Portfolio Intelligence and Monitoring

Solutions Overview

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Portfolio Servicing is Complex

Portfolio Intelligence and Monitoring Provides Clarity

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

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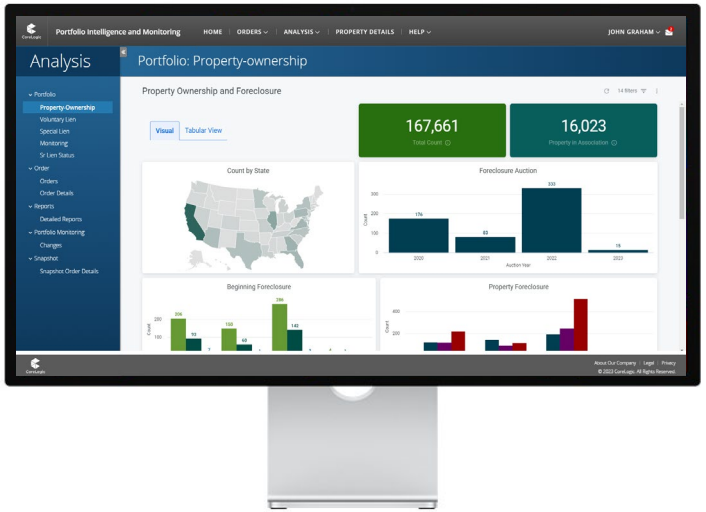
What is Portfolio Intelligence and Monitoring?

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

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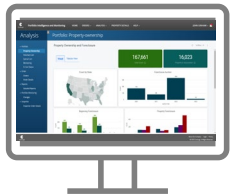
How we provide data analytics and insights into your portfolio

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

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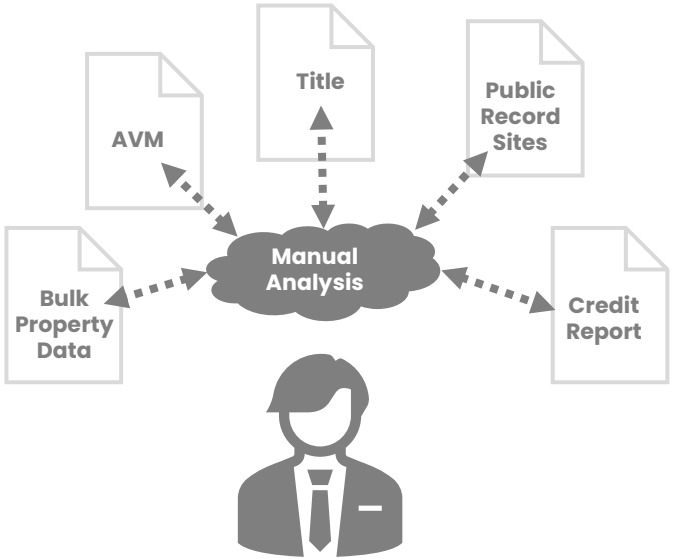
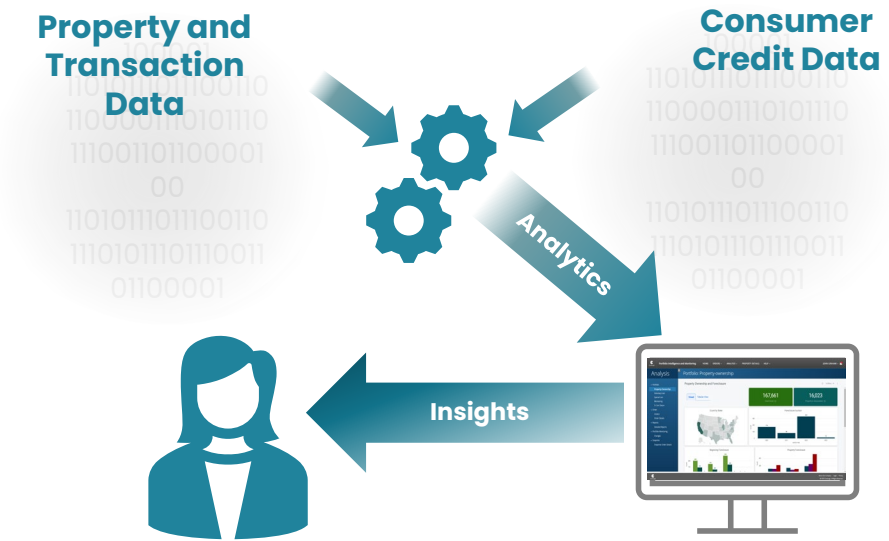
Providing Clients with a Comprehensive Operational Advantage

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.



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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

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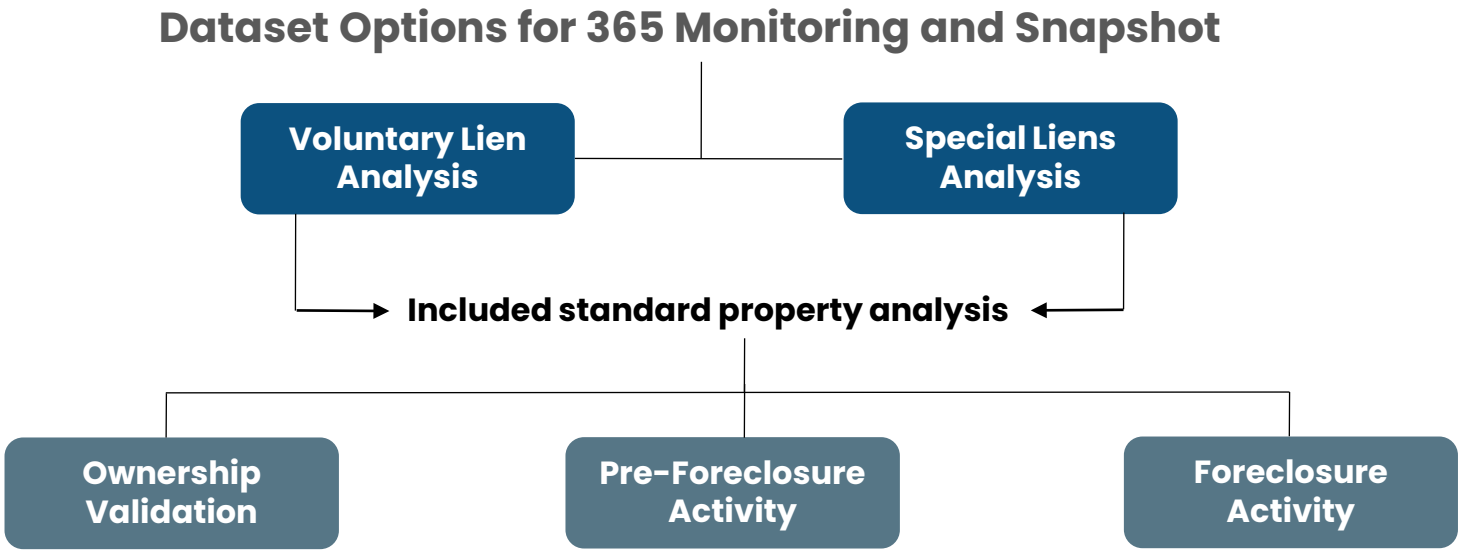
Product Categories



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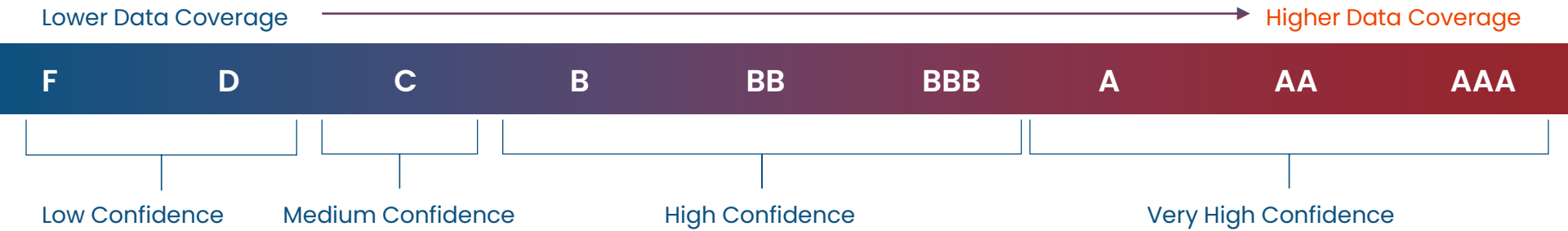
Voluntary Lien Analysis Dataset

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:



- 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.

