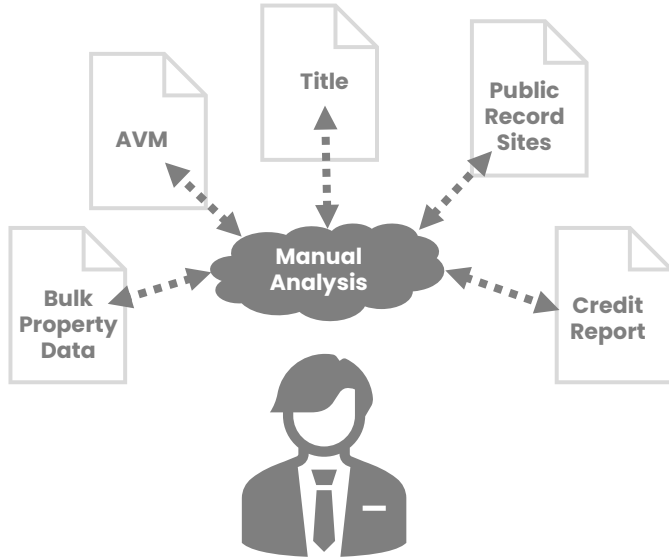
Mechanics Lien

Balances of Other Mortgages

Ownership Conflicts

Providing Clients with a Comprehensive Operational Advantage

Traditional Practice: Disparate process across multiple vendors, online sources, requiring manual research and analysis for each loan / property.



vs.

Portfolio Intelligence and Monitoring: All relevant data related to the property and consumer are sourced automatically in Portfolio Intelligence and Monitoring and analyzed using advanced algorithms to produce the answers the client needs and an essential tool for organizations looking to maximize the value of their assets and liabilities.

Property and Transaction Data

Consumer Credit Data



Portfolio Intelligence and Monitoring Client Plans

365 Monitoring



- **Subscription** providing continuous annual monitoring of components and scheduled routine refreshes for modules



- Gain **awareness of the frequent changes** occurring with the property, the borrower, and other liens



- Provides maximum value to clients who gain **enterprise-wide access to the CoreLogic analytics repository** for the most up-to-date and comprehensive information from your portfolio

Snapshot



- Simpler plan for single ad hoc orders



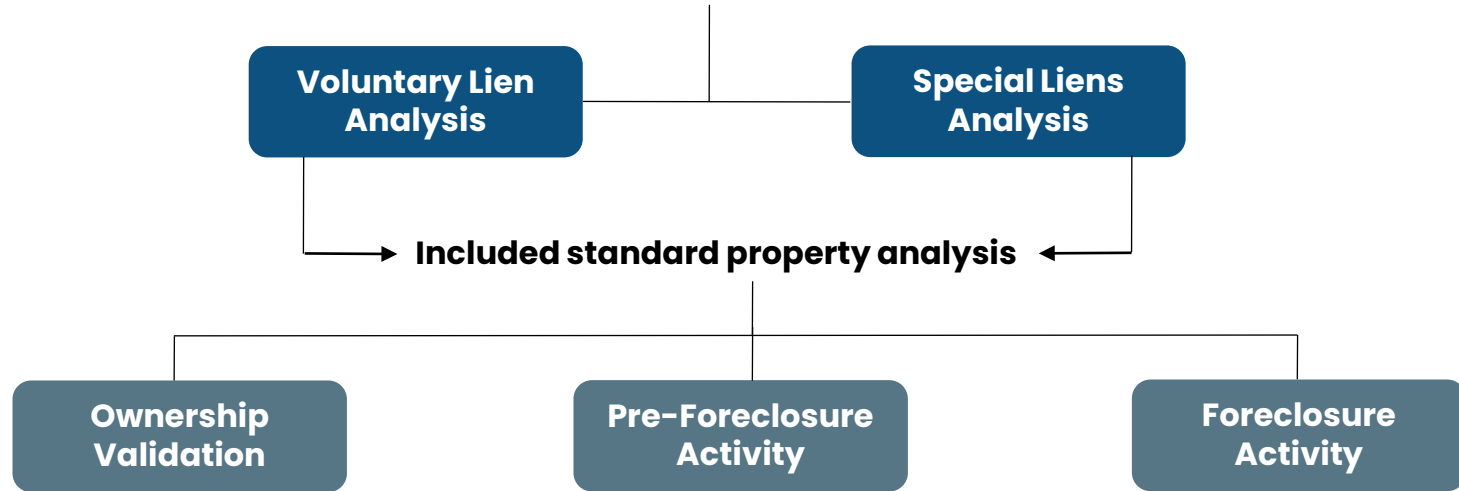
- Quick analysis for **one-time** or infrequent usage



- Provides most of the same features offered through 365 Monitoring, but without the need for monthly subscription

Product Categories

Dataset Options for 365 Monitoring and Snapshot

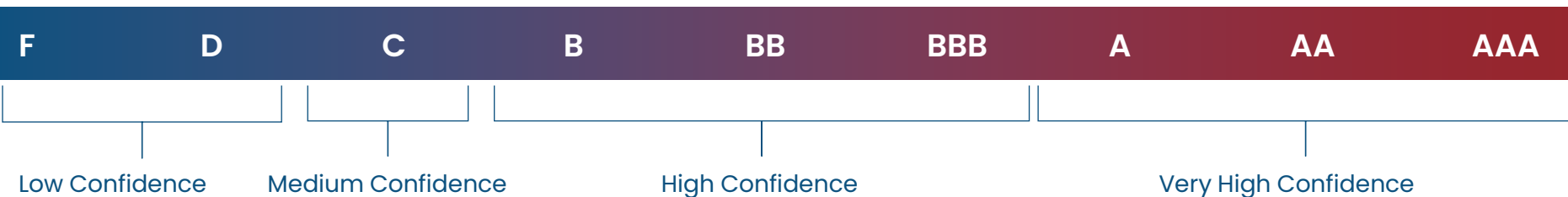


Voluntary Lien Analysis Dataset

Confidence Scoring

- The Voluntary Lien Analysis provides you with actionable results that you can trust in order to make decisions based on your lien position. Portfolio Intelligence and Monitoring assigns a confidence grade to every established lien position it produces:

