

LexisNexis® RiskView™

Screen Loan Applicants With RiskView™ Through a Single-Point Interface

CoreLogic® Teletrack™ creates a seamless and efficient vehicle for processing loan applications using a more vigorous risk evaluation by allowing clients to access LexisNexis RiskView. The RiskView solution enhances screening of high-risk borrowers with limited credit histories using public record and other proprietary data, such as:

- ▶ Property deeds
- ▶ Mortgages
- ▶ Liens
- ▶ Personal property titles
- ▶ Criminal history

Teletrack's clients can leverage this vast and comprehensive data to assess applications when data from other sources is limited or nonexistent. The LexisNexis RiskView solution augments Teletrack data returned during a transaction in situations where there is no record of the consumer in the Teletrack database and provides incremental segmentation of applications with a detailed history in the Teletrack database.

When an inquiry is made to Teletrack, the RiskView solution enhances applicant credit screening by providing a score and attributes. Teletrack's clients can access the RiskView score through the same interface used to process credit inquiries against the Teletrack database as a follow-on or concurrent transaction. CoreLogic Teletrack also enables access to the underlying data that makes up the RiskView score. This data can be used for statistical modeling to increase approvals, reduce default rates and improve profitability by customizing lending terms to specific applicants. The service will deliver the RiskView score and the associated data attributes.



PUBLIC
RECORDS
DATA

RiskView Assesses Risk Based on these Reliable Indicators:

- ▶ Residential stability
- ▶ Utility payment consistency
- ▶ Asset ownership
- ▶ Derogatory status
- ▶ Life-stage analysis

FOR MORE INFORMATION PLEASE CALL 1-800-729-6981

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LN-040610-01

teletrack.com