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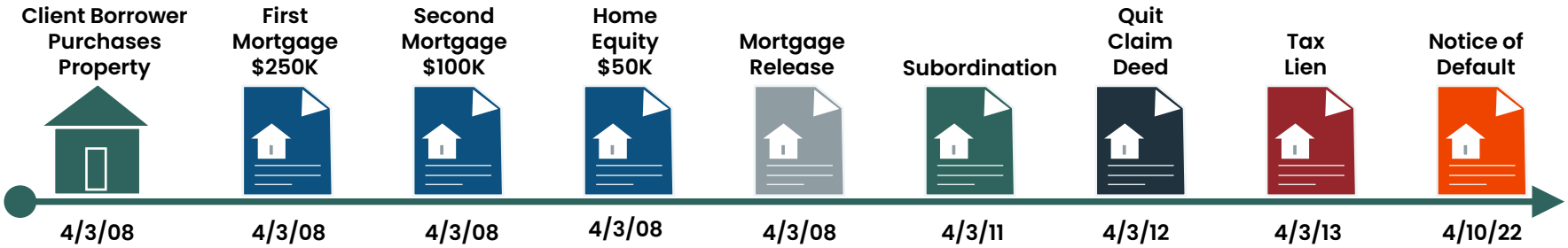
Portfolio Intelligence and Monitoring
Automated Property Analysis

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



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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

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Portfolio Intelligence and Monitoring

Optional Modules

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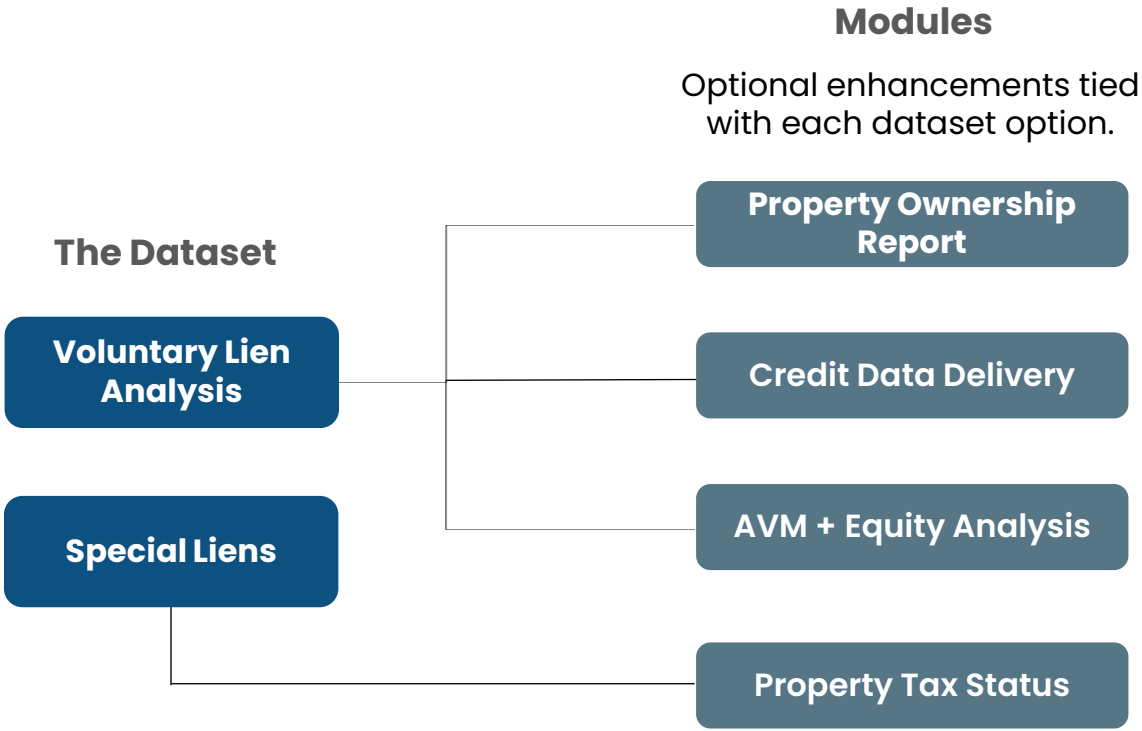
Dataset and Module Options



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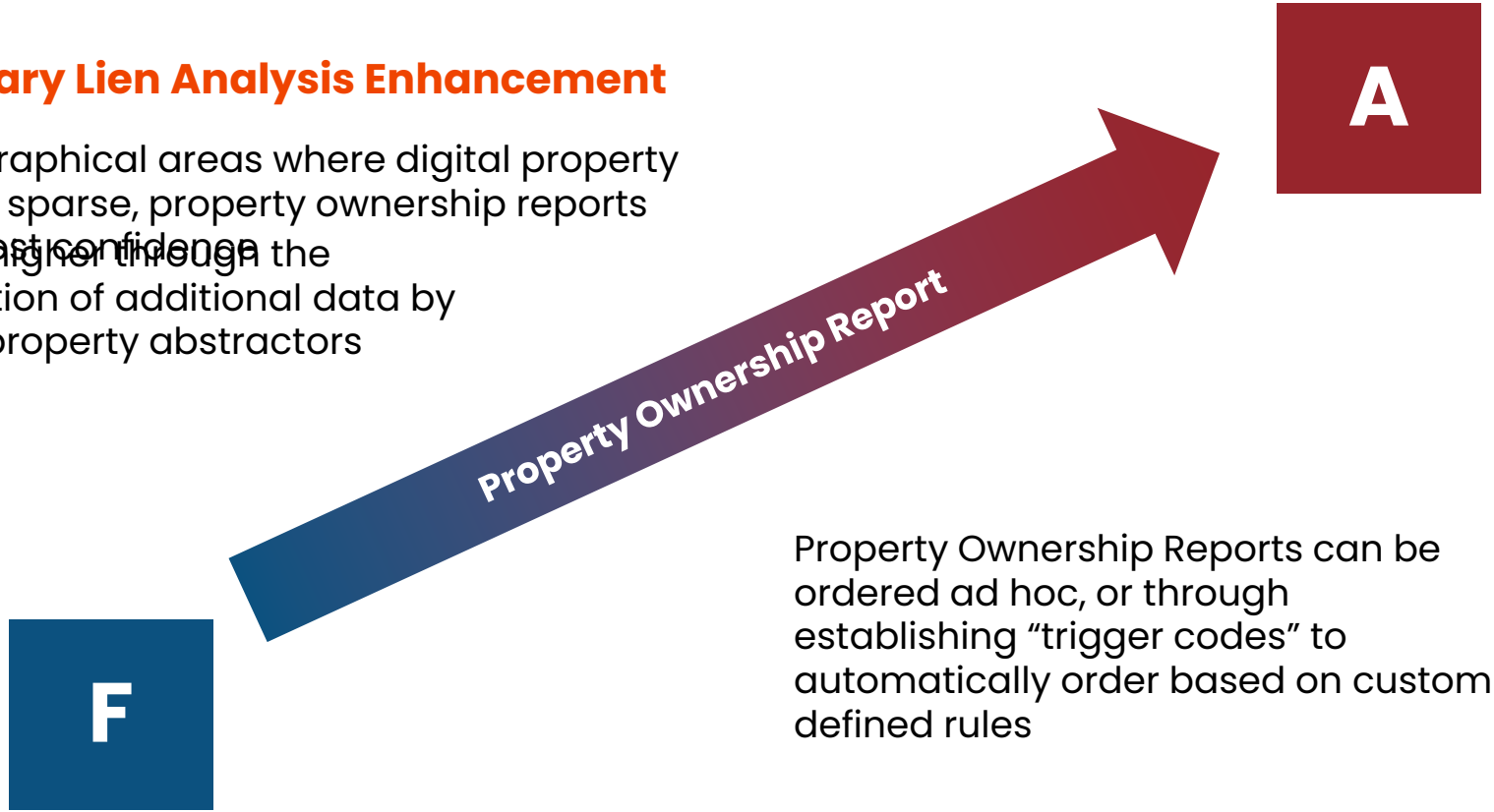
Property Ownership Report Module