Lower Data Coverage Higher Data Coverage



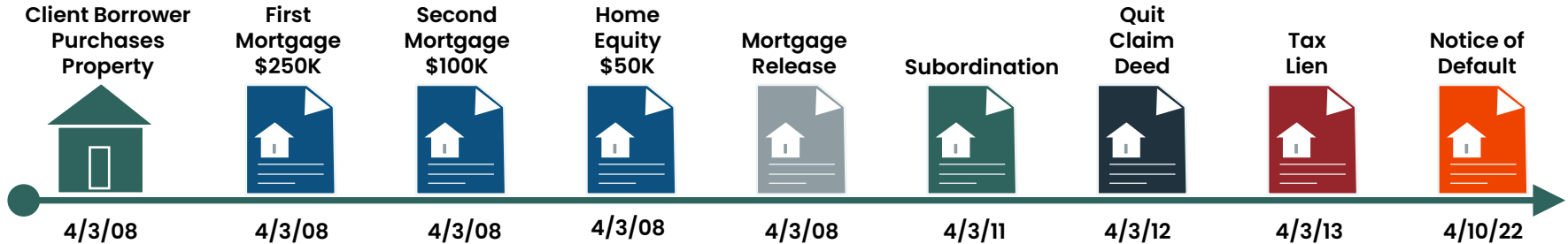
- Confidence levels are calculated based upon the amount of data coverage available on the property to perform the “digital abstract”. The higher the amount of data available (e.g., variety of document types, depth of chronological records, etc.) the higher the confidence grade.

Portfolio Intelligence and Monitoring

Automated Property Analysis

Digital Property Abstract determines the following:

- Borrower ownership period
- All recordation activity during the ownership period
- Status of liens (open and closed)
- Order of priority for all active liens



Special Liens Data Set

Uncover potential threats

Special Liens (or pseudo-liens) are not typical mortgage or home equity instruments and tend to have priority over those kinds of standard liens. Common types are:

Property Tax

PACE

Homeowner
Association

Mechanics

Municipal

Condo
Association

Information provided:

