

FNC'S PORTFOLIO ANALYSIS

FEATURING THE



PRE-BID SPREADSHEET



CONFIDENCE SCORE

The higher the number, the more confident you can be in the property's estimated value.



ESTIMATED VALUE

An estimated value for each property: an invaluable benefit for investors!



MARKET, VALUE & FORECLOSURE INDICATORS

Visual markers of foreclosure activity and value trends show you what's happening in a given market.

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Collateral DNA
 Data and Analytics for the Real Estate Industry
Know the Score.

BID LIKE NEVER BEFORE

FNC®'s Portfolio Analysis, featuring Collateral Gauge, revolutionizes the bid tape by analyzing each listed property and providing invaluable data for the investor. FNC uses four different home and market indices to derive the best estimated value for the properties in your portfolio. Moreover, a Confidence Score assigned to each value gives you decision assistance at a glance. The report gains even more power with the addition of our market, value, and foreclosure indicators. Information is presented spreadsheet-style on a convenient summary tab, so you can bid with confidence faster than ever.

WHOLE LOAN & RMBS SOLUTIONS

APPEND & STANDARDIZE ADDRESSES, STREAM DATA, IMPROVE WORKFLOW & REPORTING EFFICIENCY

Input	Leaf	MARKET VALUE	Blended	FNC Estimated Value as of	FNC Estimated Value Distressed	Difference	Distressed Percent	Last Sales Price	Date	Housing Price Trend	Market Activity	Foreclosure Type	Foreclosure Date	Foreclosure Market Impact	Non-Conforming?	Non-Conforming Reason	1 Mile Property Count	1 Mile AVW Percentile	1 Mile CVW Percentile	1 Mile 25th Percentile	1 Mile 50th Percentile	1 Mile 75th Percentile	
2	85213	7/20/14	YES	\$142,500.00	\$131,188.44	\$11,311.56	7.94%	\$74,600.00	2/2/04	Stable	Stable	NO					67	20.0%	16.8%	\$177,000.00	\$209,000.00	\$262,000.00	
4	19445	5/24/14	YES	\$165,000.00	\$93,600.00	\$71,400.00	43.27%	\$32,200.00	3/30/07	Increasing	Declining	NO					49	53.8%	28.0%	\$400,000.00	\$463,000.00	\$463,000.00	
5	7304	3/20/15	YES	\$410,000.00	\$369,577.40	\$40,422.60	9.86%	\$315,000.00	10/10/03	Declining	Increasing	NO					30	45.4%	26.7%	\$302,250.00	\$210,000.00	\$247,000.00	
6	71120000	12/29/15	YES	\$165,000.00	\$134,266.69	\$30,733.31	18.62%	\$80,000.00	7/22/05	Increasing	Increasing	NO					97	10.4%	45.3%	\$483,750.00	\$67,000.00	\$1,020,000.00	
7	20180	2/28/15	YES	\$50,000.00	\$42,239.54	\$7,760.47	15.53%	\$90,000.00	11/21/05	Stable	Increasing	NO					33	20.3%	32.8%	\$18,940.00	\$18,940.00	\$14,428.00	
8	75042000	5/23/14	YES	\$20,000.00	\$109,933.88	\$89,933.88	449.67%	\$13,910.00	7/28/03	Increasing	Increasing	NO					140	24.0%	29.2%	\$277,107.00	\$278,874.00	\$489,984.00	
9	70909000	5/23/14	YES	\$234,000.00	\$193,861.09	\$40,138.91	17.15%	\$252,700.00	7/20/06	Increasing	Increasing	NO					29	37.7%	20.0%	\$111,124.00	\$18,125.00	\$162,369.00	
10	77098000	5/26/14	YES	\$110,000.00	\$100,440.10	\$9,559.90	8.69%	\$134,000.00	6/22/07	Increasing	Increasing	NO					48	37.8%	33.6%	\$138,000.00	\$77,000.00	\$109,250.00	
11	85000	9/7/14	YES	\$44,000.00	\$6,298.00	\$37,702.00	85.68%	\$139,900.00	3/21/06	Stable	Increasing	NO					140	84.0%	83.1%	\$292,750.00	\$37,050.00	\$379,000.00	
