

Your challenges are complex.
Our solution is simple.

The evolution of loan risk analysis

ENCORE

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360° Full Risk View



FCRA Compliant



100% Decisionable

866.481.1042



Exclusive data intelligence that's 100% decisionable. **ENCORE.**

CoreLogic Credco has redefined how consumer and business data is delivered to meet the demands of today's new age in lending and risk evaluation. The result is ENCORE, a whole new dimension in modern mortgage lending and servicing risk analysis that lets you make faster, more insightful business decisions than ever before. All in a single transaction.

The Next Dimension in Risk Review and Analysis.

Powered by CoreLogic Credco's proprietary nd Merge Technology, ENCORE delivers exclusive next-generation data intelligence that automatically and accurately delivers consumer and other key loan application information from hundreds of data sources. Within seconds, you'll get a comprehensive 360o view of the consumer and the lending transaction, delivering critical data intelligence that's 100 percent decisionable.

ENCORE features a broad range of fraud-specific alerts, optimized predictive fraud scoring models and more robust proprietary data than ever to help lenders improve the overall accuracy of loan and foreclosure risk detection.

What is **nd Merge Technology?**

nd Merge Technology is an FCRA-accredited modern data intelligence solution available only from CoreLogic Credco. Used to power proprietary reporting solutions like ENCORE, nd Merge is a fully scalable data merge technology platform that collects, sorts and organizes consumer and business data intelligence – *FAST*.



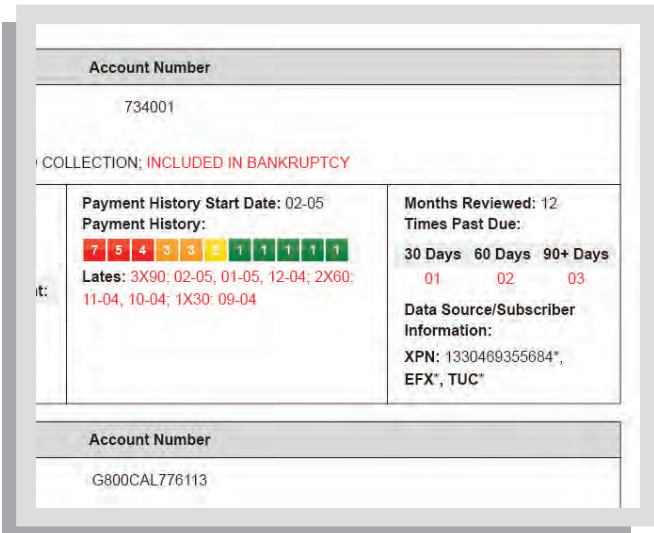
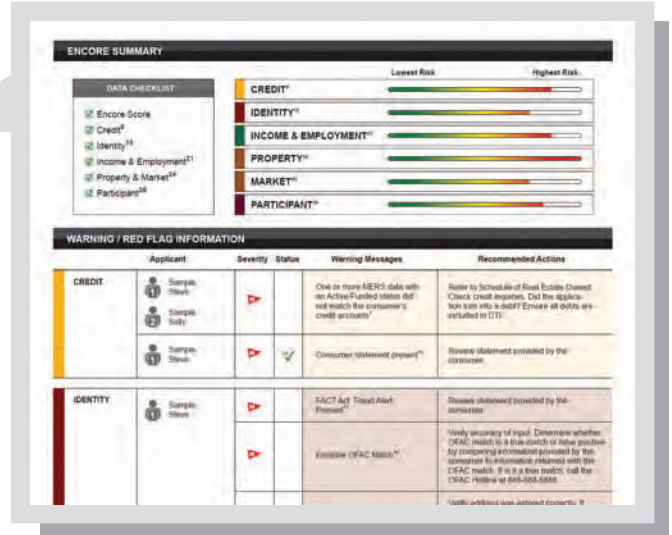
inside **ENCORE**

Exclusive Data Intelligence

ENCORE summary

At-a-glance critical consumer data

Featuring a highly predictive consumer score, the ENCORE Summary draws from multiple data resources, including the MERS database, to deliver critical, easy-to-understand highlights of consumer and transaction data that may represent loan risk indicators.



ENCORE credit

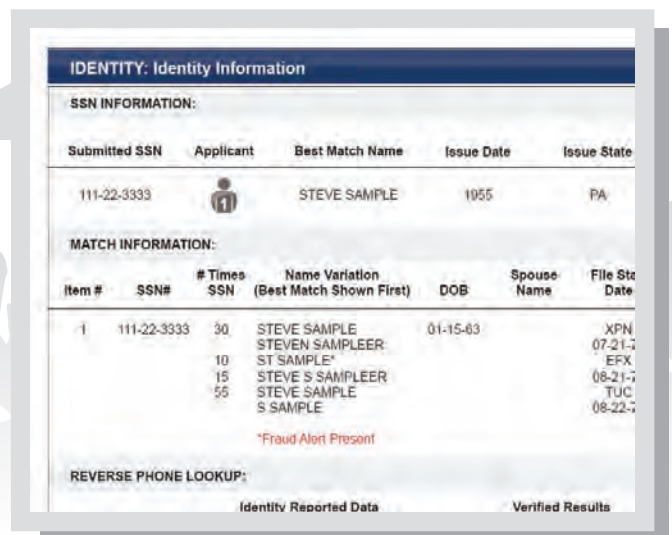
Is your applicant a high or low credit risk?

Access consumer credit information from all 3 national credit bureaus along with public records information and other data sources to help determine the credit worthiness of your applicants.

ENCORE identity

Is your applicant who they say they are?