Amount

Filing Date

Lien Type

Recording
Date

Assn. Indicator

Instrument #

Book & Page #

Assignee
Name

Lien Holder

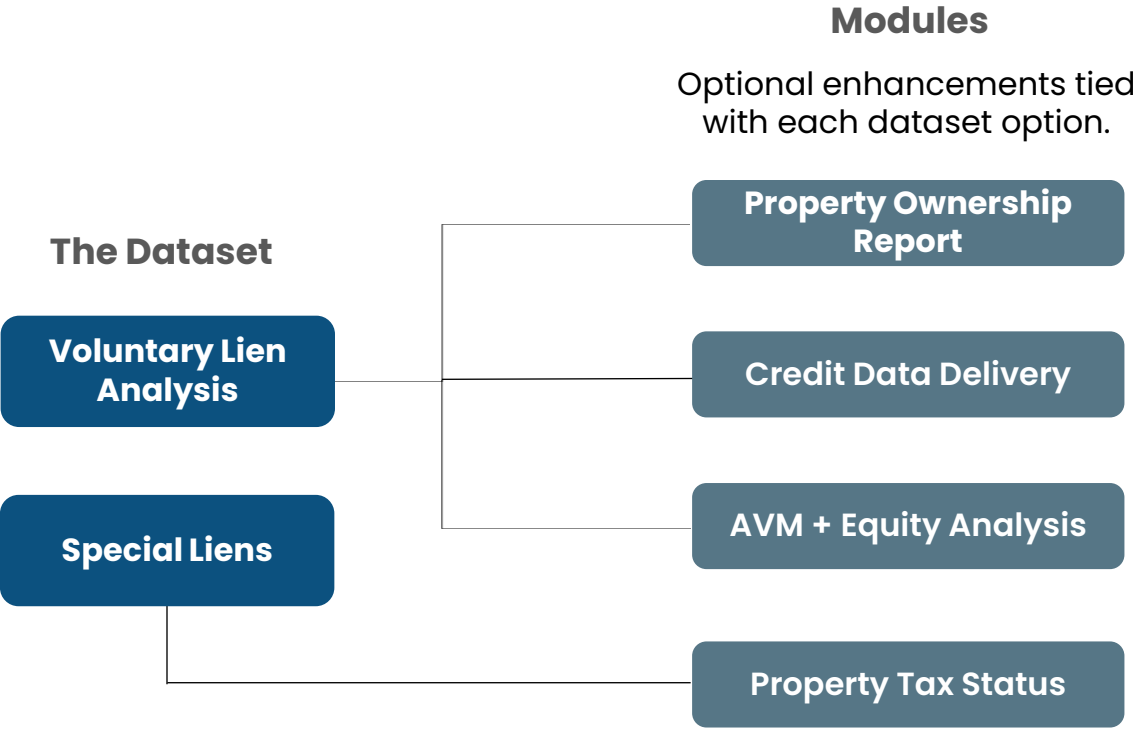
Assn. Contact

Portfolio Intelligence and Monitoring

Optional Modules

CoreLogic

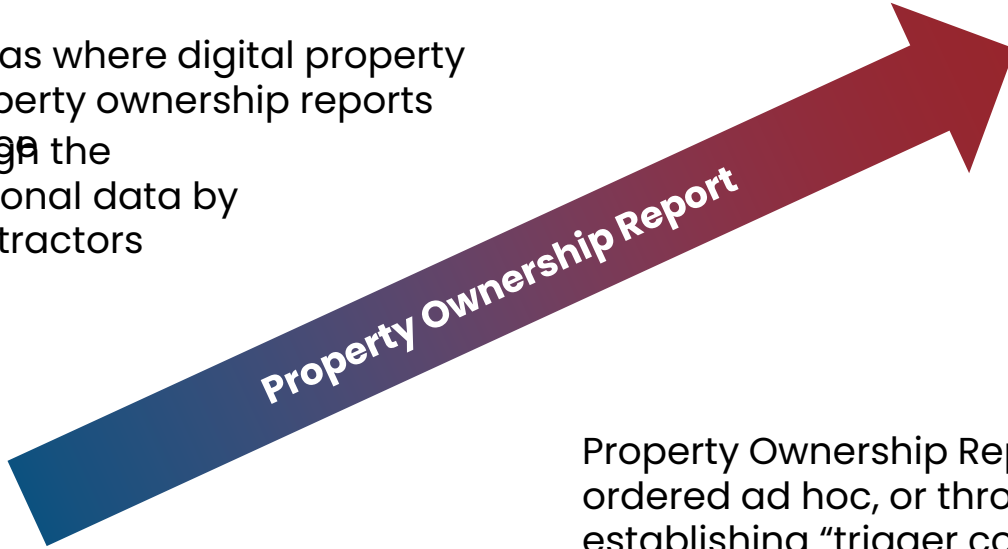
Dataset and Module Options



Property Ownership Report Module

Voluntary Lien Analysis Enhancement

In geographical areas where digital property may be sparse, property ownership reports can boost confidence scores high through the acquisition of additional data by expert property abstractors



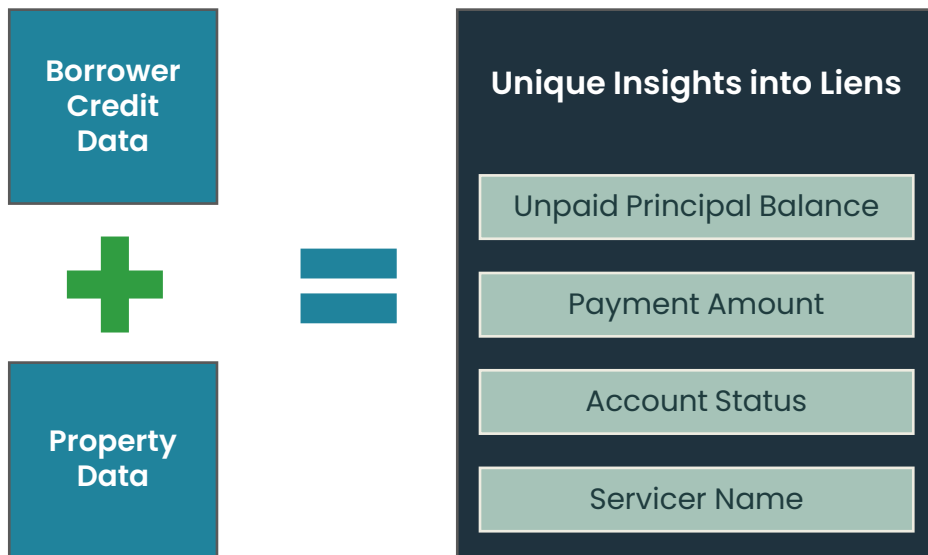
Property Ownership Reports can be ordered ad hoc, or through establishing “trigger codes” to automatically order based on custom-defined rules

Credit Data Integration Module

Voluntary Lien Analysis Enhancement

Credit data delivery provides data points on other liens not available through any other data source.

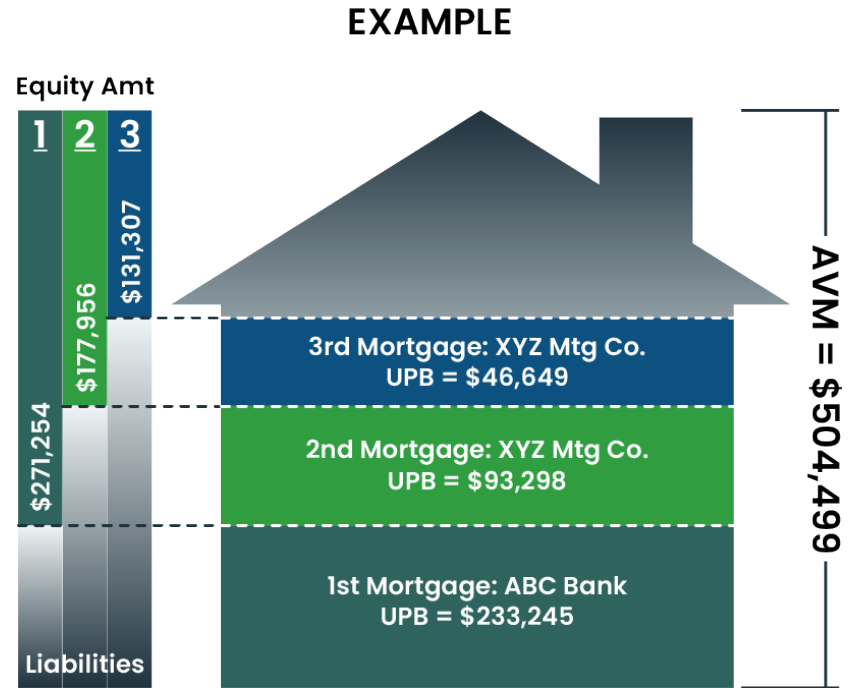
Also, being a secondary data source, credit data also has the potential to improve the accuracy of the lien analysis and boost the confidence score.



