

Hazard Impact Tracker: Real Time, Multi-Hazard Monitoring & Reporting

When it comes to natural hazards, the question isn't "if," but "when." Are you prepared for what nature has in store?

Ensure your hazard awareness with Hazard Impact Tracker (HIT), First American's revolutionary portfolio risk exposure tool, which provides near real-time hazard event analysis of individual properties and entire portfolios. Utilizing a proprietary process that aggregates data from multiple sources, HIT's database continuously delivers updates on hazard exposure information directly related to properties in your portfolio.

Advanced Hazard Response

Many lenders' current hazard-assessment methods rely on federal disaster declarations to generate zip code tables identifying affected areas. The federal data is released many days post-event, resulting in costly delays in hazard response. In contrast, HIT provides property-level accuracy in near real-time, allowing lenders to respond quickly and efficiently to better support productivity, compliance and profitability.

Origination Solutions

With short term monitoring from HIT, a pending loan can be tracked to view possible exposure to natural hazard events from loan inception to close date. HIT also offers on-demand reports of a single property's historical exposure based on years of hazard data. These reports assist in prioritizing property inspections and determining the scope of inspection and skill level of the inspector. Continuous near real-time monitoring and historical reporting allows for faster closing and enhanced business continuity.

Default Solutions

HIT is the solution to efficiently mitigate default and loss exposure. Our product filters your portfolio for affected properties immediately after an event, resulting in a dramatic decrease in the number of properties reported as possibly damaged.

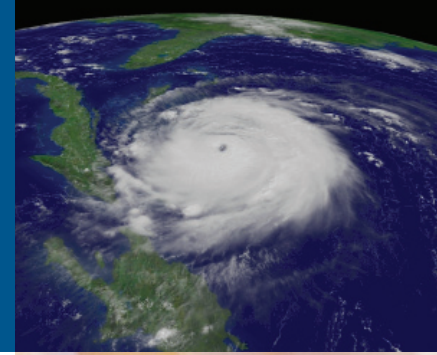
HIT can assist you with the following:

- Prioritize inspections according to your specific criteria and needs.
- Know if unoccupied properties, vacation rental properties, and second mortgages have been affected by an event.
- Narrow scope of collections and forbearance efforts.
- Minimize losses associated with loan default.

Detailed Hazard Information

We offer monitoring and reporting features to facilitate efficient default operations.

- Create customizable reports based on specific factors such as unpaid principle balance, investor, delinquency status, and occupancy.
- Use the Web interface to view entire portfolios or specific properties for current exposure.
- Request on-demand reports of a single property's historical exposure based on years of hazard data.
- Receive financial summary information daily, weekly or monthly.
- Configure automated alerts to notify you of critical events via email or text messaging.



HIT provides both near real-time monitoring and historical reporting for these hazards:

- Floods
- Hurricanes/Tropical Storms
- Tornadoes
- Hail
- Wildfires
- Earthquakes

Incorporate HIT into your risk management program and receive these benefits and more:

- Increase default productivity and profitability
- Minimize expense of unnecessary property condition reports
- Avoid costly delays in loan closings
- Satisfy compliance requirements
- Improve public relations
- Enhance business continuity
- Improve risk-reserve ratio management



Contact:
Clay Rose
(512) 977-3132
(800) 447-1772 x 3132
crose@firstam.com
www.firstam.com/hit