

EXHIBIT A

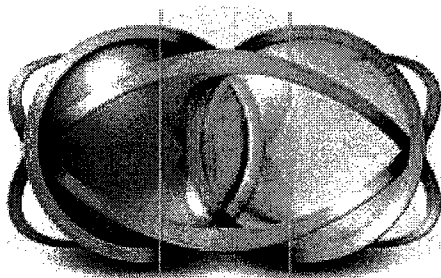


First American
CORELOGIC

VALUEPOINT®4

A Breakthrough in AVM Technology

Released more than a decade ago, ValuePoint®4 has continued to evolve as the automated valuation model (AVM) of choice. Newly released ValuePoint4 combines two independent valuation systems coupled with a continuous blind testing process to deliver greater accuracy and hit rate. The result is a next generation AVM that outperforms traditional single system models. The types of valuation methods contained in ValuePoint4 include: hedonic, repeat sales indexes and a patented neural net technology.



Core X

Core Y

Fewer outlier values and a better distribution of error is the foundation of Dual-Core technology.

A patent-pending, proprietary process that uses two separate and independent valuation cores that are validated through blind testing to deliver industry-leading accuracy and hit rate. This neural scoring system enables the technology to sense and immediately adapt to changing market conditions.

The most current and accurate real estate information

Property sales and financing transactions, tax ownership, assessment rolls and property characteristic data is updated daily. Get current sales comparable listings and access the latest tax assessment information on residential and non-residential properties across the U.S.

Rigorous Due Diligence

Based upon hundreds of thousands of observations of continuous blind testing, ValuePoint4 incorporates a highly accurate neural scoring system that adapts to changing market conditions.

*Achieve greater hit rate and accuracy
with Dual-Core technology.*

Superior Coverage

ValuePoint4 coverage includes over 770 counties. Our nationwide coverage extends to more than 97% of all U.S. transactions.

Additional Benefits

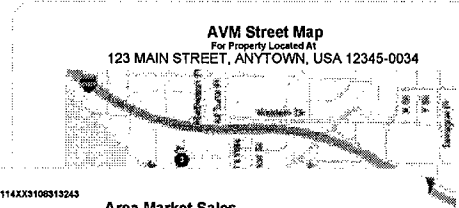
- › Nation's largest property and ownership database covering 99% of the U.S. population
- › The most rigorous due diligence program ever created
- › Private-label capability
- › Database is updated daily
- › Fast portfolio batch processing
- › View and print archived reports



ValuePoint®4 | A Breakthrough in AVM Technology

Features

- › Combines site data from appraisers, site-verified property characteristics, historical appraised values from multiple sources and local MLS providers
- › Supports OCC compliance
- › Retro-valuation capability
- › Flip indicators
- › Verifies the ownership status of the subject property versus public records
- › Valuation score directly correlates to accuracy



Tracking ID: 114XX3108915243

Area Market Sales
For Property Located At
123 MAIN STREET, ANYTOWN, USA 12345-0034

Comp#:	428 BIRNITY DR, ANYTOWN, USA 12345-0034	Distance From Subject:	0.29 (miles)
Address:	MILLER DAVID	Living Area:	1,784
Seller Name:	JOHNS JAMES	Total Rooms:	6
APN:	014 0140001000	Bedrooms:	2
County:	ANYTOWN, USA	Year Built:	1920
Sale Price:	\$220,000	Prior Sale Price:	\$43,400
Recording Date:	10/24/2006	Prior Sale Date:	03/11/1997
1 st Mortgage Amount:	\$200,000	Lot Area:	7,400
2 nd Mortgage Amount:	\$20,000	Acres:	0.17

Tracking ID: 114XX0991932700

ValuePoint4 Report RealQuest.com
For Property Located At
123 MAIN STREET, ANYTOWN, USA 12345-0034
Owner Name: SAMPLE JOHN Q

Valuation Result	
Estimated Value:	\$247,000
Estimated Value Range:	\$210,000 - \$256,000
Value As Of:	02/22/2008
Processed Date:	02/22/2008
Score:	83
Comment:	VPA Valuation Successful

Last Market Sale Information:		Prior Sale Information:	
Sale Price:	\$248,000	Prior Sale Price:	\$290,000
Sale Date:	08/17/2004	Prior Sale Date:	02/13/2002
Sale Type:		Prior Sale Type:	
Seller Name:	BROWN SALLY	Prior 1 st Mtg Amt:	\$224,000
1 st Mtg Amount:	\$220,600	Prior 1 st Mtg Type:	CONV
1 st Mtg Type:	CONV		
2 nd Mtg Amount:			

Location Information:		APN:	
County:	ANY COUNTY, USA	APN:	0014-014X-0000-000
Census Tract:	41.00	Township Name:	ANYPLACE
Absentee Owner:	A		
Property Information:		Land Use:	
Living Area:	1,268	Land Use:	SFR
Total Rooms:	6	Lot Area:	8,712
Bedrooms:	2	Year Built / ER:	1920 /
Bath(Fin):	1 /	Air Conditioning:	CENTRAL
Pool:		Fireplace:	1
# of Stories:	1.00	Parking:	
Tax Information:		Assessed Year:	
Assessed Value:	\$110,100	Assessed Year:	2005
Land Value:	\$28,700	Improvement Value:	\$81,400

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Delivery Options:

Get the information you need, in exactly the format you need it with a variety of flexible delivery options:

- › RealQuest® and Vector™ HTML
- › Connect2Data® XML
- › FTP

Customer Support

Customer and technical support is available through Client Services, Monday through Friday, 6 a.m. to 5 p.m. PT.