Equity Analysis Module

Voluntary Lien Analysis Enhancement

- Equity position calculated using industry-leading CoreLogic Automated Valuation Models (AVMs)
- Results from the lien analysis, such as the unpaid principal balances and positions of all active liens, are factored into the equity calculation
- Three Vantage Points for Equity:
 1. Senior Liens Only
 2. Senior Liens + Clients Lien
 3. All Liens



Property Tax Status Module

Special Liens Enhancement

- Utilizes CoreLogic's vast property tax database that is constantly kept up-to-date with thousands of tax agencies nationwide
- Obtain updated status regarding the payment of property taxes being made
- Proactively be aware of delinquencies before a tax lien is taken out on the property



Portfolio Intelligence and Monitoring

Stand Alone Reports

CoreLogic

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Product Categories

Stand Alone Report Offerings



Stand Alone Report Offerings (Continued)

Property Ownership Report

Benefit from a viable and cost-effective alternative to a full title report, available in both one-owner and two-owner searches. Underlying recorded image documents are also included with every report.

Includes:



- **Full Vesting**
Full seller and owner vesting details



- **Property Tax Data**
Assessment details, parcel information and latest tax billing information



- **Legal Description**
Full recordable legal description



- **Mortgages**
Detailed recording information for open mortgages on the property



- **Assignments, Modifications, Subordinations**
Recording details for transactions related to the open mortgages



- **Liens**
Involuntary lien data such as Federal Tax Liens, Judgments and HOA Liens

Stand Alone Report Offerings (Continued)

Fast Legal & Vesting Report

This report differs from short legal descriptions and vesting details as only full versions are recordable.

Use cases include refinances, home equity lending, solar power loans, loss mitigation, and default account review.



Full Legal Description

Full recordable legal description



Vesting Details

Full seller and owner vesting details



Transaction Details

- Recording date
- Document type
- Sale date



Portfolio Intelligence and Monitoring

Client Demonstration

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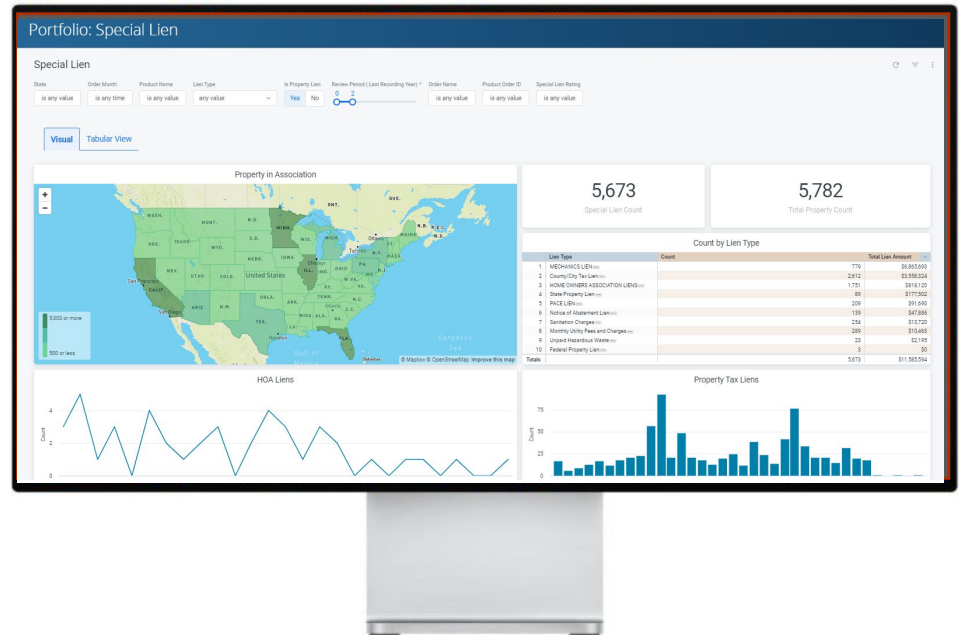


Portfolio Intelligence and Monitoring

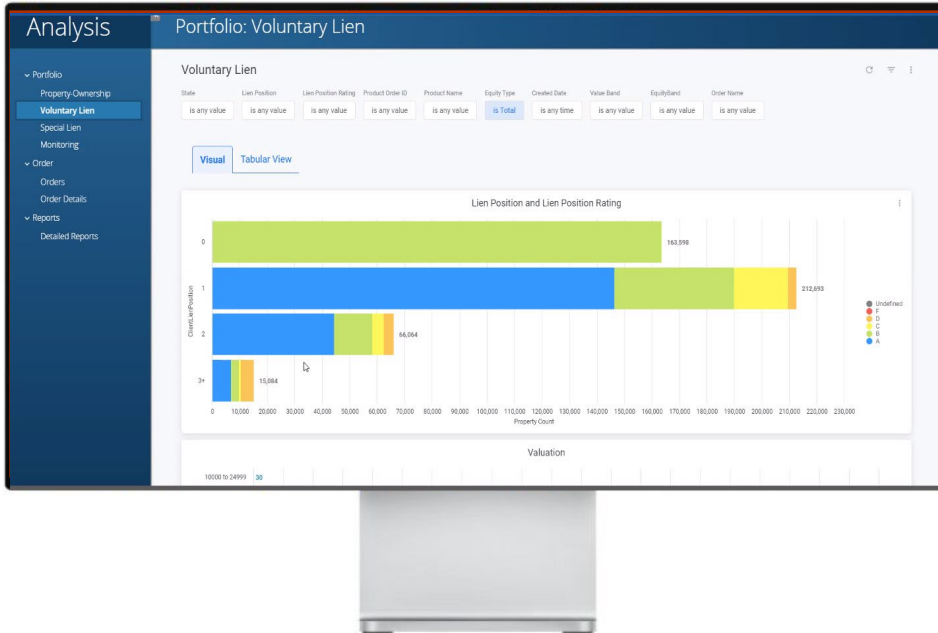
Enhancements

Intro: The Portfolio Intelligence and Monitoring Advantage

- Portfolio Intelligence and Monitoring provides an improved modern self-service user interface that generates a property-level display of the client portfolio landscape.
- Features also include:
 - Modern self-service UI
 - Easy data file submission
 - Data file error-checking
 - Data file submission history
 - Portfolio dashboard
 - Reporting
 - Virtual Help Desk
 - Help resources
 - User management

