DataTree ACADEMY

FORECLOSURE INFORMATION Rev. 20201015

First American Data & analytics

First American Data Tree LLC and First American Mortgage Solutions, LLC, (the operating entities that may provide products and services as First American Data & Analytics) make no express or implied warranty regarding the information presented and assume no responsibility for errors or omissions. First America, DataTree and the eagle logo are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.

©2020-2021 First American Financial Corporation and/or its affiliates. All rights reserved. NYSE: FAF

Contents

| Overview | 2 |
|---|---|
| Using the Interactive Map | 3 |
| Definitions | 3 |
| Using the Filters: | 4 |
| Using the Foreclosure Report and the Subject Property Tab | 5 |

Overview

This How-To guide will walk through the common methods for locating properties in the foreclosure process.

NOTE: Foreclosure information is taken directly from documents recorded at the counties.

Properties in the foreclosure process can be found by using the interactive map or through using the filters. Additionally, a Foreclosure Report is also available for individual properties.

Using the Interactive Map

The map includes pins for identifying which properties are in a particular status. If a property has progressed through more than one foreclosure stage, the parcel will be denoted with a black dot.



Definitions:

For Sale: Property is currently on the market.

Recent Sale: The property transferred ownership in the last 12 months.

Default: The property owner has not made a mortgage payment for a defined period, often 90-days, at which time, the lien holder will file a Notice of Default or Lis Pendens. This will inform the property owner that the lender may sell the property to recoup their loan unless the loan is brought current.

Auction: The property has now reached the stage where the lien holder has filed a Notice of Sale informing the homeowner that the property is scheduled to be sold at auction on a specific date, time, and location.

REO: The title for the property has now passed to the lien holder (i.e. it didn't sell at auction).

REO Sale: The property was sold by the lien holder to another party. Note that this may have occurred two months ago or two years ago, as an REO Sale is simply what happened at the last transfer (example: Bank

to private homeowner).

Short Sale: An Arms-length transaction where the sale price was less that the original mortgage amount. Often takes place during the Default stage and before the Auction.

The interactive map with the foreclosure pins enabled:



Note the key at the top right corner of the map. The map with the pins can also be printed by clicking the Print Map button (last button on the map tools bar)

Using the Filters:

Creating a list of properties in the foreclosure status can also be created through the Advanced Search.

After selecting your geography, scroll down to the Foreclosure Information section to add foreclosure stage filters.

| oreclosure Bundle | | | | |
|------------------------------|---------------|---|-----|--|
| Foreclosure Status | Click or Type | | v | |
| Foreclosure Recorded Date | is between | • | and | |
| Foreclosure Event Date | is between | v | and | |
| Foreclosure Amount | is between | • | and | |

Clicking on the Foreclosure Status drop down list will allow you to select more than one foreclosure status. It is recommended that you include a date range as well to narrow your search to a relevant time period.

| Foreclosure Bundle | | |
|------------------------|---------------|--|
| Foreclosure Status | Click or Type | |
| Foreclosure Recorded | Default | |
| Date | Auction | |
| Dato | REO | |
| Foreclosure Event Date | REO Sale | |
| Foreclosure Amount | Short Sale | |

Once your list is created, you can create multi-line reports, labels, or export the information in Excel (csv file).



For more information on these three features, see the various Farming How-To Guides.

Using the Foreclosure Report and the Subject Property Tab

Foreclosure information pins will also be displayed on the Subject Property tab as shown here:



Foreclosure specific documents and their timeline can be found in the Foreclosure report.

The Foreclosure Report shows a document summary at the top of the report followed by additional property and tax related information.

| Property Data Reports 🔷 🗸 | Foreclosure F | Report | | | 🖺 Save | 🖨 Print 🖪 Email | 🗖 Notes | ℃ Links | < Actions |
|--|---|--------------------------------|--|----------------------------|----------------|---|----------------------------|----------------------------|-----------|
| ○ Property Detail Report ☆ 7 | 3019 Filmore Way | , Costa Mesa, | CA 92626-2893 | | | Ora | nge County [|)ata as of: 0! | 5/16/2019 |
| \circ TotalView Report $\Rightarrow 2$ | AFIN: 1 | | | | | | · · | | |
| O Transaction History Report 🛛 🕁 🦕 | Latest Foreclosure Document Type / Lis | Activity Lis Pendens / | Recording D | ate: 1 | 2/06/2018 | Orig. Record | ing Date: | | |
| 🔹 🔿 Open Lien Report 🛛 👷 🌱 | Pendens Type: Filing Date: | Mortgages 12/06/2018 | Default Date | ð; | | Default Amo | unt: | | |
| 🔹 🔿 Neighbors Report 🛛 👷 🥇 | Unpaid Balance: Auction Location: | | Auction Date | e: | | Opening Bid Auction City | | | |
| 🔿 🔿 Sales Comparables 🛛 👷 🦕 | Defendant: Plaintiff: | Canadi A. Long | - | | | | | | |
| 🔿 Tax Status Report 🔗 😭 | Foreclosure Activity | 1 | | | | | | | |
| 🔹 🔵 Foreclosure Report 🛛 😭 | i orodiosaro Astiri, | | | | | | | | |
| 🔿 HOA Lien Report 🛛 🚖 🖉 | Туре | Date | Doc # C | Drig. Doc # | Orig. Rec Date | Unpaid Balance | Lender | | |
| ○ PACE Lien Report 🔄 | Lis Pendens | 12/06/2018 | 2018.457303 | | | | | | |
| ○ Title Chain & Lien Report ☆ | Notice Of Sale | 08/24/2018 | 2018.312307 2 | 2006.422921 | | \$515,712 | | | |
| | Notice Of Default | 05/23/2018 | 2018.188152 2 | 2006.422921 | | | New Oast | Madanas | |
| | | 06/26/2006 | 2000.422921 | | | | New Cent | iry mortgage | |
| | Owner Information Owner Name: Vesting: Mailing Address: | 3019 Filmore | Way, Costa Mesa, CA | 4 92626-2893 | | | | | |
| | Location Informatio | n | | | | | | | |
| | Legal Description: APN: Munic / Twnshp: Subdivision: | Tr 4281 Lot 1 Thomas Bros | 9 All -Ex S 50 Ft- Alternate AP Twnshp-Rng Tract #: | PN: j-Sec: 4 | 1281 | County: Census Trac Legal Lot / E Legal Book / | / Block: lock: Page: | Orange 063903 / 19 / | 1019 |
| | Property Character | istics | | | | | | | |
| | Gross Living Area: Living Area: Total Adj. Area: Above Grade: Basement Area: Style: Foundation: Quality: Condition: | 3,954 Sq. Ft. 3,448 Sq. Ft. | Total Rooms Bedrooms: Baths (F / H Pool: Fireplace: Cooling: Heating: Exterior Wall Construction | s: i); I: 1 Туре: | | Year Built / I Stories: Parking Type Garage #: Garage Arage Porch Type: Patio Type: Roof Type: Roof Materia | Eff: :: 1: | 1962 / 2 Attached | |
| | Site Information Land Use: | Multi Family Dwelling | Lot Area: | E | 5,790 Sq. Ft. | Zoning: | | | |
| | State Use: County Use: Site Influence: | Triplex | Lot Width / I Usable Lot: Acres: | Depth: | 0.13 | # of Building Res / Comm Water / Sewe | gs: Units: er Type: | 1 3/3 | 2 |

This report may be saved, printed, or emailed.



6