Voluntary Lien Analysis Enhancement

In geographical areas where digital property may be sparse, property ownership reports can boost confidence scores higher 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

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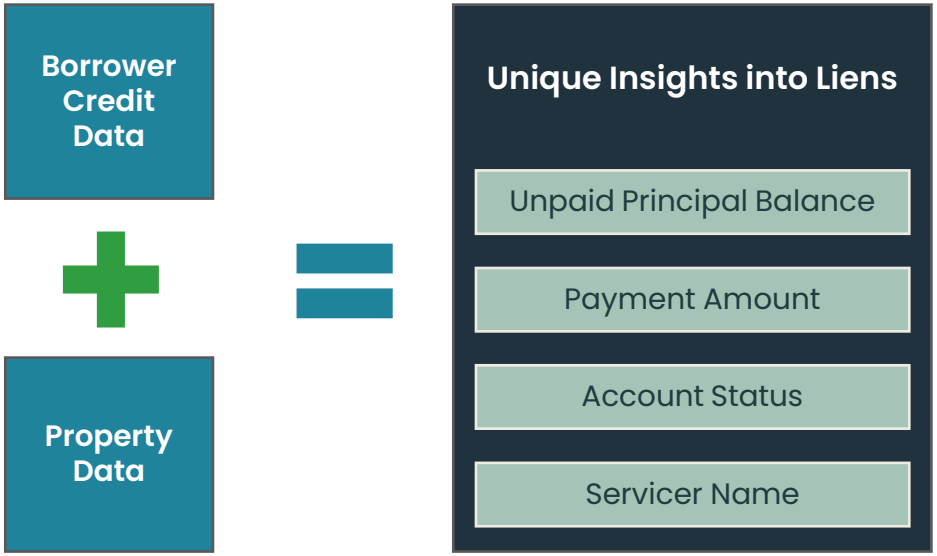
Credit Data Integration Module

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.



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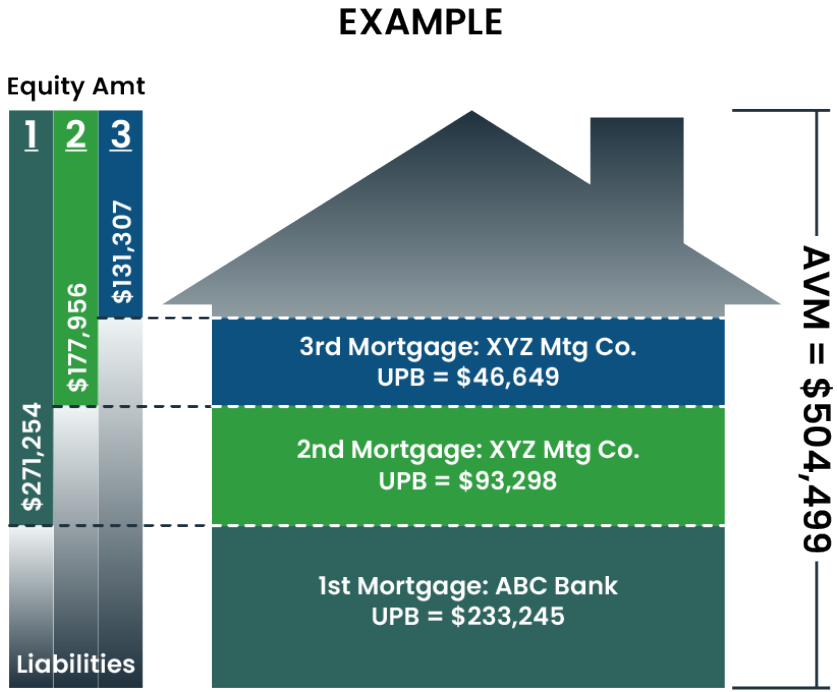
Equity Analysis Module

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



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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

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Portfolio Intelligence and Monitoring

Stand Alone Reports

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Product Categories

Stand Alone Report Offerings

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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

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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

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Portfolio Intelligence and Monitoring

Client Demonstration

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Portfolio Intelligence and Monitoring
Enhancements
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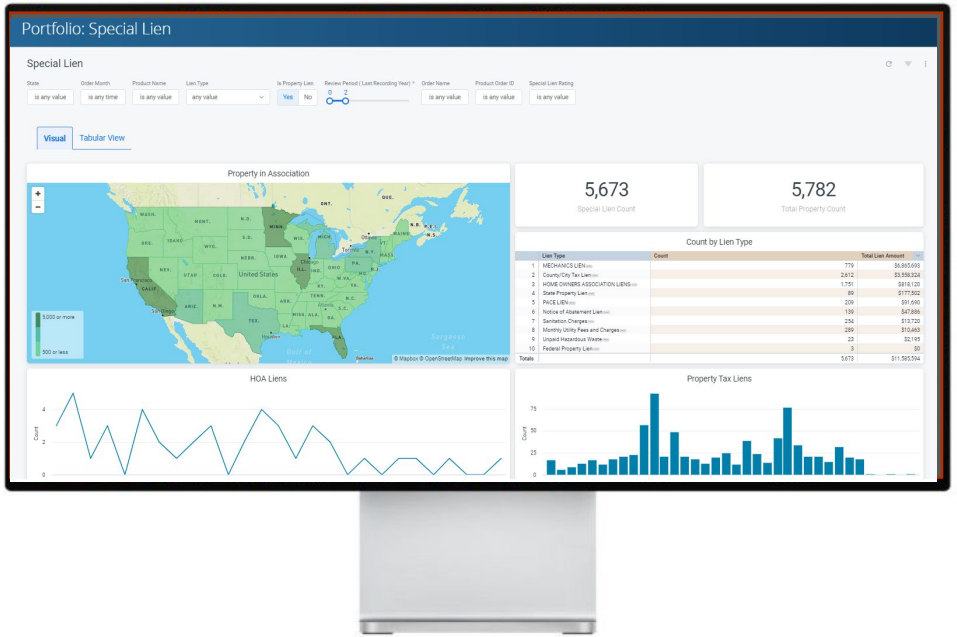
Intro: The Portfolio Intelligence and Monitoring Advantage