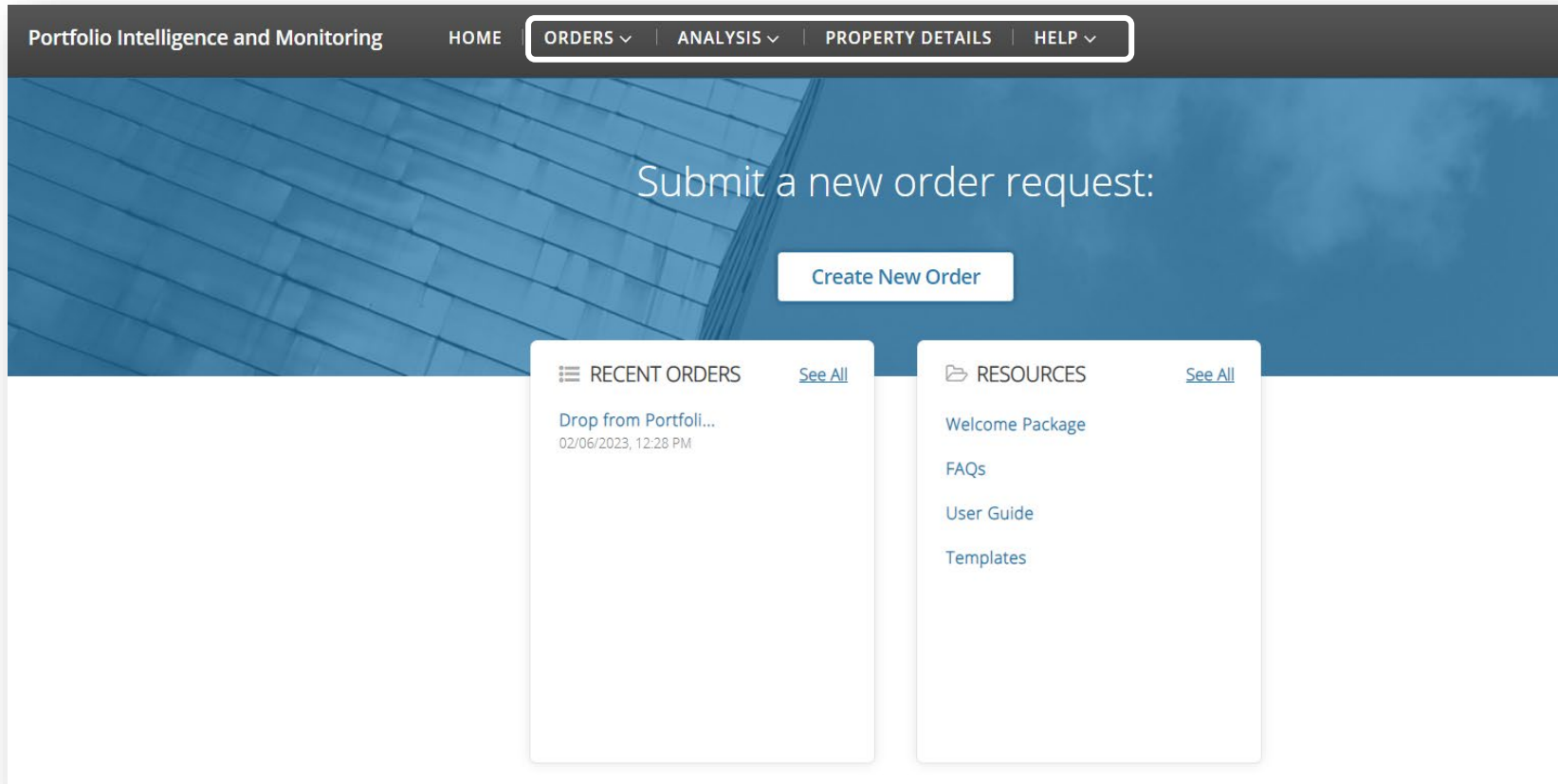


Intro: The Portfolio Intelligence and Monitoring Advantage



- Elimination of tedious filtering within Excel, and improved change indicators are visible as they occur (filterable for any period of time).
- This application benefits users by delivering a more cost-effective and efficient experience with improved results.

Feature 1: Portfolio Intelligence and Monitoring Application



Modern Self-service User Interface

Create New Order

ORDER TYPE REPORT CRITERIA UPLOAD FILE

Upload File

* Indicates a required field
View our [SAMPLE ORDER FILE](#) for formatting guidance to ensure it's processed correctly [View Sample File](#)

* Upload .CSV file(s) to validate

Drag and drop file here to upload, or click below

[Re-upload File](#)

Demo Loans 2023 HM.csv 14 kB

ORDER FILE VALIDATION RESULTS

PASSED RECORDS	103
FAILED RECORDS	0
UPLOADED RECORDS	103

Disclaimer: Before submitting, we do suggest to correct any failed records. After submitting the order, it will take you to the order confirmation page. If you still have failed records upon submission then you will need to submit a new order and upload a new file.

[Previous](#) [Submit](#)

- Multiple users can easily upload new and additional portfolio data with our modern interface and will receive a receipt of upload results.

Easy Data File Submission

- A guided option menu of datasets and modules simplifies the portfolio data uploading process and allows for easier future property searches.

Create New Order

ORDER SUMMARY

ORDER TYPE UPLOAD FILE

February Adds

Order Type

* Indicates a required field

* Name your order

* Variant

Snapshot
Loan-level analysis (ad hoc)

365
Loan-level analysis (monitoring)

* Order Type ⓘ

Add

Update

Drop

Data File Error-Checking

- Incorrect items within the uploaded data file will display, providing you the opportunity to proceed as-is or correct and re-upload.