12	8002	3/29/15	YES	\$425,000.00	\$342,415.10	\$82,584.90	19.43%	\$421,798.00	4/28/06	Stable	Increasing	NO											
37.6% of properties observed have an 'Age' less than (c) the subject. 87.9% of properties observed have a 'Bedroom' less than (c) the subject. 82.8% of properties observed have a 'Gross Living Area' less than (c) the subject. 78.8% of properties observed have a 'Lot Size' less than (c) the subject.																							
13	2072	11/26/14	YES	\$378,000.00	\$335,511.00	\$42,489.00	11.24%	\$ -				NO					31	49.3%	75.8%	\$282,000.00	\$328,000.00	\$373,000.00	
14	73072000	6/19/15	YES	\$260,000.00	\$181,236.56	\$78,763.44	30.29%	\$131,000.00	8/25/04	Declining	Declining	NO					85	60.8%	68.6%	\$188,000.00	\$188,000.00	\$277,500.00	
15	2937	9/20/14	YES	\$300,000.00	\$284,717.07	\$15,282.93	5.10%	\$220,400.00	2/20/04	Declining	Stable	NO					117	18.1%	18.1%	\$299,000.00	\$80,000.00	\$429,250.00	
16	94040000	4/7/14	YES	\$50,000.00	\$45,187.61	\$4,812.39	9.62%	\$40,000.00	11/2/05	Increasing	Declining	NO					3						
17	8402	6/18/15	YES	\$90,000.00	\$82,300.91	\$7,699.09	8.55%	\$84,500.00	2/12/08	Increasing	Increasing	NO					15	79.0%	79.7%	\$96,000.00	\$49,000.00	\$121,200.00	
18	33907	3/27/15	YES	\$70,000.00	\$67,500.27	\$2,499.73	3.57%	\$40,000.00	7/1/03	Increasing	Increasing	NO					29	27.0%	81.3%	\$197,000.00	\$397,000.00	\$460,000.00	
19	33811	6/28/15	YES	\$118,000.00	\$77,306.64	\$40,693.36	34.48%	\$78,000.00	10/6/00	Increasing	Declining	NO					112	63.7%	69.6%	\$74,825.00	\$4,450.00	\$121,000.00	
20	6054	5/23/14	YES	\$170,000.00	\$164,860.00	\$5,140.00	3.02%	\$145,000.00	4/27/01	Declining	Stable	NO					66	47.3%	49.4%	\$100,000.00	\$182,300.00	\$244,125.00	
21	60040000	5/23/14	YES	\$155,000.00	\$130,800.00	\$24,200.00	15.55%	\$199,000.00	5/22/06	Declining	Stable	NO					54	21.8%	19.5%	\$176,760.00	\$297,500.00	\$137,250.00	
22	87120000	10/23/14	YES	\$145,000.00	\$134,207.00	\$10,793.00	7.44%	\$ -				NO					97	48.9%	43.3%	\$124,977.00	\$15,000.00	\$174,122.00	
23	22191	12/1/14	YES	\$82,000.00	\$74,728.00	\$7,272.00	8.87%	\$10,000.00	3/7/06	Stable	Increasing	NO					21	33.8%	17.0%	\$82,000.00	\$49,750.00	\$98,000.00	
24	80013	4/8/15	YES	\$299,500.00	\$273,798.62	\$25,701.38	8.58%	\$250,000.00	3/7/06	Stable	Increasing	NO					237	89.3%	81.2%	\$283,000.00	\$260,500.00	\$289,925.00	
25	95148	8/27/14	YES	\$195,821.00	\$180,333.44	\$15,487.56	7.92%	\$241,000.00	3/18/08	Increasing	Increasing	NO					18	18.8%	18.8%	\$193,625.00	\$200,000.00	\$288,250.00	
26	99206	12/12/14	YES	\$122,000.00	\$87,124.45	\$34,875.55	28.59%	\$149,600.00	11/14/06	Stable	Stable	NO					27	38.7%	15.0%	\$128,760.00	\$198,500.00	\$238,650.00	
27	33812	6/18/15	YES	\$127,000.00	\$95,729.16	\$31,270.84	24.62%	\$79,000.00	7/15/06	Stable	Stable	NO					91	29.9%	23.4%	\$134,100.00	\$175,000.00	\$240,000.00	
28	34952	9/27/15	YES	\$82,000.00	\$80,880.60	\$1,119.40	1.37%	\$75,000.00	6/15/09	Increasing	Stable	NO					59	35.2%	37.2%	\$59,000.00	\$85,000.00	\$28,000.00	
29	286010000	4/16/15	YES	\$100,000.00	\$71,767.33	\$28,232.67	28.23%	\$96,500.00	8/24/00	Increasing	Increasing	NO					16	66.7%	66.3%	\$5,000.00	\$78,750.00	\$122,250.00	