- 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



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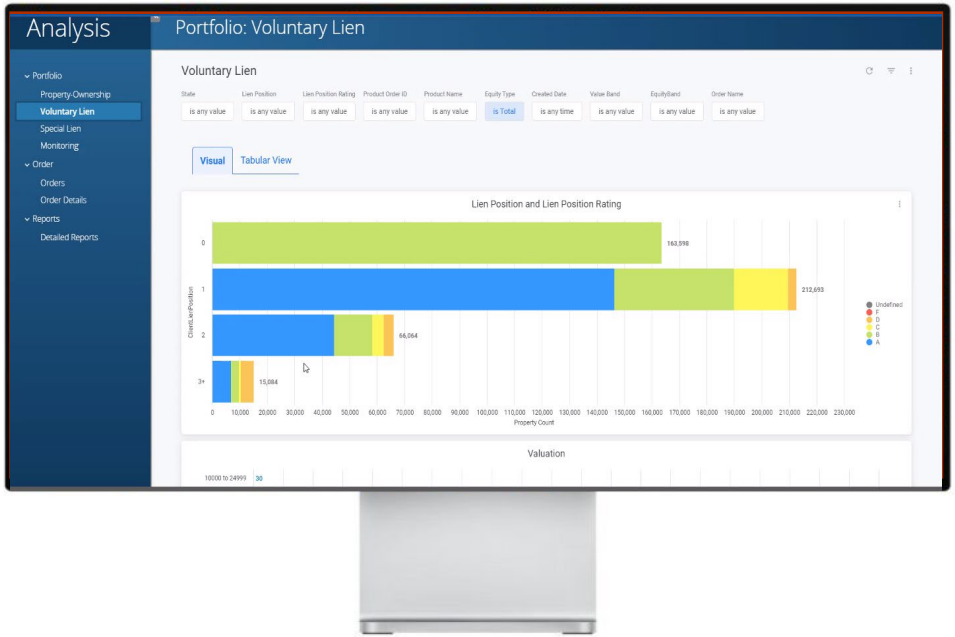
Intro: The Portfolio Intelligence and Monitoring Advantage



- 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.

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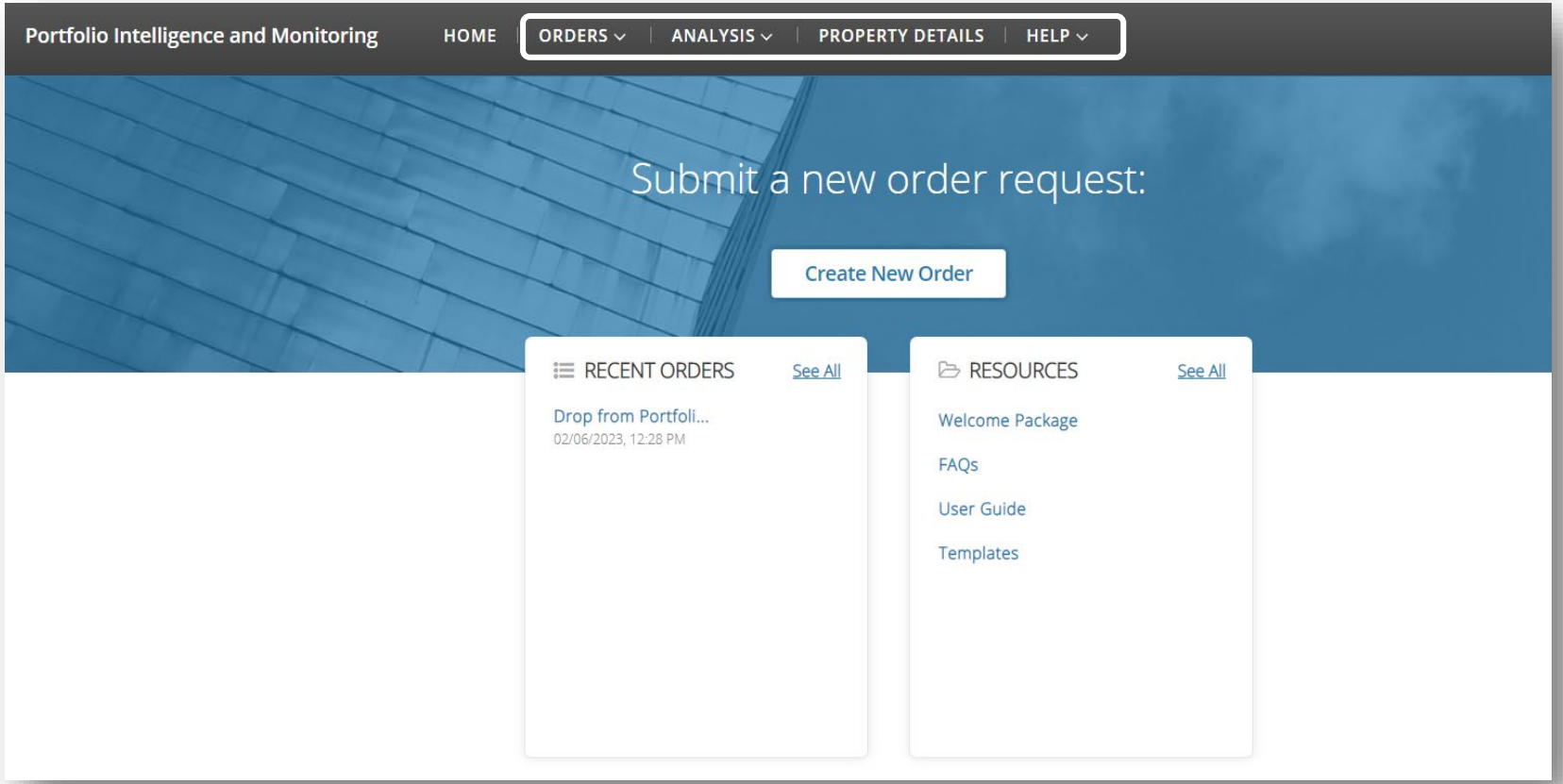
Feature 1: Portfolio Intelligence and Monitoring Application



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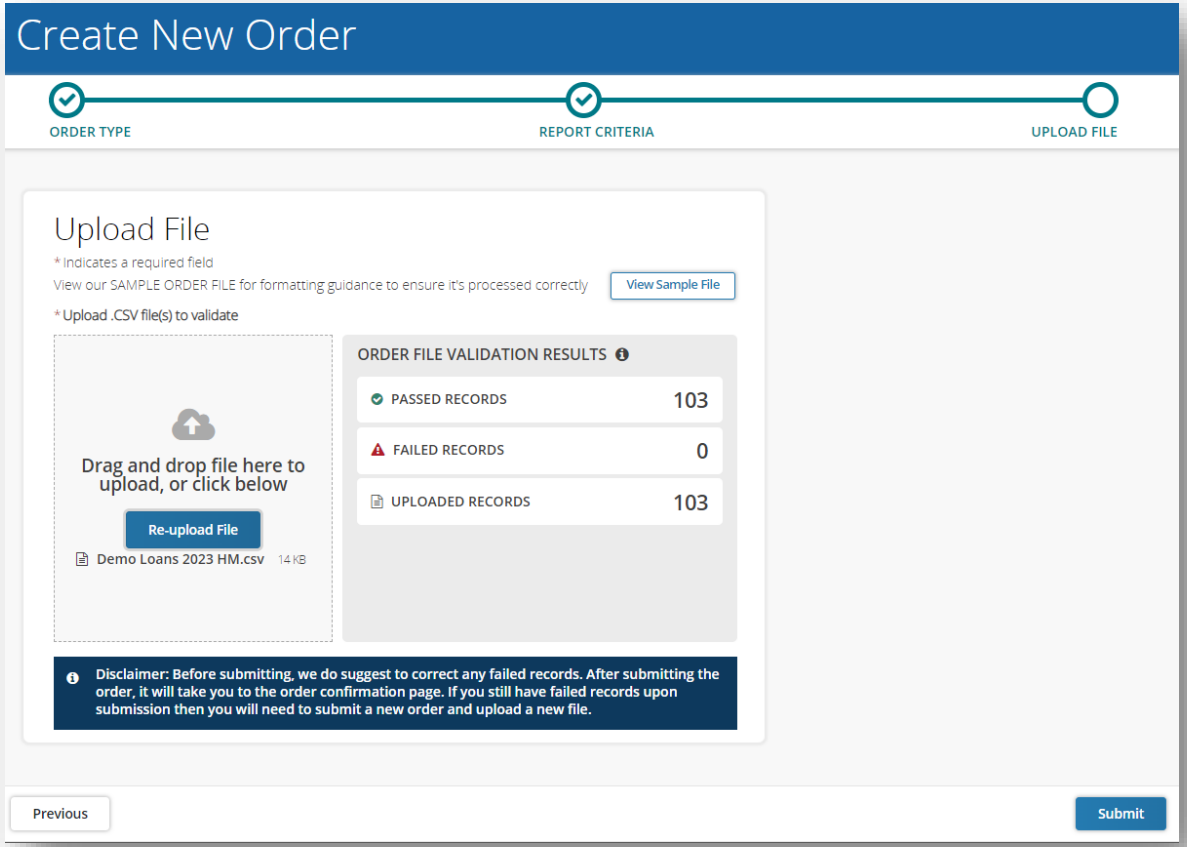
Modern Self-service User Interface