Order History

Search Order Search Order placed in Any time v Refine Details All v

ID v	Order Name v	Variant v	Date & Time v	Status v	Error File v	Input File v	Output File v	Details
1416	July Order - 07.14.2022	365 Add	07/14/2022, 8:16 AM	Accepted				Show
1335	Order 06/29/2022	Snapshot	06/29/2022, 1:44 PM	Accepted				Show
168	May Test Order - 05-23-2022	365 Add	05/23/2022, 9:40 AM	Accepted				Show
144	May Order - 05-10-2022	365 Add	05/10/2022, 6:17 AM	Accepted				Show
139	May Order - 05-04-2022	Snapshot	05/04/2022, 9:24 AM	Accepted				Show
137	April Order - 04-21-2022	365 Add	04/21/2022, 12:56 PM	Accepted				Show
13	TEST ORDER />	365 Add	12/15/2021, 10:55 PM	Accepted				Show

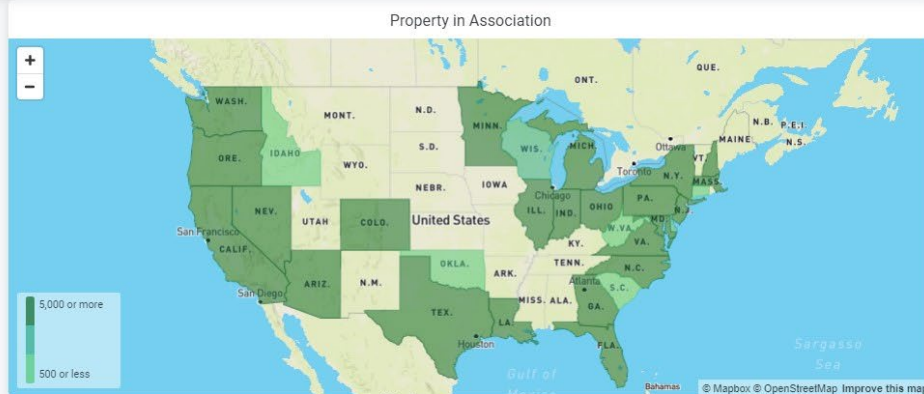
10 v Results Per Page Previous 1 Next

Feature 2: The Next Generation of Portfolio Intelligence

Portfolio: Special Lien

Special Lien

9 filters



22,987

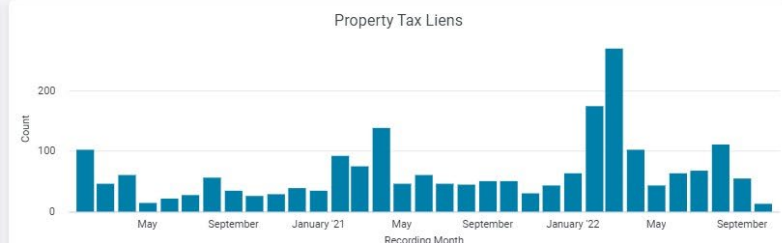
Special Lien Count

23,644

Total Property Count

Count by Lien Type

Lien Type	Count	Total Lien Amount
1 Federal Property Lien	4	\$1,418,359,573
2 MECHANICS LIEN	6,341	\$723,748,787
3 County/City Tax Lien	6,264	\$905,501,966
4 Sanitation Charges	1,178	\$237,803,515
5 HOME OWNERS ASSOCIATION LIENS	5,763	\$75,514,298
6 State Property Lien	241	\$4,542,901
7 PACE LIEN	819	\$991,895
8 Monthly Utility Fees and Charges	3,361	\$286,915
9 Notice of Abatement Lien	114	\$209,551
10 Unpaid Hazardous Waste	71	\$25,655
Totals	22,987	\$2,966,985,056



Data File Submission History

- Instantly review previously uploaded portfolio data files using our search history tool. You can also review results for each data file as they become available.

Analysis

- ▼ Portfolio
 - Property-Ownership
 - Monitoring
- ▼ Order
 - Order History
 - Order Details
- ▼ Reports
 - Loans

