

## **IDENTITYPRO®**

Using state-of-the-art behavioral analysis that reveals suspicious patterns, IdentityPro® assesses a borrower's likelihood to commit lending fraud. Representing a revolutionary step beyond more traditional identity verification methods, IdentityPro offers a more efficient and certain path to isolating borrower risk with the highest potential for impacting loan loss. Whether applied to a single loan or a loan pool, IdentityPro is the ultimate tool for zeroing in on borrower fraud.

In recent years, real estate fraud has become one of the mortgage banking industry's most destructive concerns. Our risk management tools alleviate the problem by strengthening mortgage originators' and investors' ability to detect potential fraud when originating or purchasing a loan.

Identity theft and other borrower-based fraud techniques are becoming more sophisticated, exacting an increasing toll on profits. Compliance and misrepresentation tools alone are no longer adequate to address these threats. Lenders and investors need more refined methods to proficiently detect the types of borrower fraud most likely to result in early payment default and increased loss severity.

IdentityPro delivers the edge lenders need to stay ahead of dishonest borrowers. By harnessing advanced pattern recognition technologies, IdentityPro clearly distinguishes borrower patterns often associated with fraudulent activity. IdentityPro works by modeling borrower transactions and other relevant data to more precisely determine borrower risk. In addition, IdentityPro includes compliance and misrepresentation capabilities to spot identity theft, straw borrowers and owner-occupancy misrepresentation.

#### Putting IdentityPro to work

IdentityPro can deliver critical assistance during loan application, underwriting or pre-funding review by spotting a borrower's living, buying and selling patterns. IdentityPro's easy-to-use interface and reports provide alerts for questionable activity, including transient behavior, owner occupancy, property value change, and SSN activity.

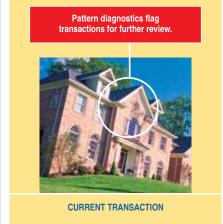
#### Rule sets customized for your business

IdentityPro is flexible and supports each customer's unique requirements. Lenders and investors determine the rules that align with risk tolerances, business models and geographic factors that are right for them.

#### **Additional Benefits**

- Reduced write-offs due to early payment defaults
- ) Identity theft prevention
- Expanded production capacity without increased staffing
- Reduced or avoided loan origination costs
- Better pricing and terms on loan sales

# IdentityPro Recognizes Suspicious Patterns



IdentityPro recognizes suspicious patterns by catching a series of unlikely events.

### Powering your workflow

Once IdentityPro is incorporated into the workflow, lenders can increase production and pull-through rates by streamlining the approval process for acceptable loans. Alerts and flags included in the IdentityPro report act as guideposts to speed review and decision making. Business moves faster, on solid footing, as the organization's decision intelligence grows. IdentityPro is the business tool for verifying and categorizing borrower fraud risk.

#### 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, a member of The First American Corporation (NYSE:FAF) family of companies, is the largest provider of real estate, property and ownership data and advanced analytics for information on foreclosures, delinquencies, median home prices, home price indices, home valuations, sales activity and mortgage loan originations. The market-specific data covers 7,575 ZIP codes, 958 Core Based Statistical Areas (CBSA) and 3,050 counties located in all 50 states and the District of Columbia. This data represents 99 percent of the United States population, 140 million (97 percent) of all properties, more than 50 million active mortgages and \$2 trillion in loan-level, non-agency mortgage securities. First American CoreLogic's products and services enable customers to better manage mortgage risk, protect against fraud, acquire and retain customers, manage credit risk, mitigate loss, decrease mortgage transaction cycle time, more accurately value properties and determine real estate trends and market performance. More information about First American CoreLogic can be found at www.facorelogic.com.