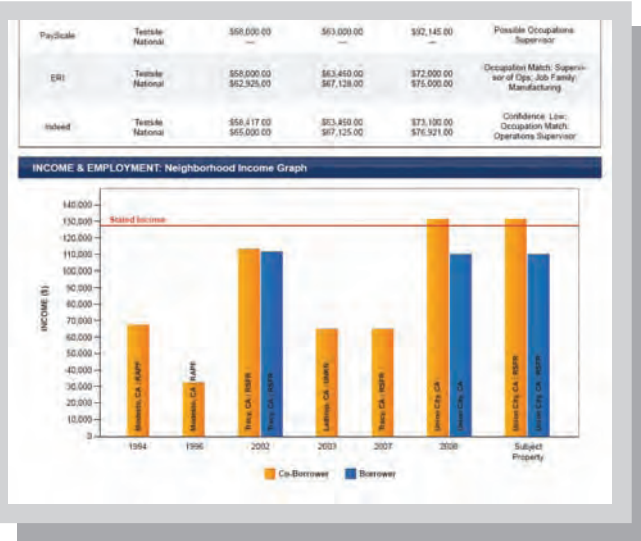
View FACT Act alerts and key identity information, such as name, AKAs, other SSNs and addresses associated with your applicant to help you detect and resolve potential fraud and Red Flags.



ENCORE income

Can your applicant afford to pay the loan?

Validate loan applicant income and employment history to help determine if your applicant has the capacity to meet payment obligations.



ENCORE property

Are there any risks associated with the subject property?

Evaluate characteristics and historical data, owner occupancy analysis, estimated value, comparables and valuation on nearby property sales to determine potential risks associated with the subject property.

PROPERTY & MARKET: Owner Occupancy Analysis				
Applicant				
1	Properties Ever Owned:	3	Sq Footage - Subject Property:	2,000
	Properties Currently Owned:	3	Sq Footage - Likely Residence:	2,000
	Owner of Subject Property:	Yes	Value Direction:	0
	Median Value - Subject Property:	\$382,450	Value Shift:	N/A
	Median Value - Likely Residence:	\$382,450	Square Footage Direction:	0
			Square Footage Shift:	0
2	Properties Ever Owned:	4	Sq Footage - Subject Property:	2,000
	Properties Currently Owned:	3	Sq Footage - Likely Residence:	2,600
	Owner of Subject Property:	Yes	Value Direction:	0
	Median Value - Subject Property:	\$382,450	Value Shift:	N/A
	Median Value - Likely Residence:	\$382,450	Square Footage Direction:	0
			Square Footage Shift:	0
PROPERTY & MARKET: Subject Property Details				
SUBJECT PROPERTY REPORT				
Site Address:	4530 First American, Redlands, CA 90000	Assessed Market:		
Current Owner:	Shayen Sampal	Negative Amortization:	No	
Second Owner:		Legal Desc:		
Spouse:	Sally Sampal	County:	Yuba County	
Last Transfer Date:	12/07/2009	MSA Name:	North County, CA	

ENCORE participants

Do you know who's involved in the loan transaction?

Helps assess broker origination risk and verifies licensing information on third-party brokers, appraisers, loan officers and other mortgage professionals by screening against the HUD LDP, GSA-EPLS and other exclusionary lists to help protect the integrity of the loan transaction.

PARTICIPANT: Warning Information				
Broker	Severity	Status	Warning Messages	Recommended Actions
1	High	Open	Risk associated to past loans to this broker is unusually high compared to industry.	Thorough review of all loan documentation.
	High	Open	Risk associated to past loans for the broker is noticeably higher than the markets they do business in.	Thorough review of all loan documentation.
PARTICIPANT: Loan Quality				
Scorecard Date Range: 06/2008 - 07/2009				
Participant	Loan Count	Collateral Risk Measure (CRM)	Risk	
All Sample Mortgage	1250	8.25		
Broker's Loans Across Industry	Peer	13.6		
Broker's Loans to Sample Mgt Only	47	12.7		
PARTICIPANT: Broker Name (154137)				
115 BACE ST SAN TRIST, CA 95099 (909) 280-5888				
Lend Use: COFF Phone: 996290-8888 Cell Phone: N				

About CoreLogic Credco

Tracing its history over 50 years, CoreLogic Credco is the nation's number one provider of merged and specialized credit reports, processing over 90 million credit and related transactions annually. With access to one of the nation's largest consumer and business databases, CoreLogic Credco leads the mortgage; automotive; bankruptcy; motor vehicle records; recreational vehicle; marine and other specialty credit and retail markets with a broad range of advanced business information solutions designed to reduce risk and improve business performance. CoreLogic Credco provides one out of every two credit reports to the mortgage industry. For more information visit www.credco.com.

About CoreLogic

CoreLogic (NYSE: CLGX) is a leading provider of consumer, financial and property information, analytics and services to business and government. The company combines public, contributory and proprietary data to develop predictive decision analytics and provide business services that bring dynamic insight and transparency to the markets it serves. CoreLogic has built the largest U.S. real estate, mortgage application, fraud, and loan performance databases and is a recognized leading provider of mortgage and automotive credit reporting, property tax, valuation, flood determination, and geospatial analytics and services. More than one million users rely on CoreLogic to assess risk, support underwriting, investment and marketing decisions, prevent fraud, and improve business performance in their daily operations. Formerly the information solutions group of The First American Corporation, CoreLogic began trading under the ticker CLGX on the NYSE on June 2, 2010. The company, headquartered in Santa Ana, Calif., has more than 10,000 employees globally with 2010 revenues of \$1.6 billion. For more information visit www.corelogic.com.

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