

Credit Risk Insight Servicing

KEY BENEFITS

Create accurate scenarios of future delinquencies, defaults, loss severities and prepayments

Benchmark loans against one another to proactively create risk management

Monitor changes in collateral health to determine institutional risk

Gain better insight into borrower behavior regarding prepayment with preorigination and post-termination data

Review and evaluate underlying borrower and co-borrower's credit

MCDASH KEY STRENGTHS

Data from the top 12 servicers, gathered over 17 years

Large representations of all credit grades and product types (i.e., subprime, agency, alt-A, government, seconds, home equity and portfolio loans)

More than 80 loan-level collateral attributes, including property-type detail, geographic detail, ARM detail, FICO, document type, property value, occupancy type, property type, loan purpose and loan size

Consumer-Level Data Linked to McDash Loan Data for Improved Risk Management

Equifax and Black Knight have partnered to offer **Credit Risk Insight™ Servicing**—the only analytical solution available that combines anonymous consumer credit data with McDash™ Loan Data. This powerful combination provides a better understanding of the changing credit health of borrowers on both agency and non-agency mortgages. Up-to-date consumer risk scores and leading indicators of mortgage default for all mortgages within McDash allow analysts, modelers and economists to benchmark, identify trends, monitor institutional risk, and evaluate borrower behavior.

Key Components

- Consumer-level, time-series data
- Primary and co-borrower data
- Pre-origination (six months prior to origination date) and post-termination (six months post payoff/default date) data
- Consumer risk scores—which estimate the likelihood of a consumer becoming 90+ days past due or bankrupt over the next 24 months
 - VantageScore® 2.0 and 3.0
 - FICO® Score 5 based on Equifax Data and FICO Score 8 based on Equifax Data, as well as the industry score, FICO Mortgage Score 8 based on Equifax Data
 - Equifax Income Predictor® 3.0
 - Enhanced DTI™
- Equifax proprietary leading indicators of mortgage default
 - Supplement risk scores with more than 300 leading indicators such as:
 - Potential mortgage inquiries
 - Closed-end second and HELOC balances
 - Number of borrower applications for credit within the past 12 months
 - Revolving credit utilization
 - Owner occupancy indicator
- Updated monthly
- Historical data that dates back over 10 years to June 2005
- Available for download via Equifax and 1010data®



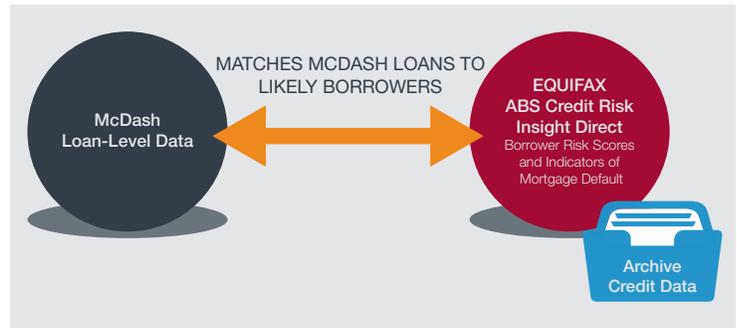
EQUIFAX®



About Black Knight Data and Analytics

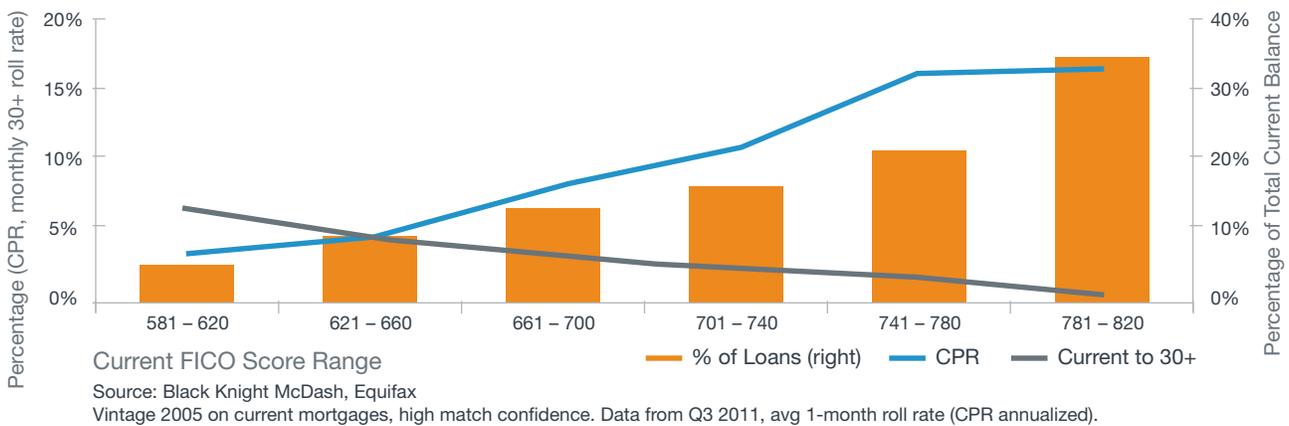
Black Knight is the mortgage and finance industries' leading provider of integrated technology, data and analytics solutions that facilitate and automate many of the business processes across the entire loan lifecycle. Black Knight is the provider lenders and servicers rely on to support their strategic goals and better serve their customers by delivering best-in-class technology, services and insight with a relentless commitment to excellence, innovation, integrity and leadership.

The Credit Risk Insight Servicing Process



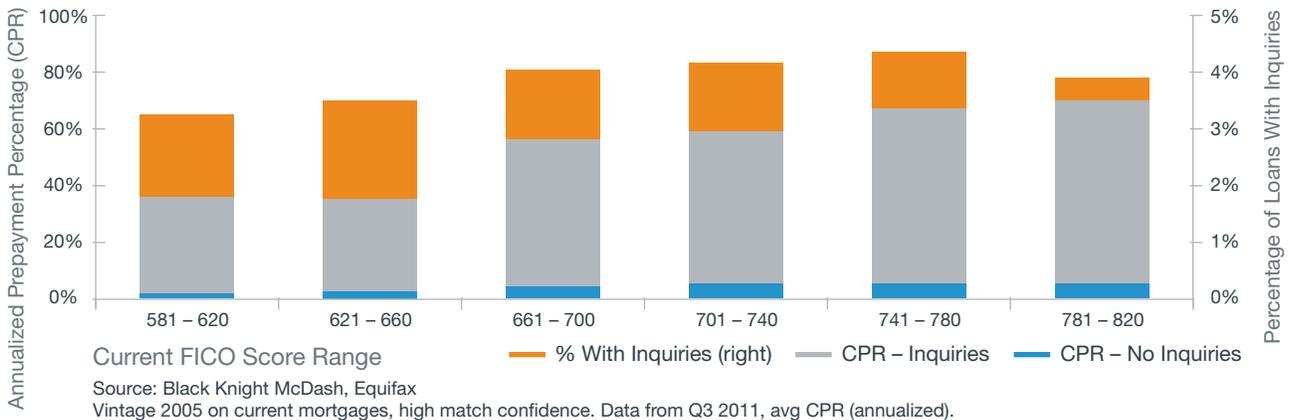
The Power of Updated Risk Scores

Prime Non-Agency FRM and ARM Loans: Default and Prepay Rates by Current FICO Score



The Power of Leading Indicators of Mortgage Default

Prime Agency Conforming FRM and ARM Loans: Prepay Rates by Potential Mortgage Inquiry



CONTACT US

For more information:
Contact your Equifax sales representative
or email EMSSalesSupport@equifax.com