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

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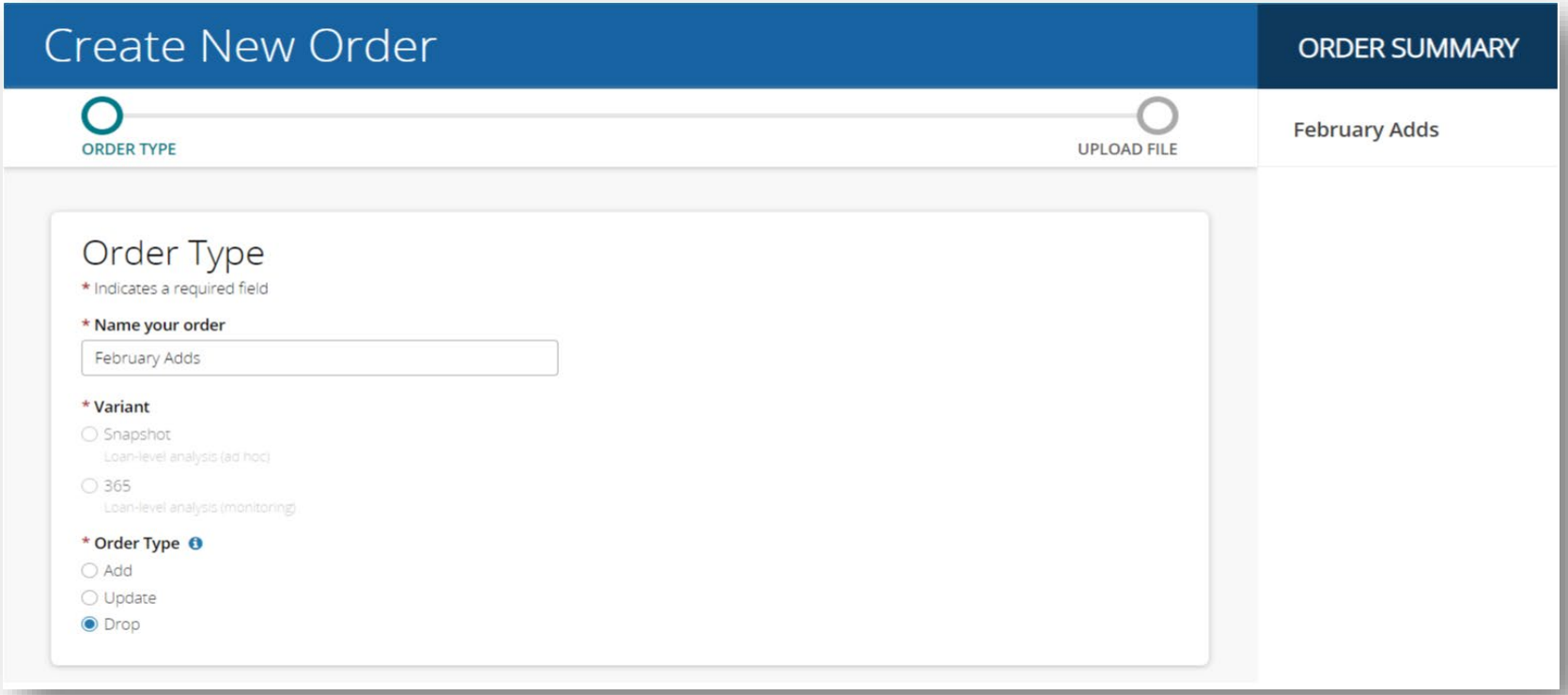
Easy Data File Submission

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



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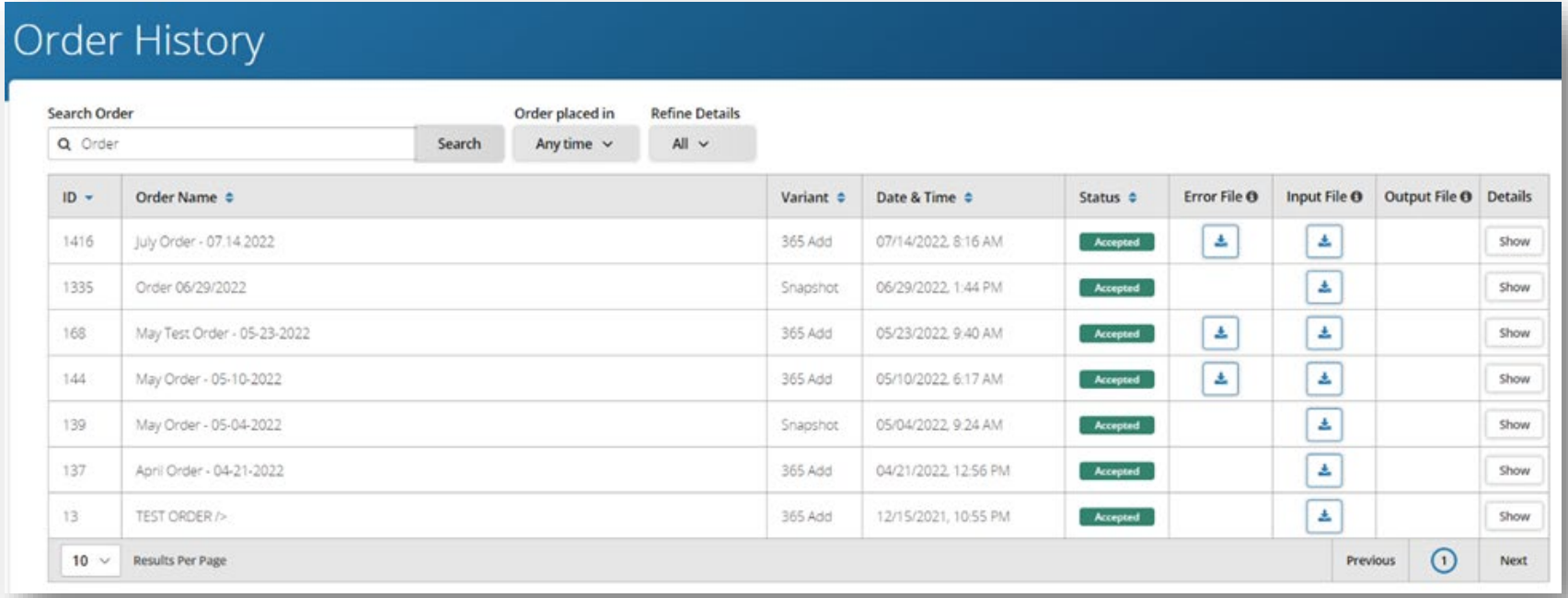
Data File Error-Checking