30	12653	12/14/14	YES	\$199,000.00	\$186,445.00	\$12,555.00	6.31%	\$199,000.00	4/27/01	Declining	Declining	NO					15	26.7%	34.0%	\$160,000.00	\$24,525.00	\$275,000.00	
31	33823	12/10/14	YES	\$183,000.00	\$152,931.55	\$30,068.45	16.44%	\$157,000.00	12/17/02	Increasing	Declining	NO					8	48.4%	46.7%	\$106,725.00	\$167,500.00	\$228,750.00	
88.5% of properties observed have an 'Age' greater than (p) the subject. 66.9% of properties observed have a 'Gross Living Area' less than (c) the subject. 75.7% of properties observed have a 'Lot Size' greater than (p) the subject.																							
32	48992	12/15/14	YES	\$130,000.00	\$106,126.56	\$23,873.44	18.37%	\$143,000.00	3/20/08	Declining	Stable	NO					73	78.2%	58.1%	\$107,500.00	\$125,000.00	\$144,000.00	
33	94546	9/25/14	YES	\$490,000.00	\$385,440.82	\$104,559.18	21.34%	\$399,000.00	4/27/02	Declining	Stable	NO					91	24.9%	19.5%	\$55,000.00	\$73,000.00	\$78,000.00	
34	14648	6/18/15	YES	\$230,000.00	\$140,699.64	\$89,300.36	38.83%	\$157,000.00	6/28/07	Declining	Stable	NO					10	22.1%	24.3%	\$123,450.00	\$32,500.00	\$48,750.00	
35	2101	11/20/14	YES	\$282,000.00	\$169,300.00	\$112,700.00	40.12%	\$85,000.00	7/7/03	Declining	Declining	NO					24	20.5%	36.7%	\$271,875.00	\$38,750.00	\$59,975.00	
36	97121000	10/27/14	YES	\$193,000.00	\$256,631.70	\$63,631.70	33.23%	\$95,000.00	6/27/07	Increasing	Increasing	NO					80	83.8%	72.7%	\$230,000.00	\$272,450.00	\$326,875.00	
100.0% of properties observed have a 'Bedroom' less than (c) the subject. 87.3% of properties observed have a 'Gross Living Area' less than (c) the subject. 7% of properties observed have a 'Lot Size' less than (c) the subject.																							
37	83406	9/6/14	YES	\$215,000.00	\$169,694.64	\$45,305.36	21.08%	\$199,904.00	6/19/07	Stable	Increasing	NO					23	49.6%	34.9%	\$192,482.00	\$253,232.00	\$277,472.00	
38	92073	4/14/15	YES	\$145,000.00	\$122,800.00	\$22,200.00	15.31%	\$144,500.00	9/11/03	Stable	Increasing	NO					65	72.9%	73.1%	\$1,500.00	\$117,000.00	\$147,000.00	
39	7094	3/26/14	YES	\$400,000.00	\$292,000.00	\$108,000.00	27.00%	\$162,500.00	9/16/08	Increasing	Increasing	NO					34	40.3%	51.1%	\$178,250.00	\$265,500.00	\$381,250.00	
40	2324	8/23/14	YES	\$280,000.00	\$169,200.00	\$110,800.00	40.00%	\$303,000.00	6/8/08	Increasing	Increasing	NO					11	43.8%	46.8%	\$275,000.00	\$329,000.00	\$465,000.00	
41	7853	11/18/14	YES	\$145,000.00	\$154,000.00	\$-9,000.00	-6.21%	\$131,500.00	12/13/11	Increasing	Increasing	NO					56	39.9%	22.2%	\$140,000.00	\$20,500.00	\$20,575.00	
42	114340000	3/13/15	YES	\$145,000.00	\$38,788.72	\$106,211.28	73.25%	\$45,000.00	3/28/04	Declining	Declining	NO					34	77.6%	75.8%	\$191,188.00	\$46,050.00	\$50,000.00	
43	774494017	5/24/14	YES	\$2,500.00	\$2,367.44	\$132.56	5.30%	\$7,700.00	6/16/07	Stable	Stable	NO					152	16.1%	13.2%	\$146,863.00	\$17,250.00	\$20,891.00	
44	95410000	11/13/14	YES	\$60,000.00	\$46,100.00	\$13,900.00	23.17%	\$50,000.00	4/27/05	Stable	Stable	NO					76	45.9%	47.2%	\$97,750.00	\$27,000.00	\$33,750.00	
45	88209000	5/16/14	YES	\$1,500.00	\$4,311.00	\$-2,811.00	-187.40%	\$1,800.00	6/5/07	Declining	Stable	NO					19	36.6%	13.7%	\$6,847.00	\$122,971.00	\$146,772.00	
46	4997	3/12/14	YES	\$17,000.00	\$9,800.00	\$7,200.00	42.35%	\$18,000.00				NO											