Order: Order History

Order

Product Order ID Order Name Product Type Created Date Order Status

 CLEAR
 Clear365
 Snapshot

252,053

Voluntary Lien

268,737

Special Lien

1,398,701

Equity Analysis

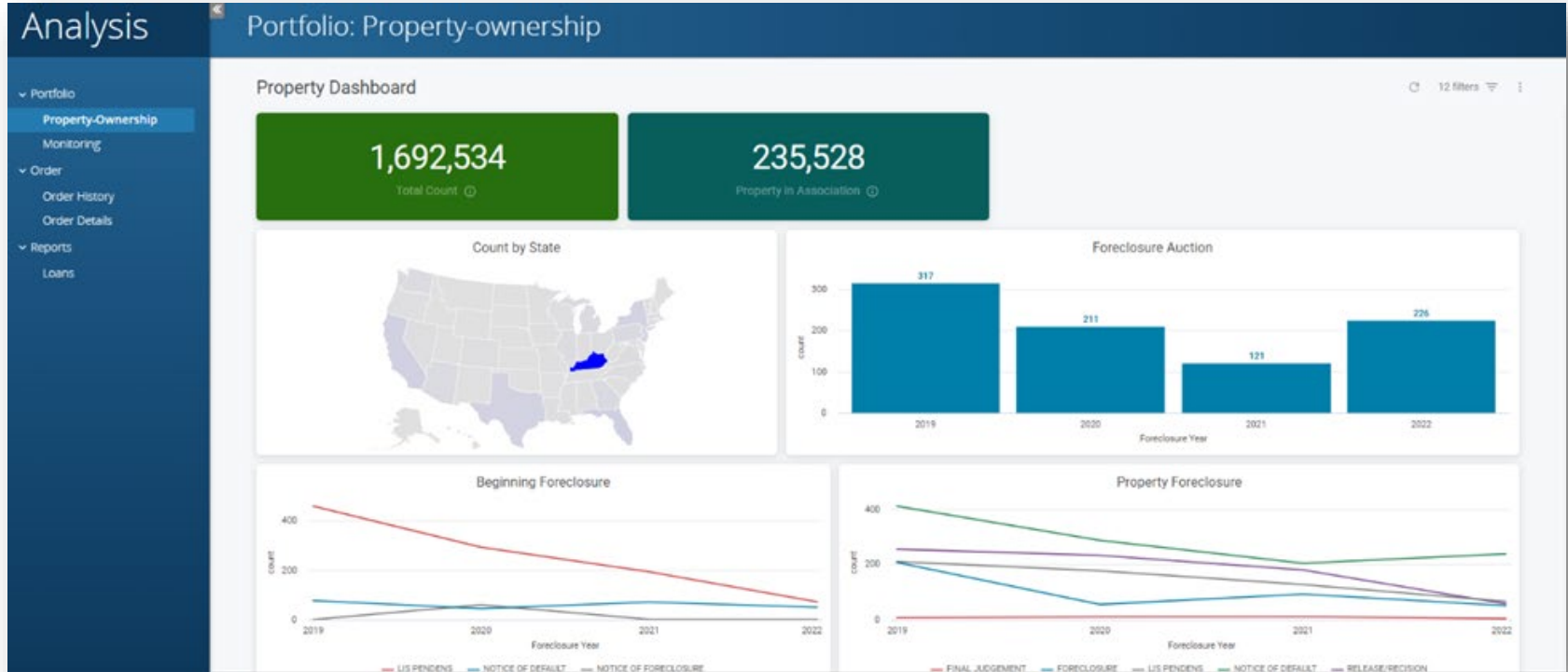
1,398,701

Tax Status

Order History

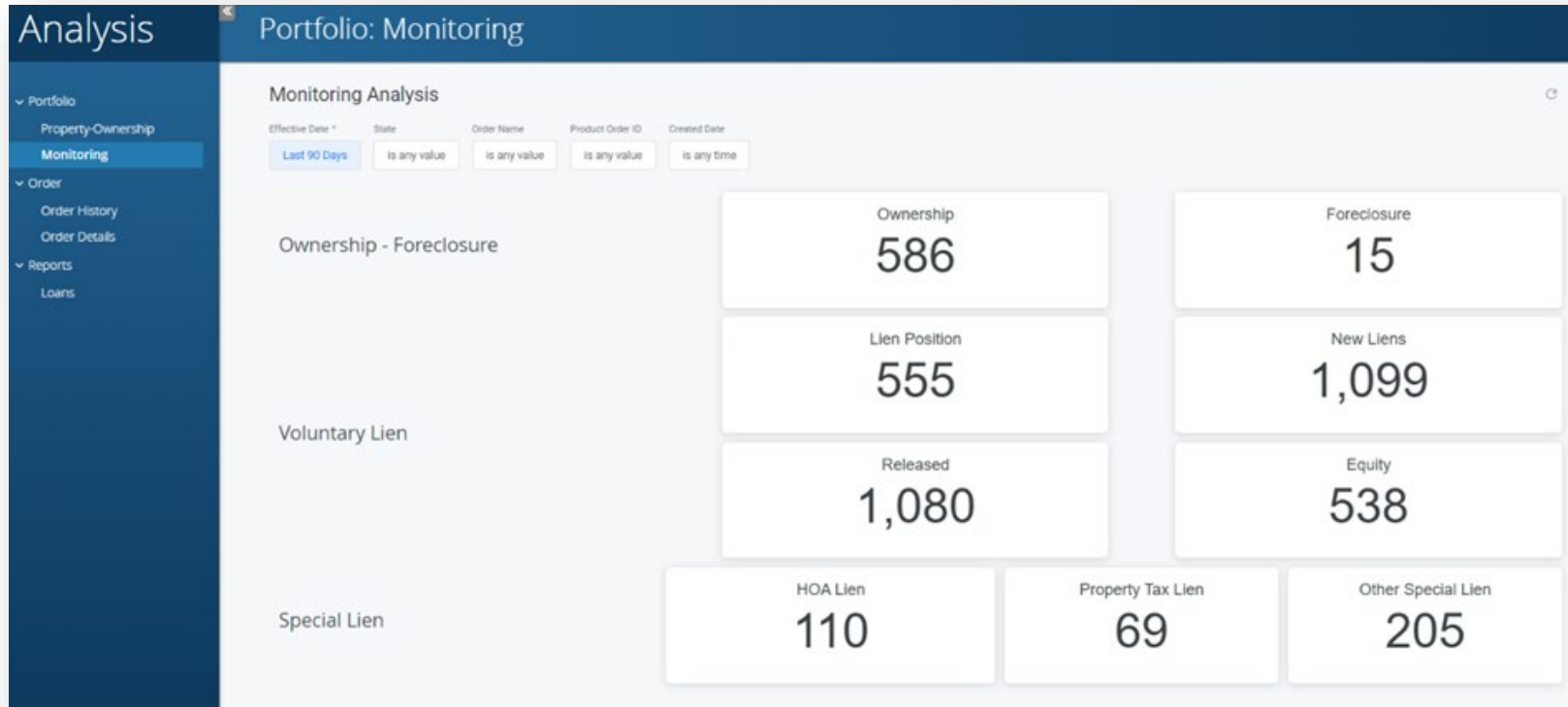
	Product Order ID	Order Name	Product Type	Created Date Date	Order Status	Order Total Record Count1	Validation Error Count1	Order Total Record Count	Validation Error Count	count
1	21816	CTA - Dia...	Snapshot	2022-04-20	New Order	5,000	5,000	5,000	5,000	5,000
2	21816	Eval 202...	Snapshot	2022-04-20	InProgress	5,001	1	5,001	1	5,000
3	21823	S/S 202...	Snapshot	2022-05-05	InProgress	3	0	3	0	3
4	21850	CTA - Dia...	CLEAR	2022-05-23	InProgress	2	2	2	2	2
5	21857	CTA - Dia...	CLEAR	2022-05-23	InProgress	5	5	5	5	5
6	21861	CTA - Dia...	CLEAR	2022-05-23	New Order	5	5	5	5	5
7	21856	CTA - Dia...	CLEAR	2022-05-23	InProgress	4,949	4,949	4,949	4,949	4,949
8	21875	CTA - Dia...	Snapshot	2022-06-06	InProgress	5	5	5	5	5
9	21876	CTA - Dia...	Snapshot	2022-06-06	InProgress	34	34	34	34	34
10	21949	CTA - Dia...	Snapshot	2022-06-28	New Order	8,332	8,332	8,332	8,332	8,332
11	21949	Demo Or...	Snapshot	2022-06-28	InProgress	8,332	0	8,332	0	8,332
12	21950	CTA - Dia...	Snapshot	2022-06-29	InProgress	8,332	8,332	8,332	8,332	16,530
13	21950	CTA - Dia...	Snapshot	2022-06-29	New Order	8,332	8,332	8,332	8,332	16,530
14	21981	CTA - Dia...	CI FAR	2022-07-14	InProgress	?	?	?	?	?