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



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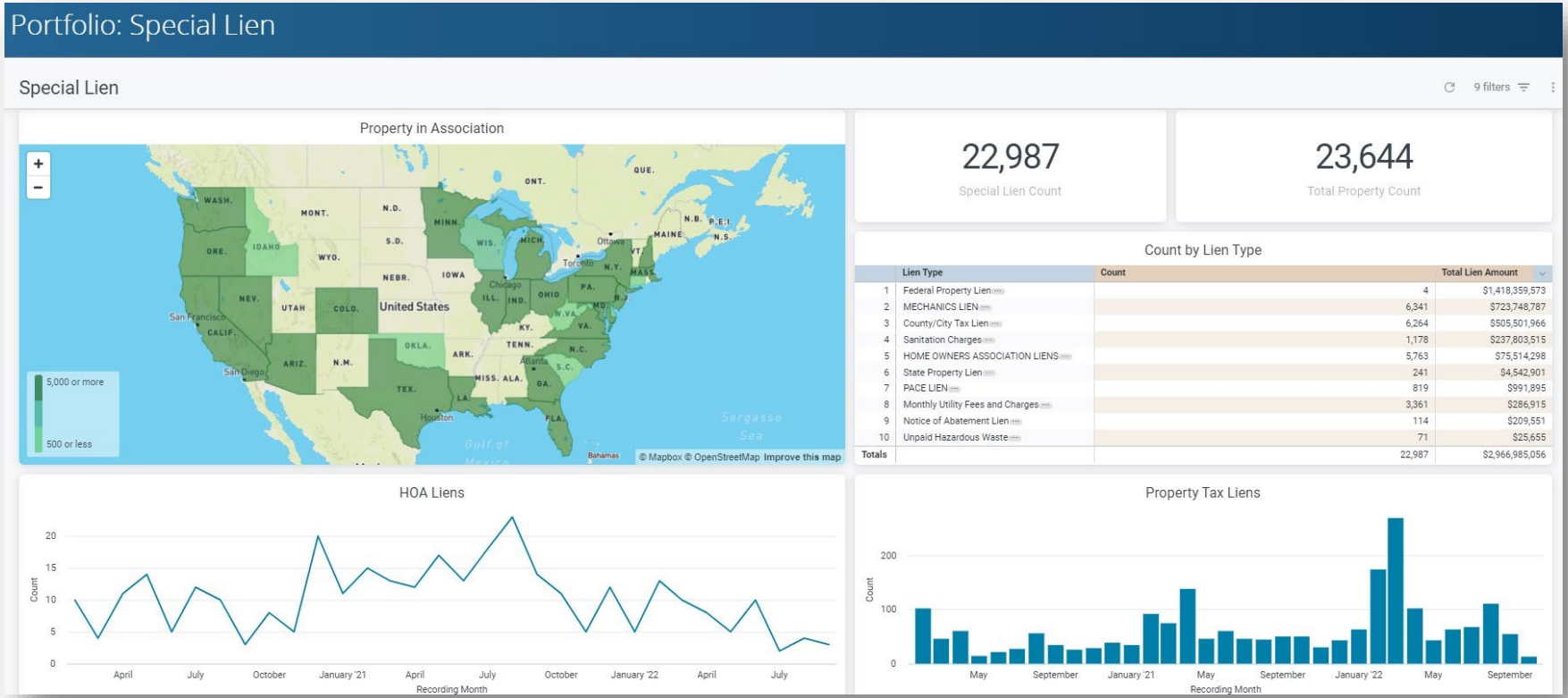
Feature 2: The Next Generation of Portfolio Intelligence



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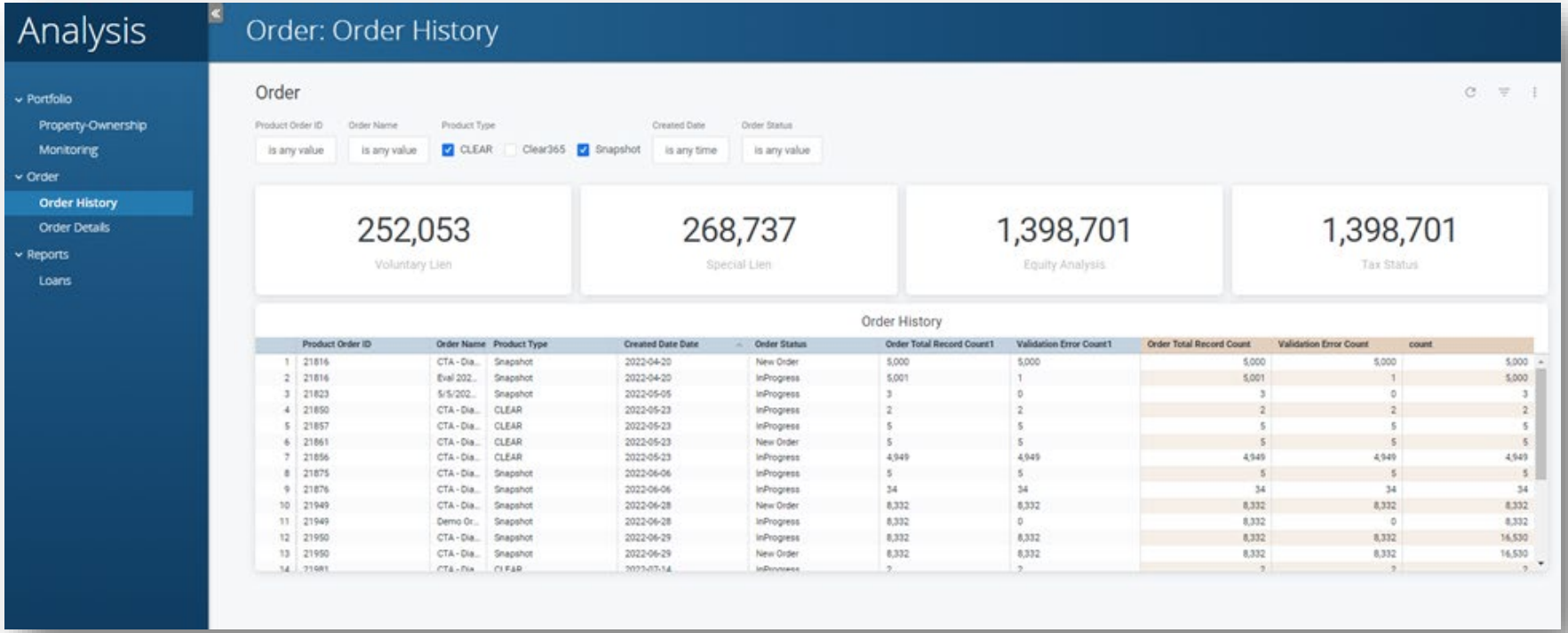
Data File Submission History

– 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.