VALUE ADDED

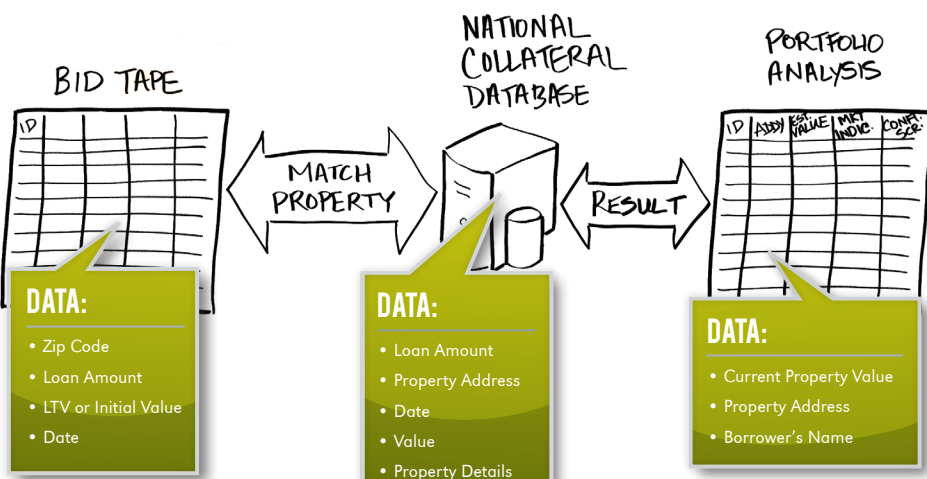
Determining what a property is worth just got easier. FNC blends appraisal data from millions of properties with public record information to create our National Collateral Database™, giving you the freshest, most comprehensive property data available. FNC then appends the property data directly to your bid tape.

With FNC's solutions, you'll see the street address of RMBS properties right on your bid tape. Knowing the street address

of properties in a portfolio means you'll also have access to all the property data—its sale price, comparables, neighborhood characteristics, and trends in its local market.

Use this knowledge to review the subject property's unique characteristics; evaluate the property's comparables and its neighborhood; observe and forecast market trends; identify trends among distressed sales; and determine whether values are improving or declining.

WE ADD THE DATA YOUR BID TAPE IS MISSING



WANT A SAMPLE?

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