Portfolio Dashboard



Change Reporting User Experience

- Portfolio Intelligence and Monitoring sends notifications to you for any portfolio changes as they occur. These changes can be filtered for any period of time and downloaded in report format for review.



Improved Property-Level Display

- Simple, expandable display to provide key property and loan level details, along with a transactional history on a printable page.

Property Details

 Search By Loan Number
 Search By Loan ID

Loan Number : 12345678900

Export to PDF

Loan ID 20083820 Property Address 1234 HOME PLACE, ANY WHERE, TX 75000 Matched Address 1234 Home PL, Anywhere TX 75000	Status Active Borrower Co-Borrower	Ownership Start Date Valuation Date Analysis Effective Date 08/17/2022
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▼ Ownership

Ownership Match
Client Borrower Not Found
Current Owner
NEIGHBORHOOD HOMES ASSOC

▼ Foreclosure

Doc Type NOTICE OF SALE	Recording Date 02/08/2022	Attorney Attorney, PLLC
Mortgage Source OtherLien1	Auction Date 02/28/2022	Period Current Owner

▼ History

#	Reference	Lien Pos	Doc Type	Doc Date	Recording Date	Doc Number	Book Number	Page Number	From Party	To Party	Source	Am
1	Special Lien 1		HOME OWNERS ASSOCIATION LIENS	07/25/2021	07/28/2021		000349	000127	NEIGHBORHOOD HOMES ASSOC	FRED FLINSTONE		\$1,0

Help Resources and User Management

CoreLogic

Portfolio Intelligence and Monitoring





HOME | ORDERS ▾ | ANALYSIS ▾ | PROPERTY DETAILS | HELP

– Guidance for the product / analysis and use of application

Resources

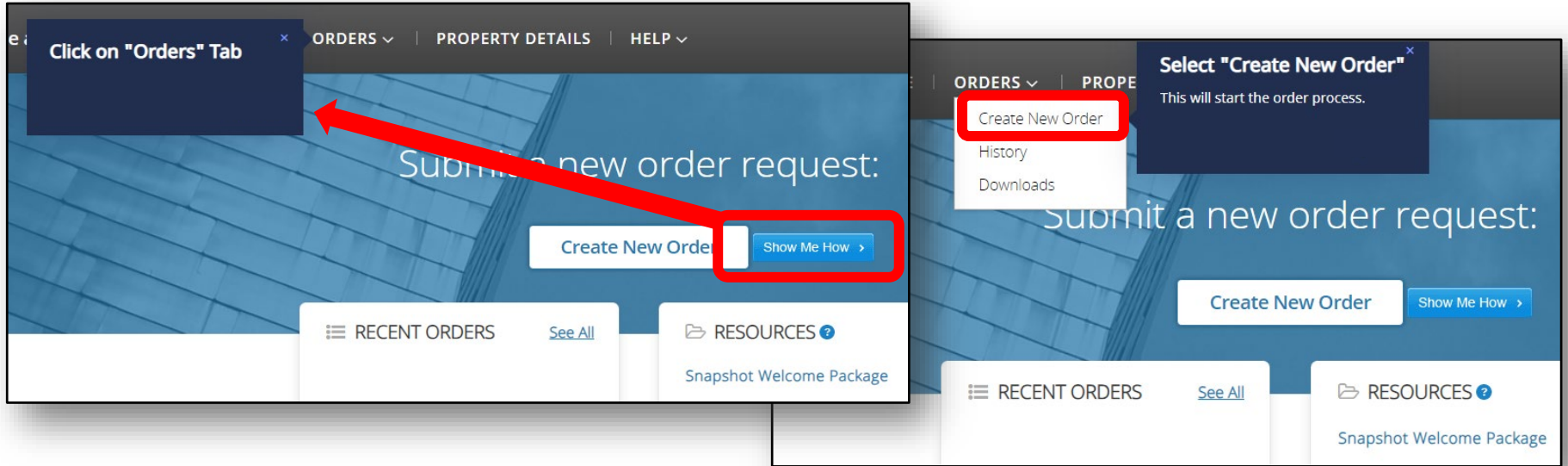
Get in-depth resources and information for using Portfolio Intelligence and Monitoring.

SUPPORTING DOCUMENTATION

- 
[Welcome Package](#)
Includes Product description, first steps, best practices, file name descriptions, and terminology
- 
[User Guide](#)
How to create an order, view order history, and download files
- 
[Templates](#)
Input file guidance documents
- 
[FAQs](#)
Frequently asked questions about Portfolio Intelligence and Monitoring

Virtual Help Desk

Portfolio Intelligence and Monitoring has a virtual guide, assisting you step-by-step with processes such as creating a new order or adding properties to your existing portfolio.





Thank You!

CoreLogic