Reliable data and analytics

Our database is updated daily with the latest information you need such as comparable sales, property valuations, household demographics, neighborhood analyses, school information, crime records, flood data, appraisal data and other proprietary and supplemental information.

We provide the most innovative, powerful and comprehensive set of mortgage risk management and fraud detection tools in the marketplace today. Our technology enables our clients to increase profitability and loan quality by making more informed lending and investment decisions. Financial institutions throughout the United States utilize our suite of tools to streamline their workflow and mitigate losses.

To learn more about ValuePoint4, call 866.774.3282 or visit facorelogic.com today.

www.facorelogic.com

866.774.3282

EXHIBIT B



First American
CORELOGIC

September 2009

INNOVATIONS IN AVM TESTING:

When what you see is really what you get

Susan Allen
Vice President Strategic Relations
suallen@firstam.com



A First American Company (NYSE: FAS)

www.facorelogic.com

866.774.3282

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Innovations in AVM Testing

There have been many books and articles written on AVM testing as our industry has evolved. Two of the most vexing problems addressed are data sufficiency (are there enough test values to draw meaningful conclusions) and data lag (have sales prices already been recorded by the AVM.) These are issues common to all AVM users and therefore many workarounds have been attempted – each with their inherent challenges.

Testing Approach	Challenges
Aggregate data over multiple periods to achieve a larger test sample	Depending on the size of the institution, data may need to be aggregated over a long period of time before a robust sample can be created. In times of rapid value changes, the institution may not want to rely on dated performance.
Comparing AVM results against non-sales data (such as appraisals on second mortgages) to create a larger test file	With no market transaction as a benchmark, it is only possible to measure the deviation between the two values, not the accuracy of either value.
Treat as a "no hit" any AVM result where the vendor says they know the sales transaction information	This approach results in smaller sample size. Users must understand each vendor's unique process for identifying last known sale data. Records are most often eliminated in data-rich areas where AVMs perform well. Although having "fresh" data is a beneficial trait in an AVM, those models with quick refresh cycles may also show more instances of knowing the sales value at the time the AVM is tested.

To be clear, I am not suggesting that the workarounds necessarily lead to a riskier AVM approach, just that the impact of using an imperfect method must be understood. It has been reported publicly that AVMs sourced from well-constructed cascades have been successfully used in lieu of appraisals, even during the recent housing market environment. The challenge for AVM users is how to incorporate AVMs and other components into a cascade where performance meets expectations.

First American CoreLogic's Vector™ Testing

First American CoreLogic has created a new patent-pending AVM testing approach that rectifies the issues identified above. We are able to use our industry-leading property data to fuel a robust, blind, and continuous testing approach for AVMs. Here's how it works:

1. We value the entire market. Approximately 90 million residential properties in the US are valued, on a rolling basis, by each of our AVMs (ValuePoint 4®, PASS®, PowerBASE®6, HPA®, and PASS® Prospector.) We maintain a database of these values, including the date stamp indicating the valuation date. Importantly, we value properties for testing using the same system that we use in production. In this process we create over 1 billion property valuations per month.
2. We compare valuations every day against that day's recorded purchase prices. As new transactions are recorded, we are able to evaluate the purchase price against the most recent valuation for that property. In our view, this is the consummate blind AVM test since all properties are valued prior to knowing the most recent public recording of the sales transaction. This capability has the potential to become an industry utility as we are capable of providing the most exhaustive and complete AVM data sets possible.
3. We count only "blind" results. First American CoreLogic invests in multiple data sources. We ensure that any valuation included in the test was not influenced by knowledge of the transaction from another source.

We can aggregate this data monthly or quarterly. The benefits of this approach are as follows:

- > Comprehensive data allows us to test AVMs in more counties with greater reliability.
 - > The data that is used for Vector™ Testing is sourced from the First American CoreLogic public record real estate property and ownership information database covering 96% of the U.S. population for sales transactions and 85% of the U.S. population for mortgage transactions. Using virtually all of the transaction data in testing allows supports robust applications of AVMs, even in areas with limited transaction volume.

