

Memorandum of Understanding between _____ and the University of Michigan Libraries for acquisition and use of CoreLogic Parcel Level Real Estate Data (library-licensed content files)

This Memorandum of Understanding (MOU) documents the terms of use for the digital content files provided to _____ by the University of Michigan Libraries.

Parcel Level Real Estate Data includes:

2017 Data

- Tax
- Deed
- Foreclosure

2022 Data

- Historical Property Basic
- Mortgage Basic
- Owner Transfer
- Pre-Foreclosure
- Property Basic

Background

These digital content files are copyrighted material licensed by the Libraries on behalf of the Regents of the University; use of the files must be in accordance with the terms of the signed license agreement between the University and CoreLogic Solutions, LLC ("CoreLogic"), the vendor of the files. This MOU spells out, in plain language, the requirements pertaining to use of the content. A copy of the full license agreement is available upon request.

Terms of Use

You agree to:

- Use the digital content files solely for academic and policy related research in connection with the real estate or mortgage industry (the "Permitted Purpose").
- You may also use the digital content files, alone or commingled with data and information you obtain from other sources*, to create and publish reports, graphs, presentations, summaries, statements and/or other materials related to the Permitted Purpose ("Summary Materials"), provided that the Summary Materials may include only insubstantial portions of the data in the digital content files. (***Please note an important exception. This data may not be combined with CoreLogic Loan Level Market Analytics LLMA Data**)
- To include an acknowledgement (in a foreword, introduction or footnote) in any publications based on research conducted with these digital content files that the files are licensed material obtained with the assistance of the University of Michigan Libraries
- Properly attribute the source of the data as follows: Source: CoreLogic®

Additional Conditions of Use

You agree:

- **To communicate the conditions outlined in this MOU to any and all additional researchers, research assistants, and other involved personnel officially affiliated with the University of Michigan who will have access to the digital content files, to make sure they are aware of and agree to abide by these conditions.**
- Not to transmit any part of the digital content files being provided to you to any non-U-M affiliated third party entities including AI services and providers (such as, but not limited to, Chat GPT and large language models). It is not permitted to send CoreLogic data to any AI service or provider; to train the algorithm of any AI service or provider; or provide access to CoreLogic data services without CoreLogic's express consent.
- You may use the CoreLogic Parcel Level Real Estate data with an artificial intelligence tool in a closed-hosted environment or system solely for U-M affiliates; for example, U-M GPT, U-M Maizey or U-M GPT Toolkit.
- You may seek pre-approval for collaboration with non-UM affiliated researchers in writing by sending email to Catherine Morse (cmorse@umich.edu).
- That CoreLogic has provided the digital content files "as is," without any warranty of any kind, and that CoreLogic assumes no liability in connection therewith.

Effective Dates

This MOU is effective upon signature and remains in effect until amended as agreed upon by both Parties.

_____ I have read, understand, and agree to abide by the terms outlined in this agreement.

_____ I will not combine the CoreLogic Parcel Level Real Estate Data with the CoreLogic Loan Level Market Analytics data

Signature of University of Michigan Researcher / Data Recipient

Signature Date

University of Michigan Email Address

Best Practices

To ensure that you are conforming to the terms of use for these digital content files, when using them with computer hardware and software:

- Be mindful that different computer systems and applications provide different levels of protection for information, and seek advice on supplemental security measures, if necessary. For example, a mobile

laptop provides inherently less protection than a desktop computer in a locked office. Therefore, the level of protection provided to information accessed or stored using a laptop should be supplemented by using additional safeguards such as enhancing physical security, restricting file permissions, etc.

- Maintain information in a secure manner to prevent access, viewing, or printing by unauthorized individuals.
- Secure unattended devices (e.g., logoff, lock, or otherwise make inaccessible), even if you will only be away from the computer or device for a moment.
- Store all data from these digital content files securely (e.g., on secure servers, in locked file cabinets, etc.).
- Securely dispose of all data from these digital content files on personal equipment (e.g., by shredding, disk wiping, physical destruction, etc.) after having completed your research or when you are no longer a current faculty, student or staff member of the University of Michigan.
- Do not copy and/or store data from these digital content files outside of University of Michigan institutional systems (e.g., on personally owned desktop computers, laptops, USB drives, etc.) except when absolutely necessary for the conduct of your research.
- Take appropriate steps to secure information (e.g., password protection, encryption, etc.) on mobile storage devices (e.g., laptops, USB drives, cell phones, etc.).
- Ensure, in the rare cases where data from these digital content files is temporarily used and stored outside of University of Michigan institutional equipment and storage mechanisms, that the data are appropriately saved and protected, especially when using mobile storage devices (e.g., laptops, cell phones, USB drives, CD-ROMs).
- Ensure, in the rare cases where it is necessary to email data from these digital content files, that the data are sent to the correct recipient and only via secure email methods.