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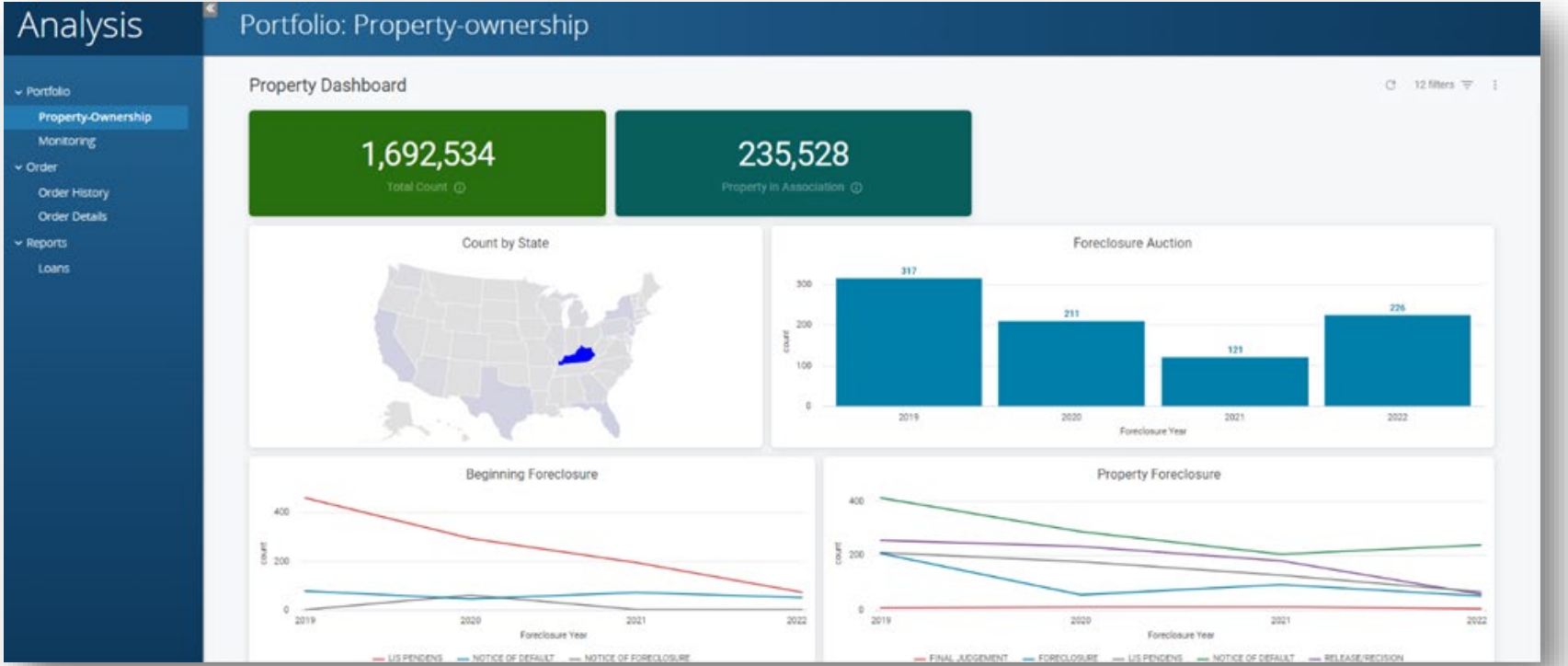
Portfolio Dashboard



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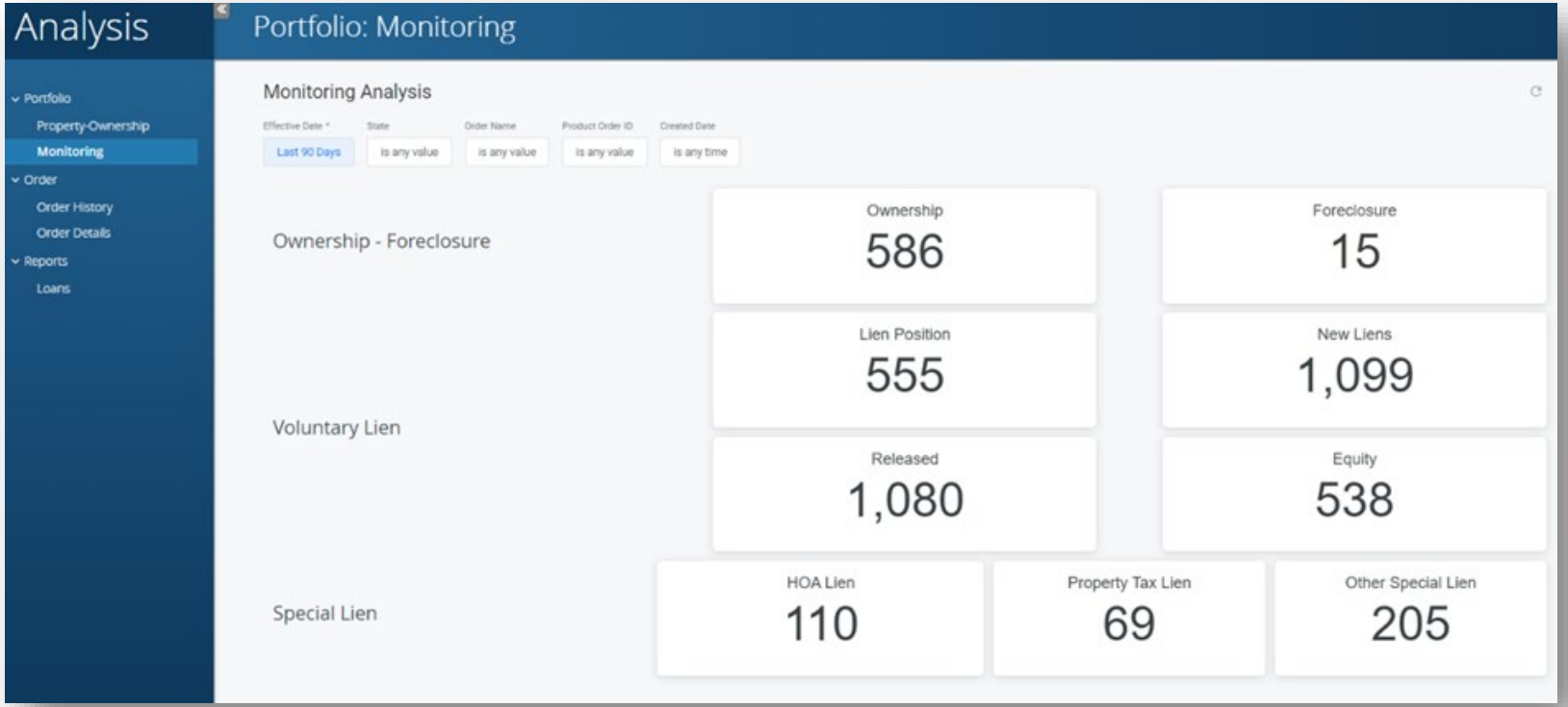
Change Reporting User Experience

- 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.