Innovations in AVM Testing

- > "Blind" testing of the entire market using our production system means that the test results are a true indication of how the models will perform in production.
- > Blind testing gives the model's opinion of value when no other public record information is available to the market
- > Testing all known transactions gives a sense of how the models perform across the national landscape.
- > Using the production system (instead of a staging or batch system) to create test results leads to greater confidence that AVMs ultimately used in production will perform similar to AVMs produced in the test environment.
- > Using only actual purchase transaction results reduces questions as to the reliability of the benchmark.
- > Even after loan applications have been approved, contract terms (such as sales price) can change, or the transaction can abort (potentially due to value issues.) In these cases, it is difficult to know whether the anticipated sales price is a true indicator of market value.

First American CoreLogic uses this test data as input into custom and standard cascade offerings for clients. In our experience, the use of such robust test data leads to consistency between testing and production results. With Vector™ Testing, what you see is really what you get.

About First American CoreLogic

First American CoreLogic, a member of The First American Corporation (NYSE:FAF) family of companies, is the largest provider of real estate, property and ownership data and advanced analytics for information on foreclosures, delinquencies, median home prices, home price indices, home valuations, sales activity and mortgage loan originations. This data represents 99.7 percent of the United States population, 145 million parcels (97 percent of all properties), 98.5 percent of US ZIP codes, 3,085 counties located in all 50 states and the District of Columbia, more than 50 million active first lien and home equity mortgages, and 96 percent of non-agency mortgage securities. First American CoreLogic products and services enable customers to better manage credit and mortgage risk, protect against fraud, acquire and retain customers, mitigate loss, decrease mortgage transaction cycle time, more accurately value properties and determine real estate trends and market performance. More information about First American CoreLogic can be found at www.facorelogic.com.

First American CoreLogic, Inc.
4 First American Way
Santa Ana, CA 92707
800.250.6700 phone

EXHIBIT C

Property Detail Report



For Property Located At

1268 OAK KNOLL DR, CONCORD CA 94521-5515

Owner Information:

Owner Name: YAKAS PETER T & MARY JANE
 Mailing Address: 1268 OAK KNOLL DR, CONCORD CA 94521-5515 C035
 Phone Number: Vesting Codes: // CP

Location Information:

Legal Description: T8437 L87
 County: CONTRA COSTA, CA APN: 135-390-087-9
 Census Tract / Block: 3553.01 / 1 Alternate APN:
 Township-Range-Sect: Subdivision:
 Legal Book/Page: Map Reference: / 593-B6
 Legal Lot: 87 Tract #:
 Legal Block: School District: MT DIABLO
 Market Area: Munic/Township:
 Neighbor Code:

Owner Transfer Information:

Recording/Sale Date: / Deed Type:
 Sale Price: 1st Mtg Document #:
 Document #:

Last Market Sale Information:

Recording/Sale Date: 04/20/2004 / 08/07/2003 1st Mtg Amount/Type: \$573,900 / CONV
 Sale Price: \$717,500 1st Mtg Int. Rate/Type: 5.25 / ADJ
 Sale Type: FULL 1st Mtg Document #: 140921
 Document #: 140920 2nd Mtg Amount/Type: \$71,750 / CONV
 Deed Type: GRANT DEED 2nd Mtg Int. Rate/Type: / FIXED
 Transfer Document #: Price Per SqFt: \$229.89
 New Construction: Y Multi/Split Sale:
 Title Company: FIRST AMERICAN TITLE
 Lender: WELLS FARGO HM MTG INC
 Seller Name: SINCPAC LLC

Prior Sale Information:

Prior Rec/Sale Date: / Prior Lender:
 Prior Sale Price: Prior 1st Mtg Amt/Type: /
 Prior Doc Number: Prior 1st Mtg Rate/Type: /
 Prior Deed Type:

Property Characteristics:

Gross Area: 3,121	Parking Type: GARAGE	Construction:
Living Area: 3,121	Garage Area: 420	Heat Type:
Tot Adj Area:	Garage Capacity:	Exterior wall:
Above Grade:	Parking Spaces:	Porch Type:
Total Rooms: 13	Basement Area:	Patio Type:
Bedrooms: 6	Finish Bsmnt Area:	Pool: POOL
Bath(F/H): 3 /	Basement Type:	Air Cond:
Year Built / Eff: 2003 / 2004	Roof Type:	Style:
Fireplace: /	Foundation:	Quality:
# of Stories: 2.00	Roof Material:	Condition:

Other Improvements:

Site Information:

Zoning:	Acres: 0.22	County Use: SINGLE FAMILY-DETACH (19)
Flood Zone: C	Lot Area: 9,484	State Use:
Flood Panel: 0600250305C	Lot Width/Depth: x	Site Influence:
Flood Panel Date: 09/07/2001	Res/Comm Units: /	Sewer Type:
Land Use: SFR		Water Type:

Tax Information:

Total Value: \$615,000	Assessed Year: 2009	Property Tax: \$7,018.64
Land Value: \$278,746	Improved %: 55%	Tax Area: 02135
Improvement Value: \$336,254	Tax Year: 2009	Tax Exemption: HOMEOWNER
Total Taxable Value:		