



First American

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IMMEDIATE
RELEASE

FIRST AMERICAN UNVEILS DATATREE AND FRAUDGUARD® INTEGRATED SOLUTION WITH END-TO-END FRAUD DETECTION

Enhanced capabilities and data access streamline investigations for mortgage lenders to produce a higher volume of quality loans

SANTA ANA, Calif., October 20, 2015 – [First American Financial Corporation](#) (NYSE: [FAF](#)), today announced the integration of its advanced [DataTree](#) property research solution with the [FraudGuard](#)® (<http://firstam.com/mortgagesolutions/solutions/fraud-verification/fraudguard.html>) loan-level fraud detection and data integrity tool. Available to lenders through First American's Mortgage Solutions group, the integration empowers FraudGuard users with a sophisticated new tool to investigate potential fraud and loan quality issues. It is being launched in conjunction with the new FraudGuard Property Overview, a next-generation collateral risk analysis component that further promotes superior loan quality.

DataTree is built on the real estate industry's largest database of property, homeowner and recorded document information to deliver the fastest, most comprehensive and user-friendly, property-centric information to mortgage lenders. Its seamless integration with FraudGuard enables users to conduct exhaustive single-source examinations of properties and overall market stability—accessing up-to-date information spanning 99 percent of U.S. housing stock and including more than 5.5 billion recorded document images—without the need to rekey subject property data into an additional research application. When prompted with an alert in FraudGuard, users are seamlessly directed to the specific data and documents inside of the DataTree application to further assist in underwriting.

Lenders relying on FraudGuard alerts to identify potential collateral, ownership and borrower issues will particularly benefit from the DataTree integration. With this highly targeted and streamlined approach to research, issues such as undisclosed properties and liens, signature fraud and real estate owned (REO) assets can now be addressed more efficiently and with more certainty.

“The integration of two powerful First American solutions in FraudGuard and DataTree is the one-two punch lenders require for exhaustive collateral valuation assessment and property research,” said Kevin Wall, president of First American Mortgage Solutions. “The additional enhancement of the FraudGuard Property Overview component will enable end-to-end fraud detection, thereby contributing to a more robust and efficient mortgage origination workflow.”

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Designed in close collaboration with clients to better pinpoint sources of subject property risk, the new FraudGuard Property Overview is backed by First American's extensive public and proprietary data sources and includes: a market-leading Automated Valuation Module (AVM), full subject property overview, complete transaction history, relevant sales comparisons, local distressed property analysis, competitive market area analysis, and interactive graphs and maps. Data is integrated into 30 new FraudGuard alerts related to property and collateral that isolate potential risks and provide actionable recommendations on how best to address the warnings. Advanced alerts can also be customized to augment users' collateral assessment and appraisal review protocols.

"Providing lenders with a tool to help achieve total loan quality underscores our commitment to the pursuit of certainty in lending," said Jeff Moyer, chief product and strategy officer for First American Mortgage Solutions. "Particularly in a purchase-dominant market, performing collateral risk assessment with speed, accuracy and consistency is critical to mortgage financing."

For more information, visit www.firstam.com/mortgagesolutions, or stop by First American Mortgage Solutions' booth #509 at MBA's Annual Convention & Expo, October 18-21, 2015 in San Diego, California.

About First American Mortgage Solutions

First American's Mortgage Solutions group is guided by our pursuit of certainty in lending and strengthened by the nation's largest repository of 5.5+ billion land records. We deliver collaborative and customizable data, analytic, valuation, and quality control solutions for loan origination and servicing. More information about the Mortgage Solutions group can be found at www.firstam.com/mortgagesolutions.

About First American

First American Financial Corporation (NYSE: FAF) is a leading provider of title insurance, settlement services and risk solutions for real estate transactions that traces its heritage back to 1889. First American also provides title plant management services; title and other real property records and images; valuation products and services; home warranty products; property and casualty insurance; and banking, trust and investment advisory services. With revenues of \$4.7 billion in 2014, the company offers its products and services directly and

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through its agents throughout the United States and abroad. More information about the company can be found at www.firstam.com.

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