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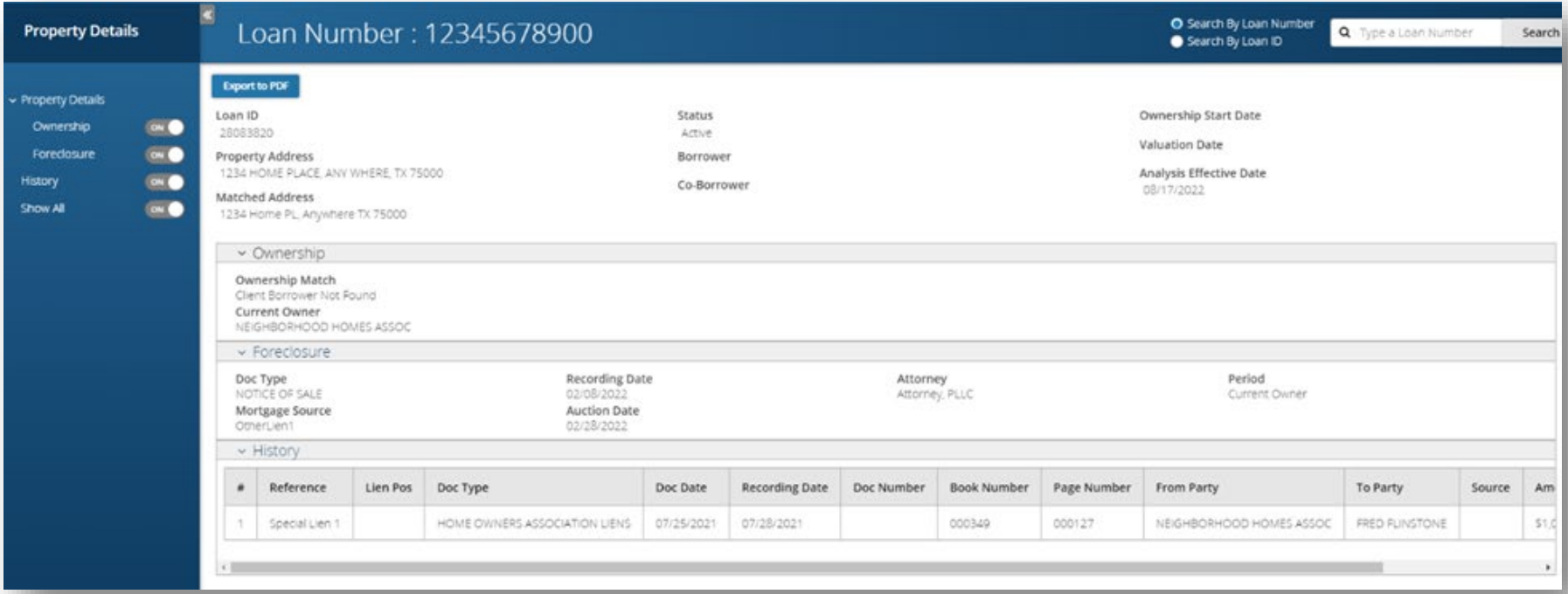
Improved Property-Level Display

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



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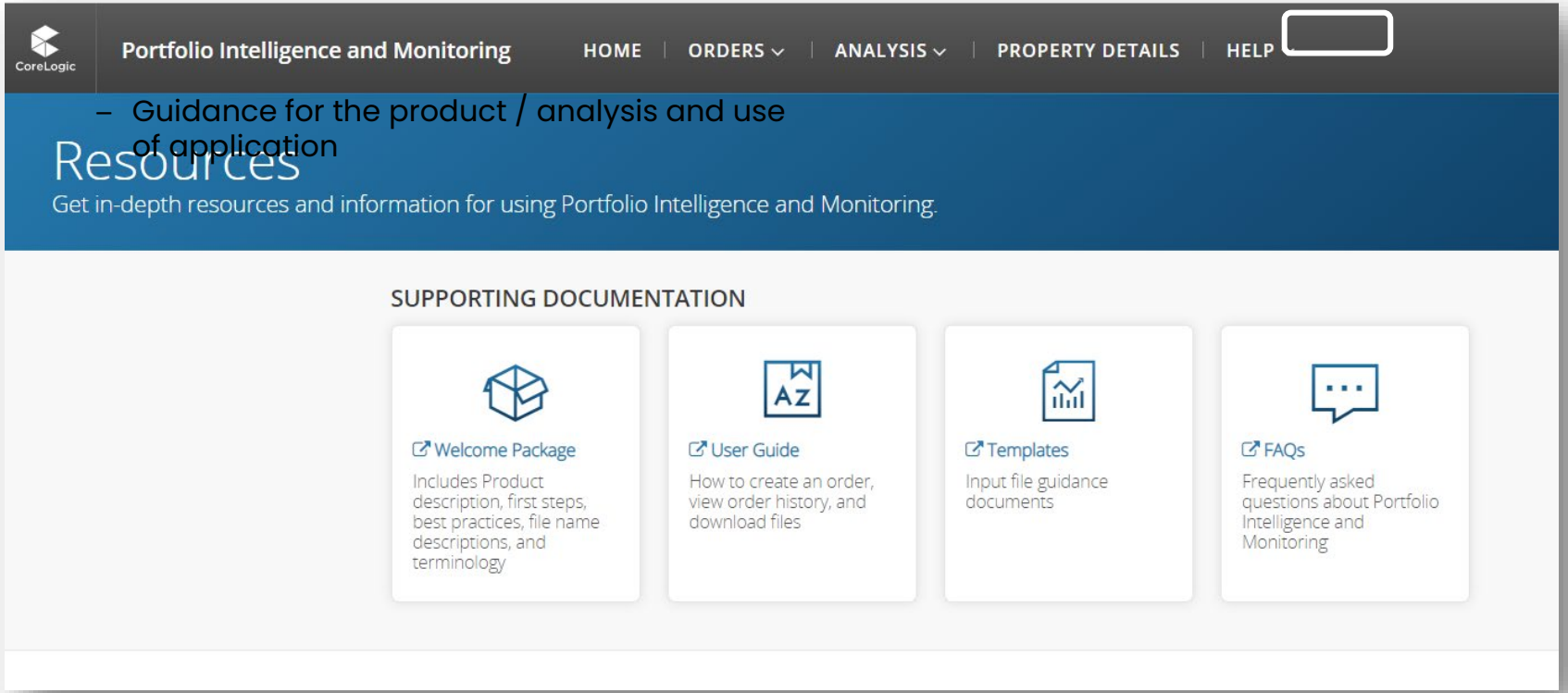
Help Resources and User Management



- Guidance for the product / analysis and use of application

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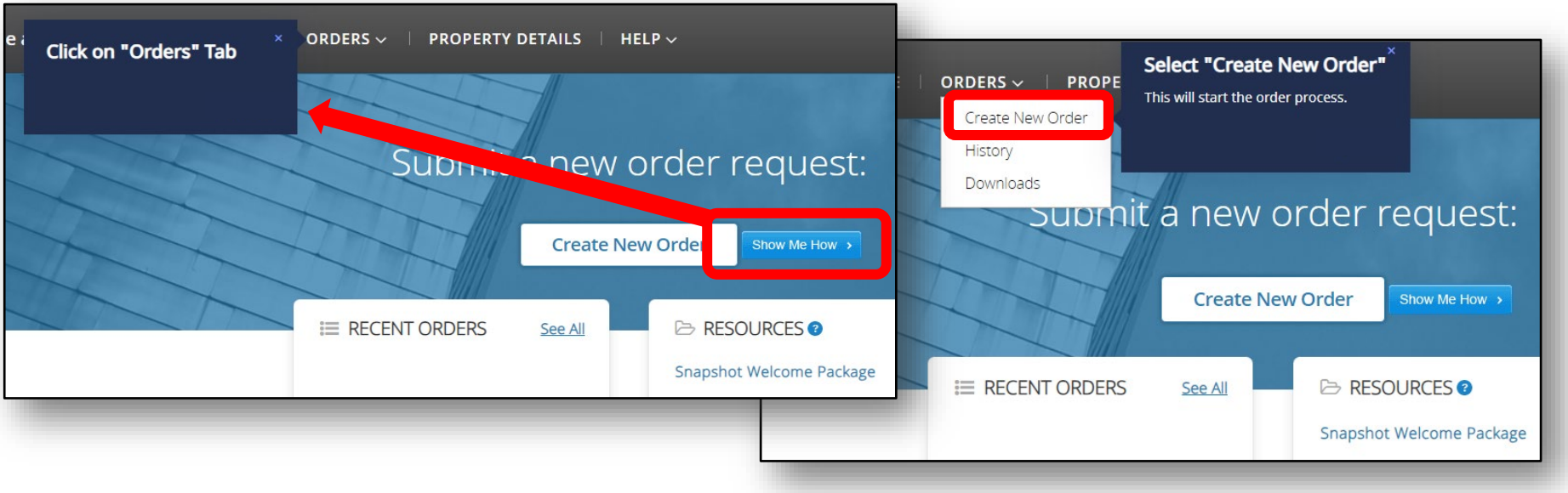
Virtual Help Desk

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.



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Thank You!

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