

CreditHorizonsSM for Whole Loan Portfolios

A deeper level of
transparency for
whole loan portfolios



CreditHorizonsSM for Whole Loan Portfolios provides an innovative method to analyze and value whole loan portfolios through the use of consumer credit data, scores, predictive attributes and proprietary analytics. The insight gained from CreditHorizons for Whole Loan Portfolios allows for enhanced transparency into each borrower's complete credit health and the overall portfolio performance. By linking individual borrower behavior to expected loan performance, you'll be able to more accurately determine the value of the loan as an asset and make more profitable decisions.

Foresight into the true value of whole loan portfolios

Today's credit market environment has heightened the need to properly value whole loan portfolios. However, the available tools lack the ability to reveal the true underlying credit dimension of a whole loan, making it difficult to value as an asset. With the ability to track credit risk migration by linking individual consumer behavior to expected loan performance, CreditHorizons for Whole Loan Portfolios provides critical consumer data needed to determine the value of individual loans within portfolios.

Predictive power instills confidence

Whether you're a buyer, a seller or an owner of a whole loan portfolio, you'll be able to leverage Experian's dynamic consumer credit data and sophisticated analytics for greater predictability

and peace of mind. CreditHorizons for Whole Loan Portfolios produces a new perspective on the credit health of a loan portfolio. Through the use of borrower-level data, the product offers the ability to segment credit risk by identifying loans with a high risk of delinquency and potential default, enhancing the ability to forecast future loan performance.

The combination of CreditHorizons for Whole Loan Portfolios consumer credit data, attributes and scores ultimately provides users with:

- A new level of transparency on payment patterns
- Increased confidence in bidding on loans originated by third parties
- A foundation for implementing more effective hedging and risk-management processes

- Information to target credit risk problem areas
- Potential to perform portfolio credit benchmarking down to the ZIP Code™ level
- An added dimension to probability of default models
- Advanced credit attributes for valuation decisions
- VantageScore® as well as other leading industry scores
- An option for aggregated credit statistics for geographic comparisons

An economical tool that delivers a competitive advantage

CreditHorizons for Whole Loan Portfolios is a data and analytics product that is modular by design, meant to accommodate varying business needs and sizes. It was developed for portfolio surveillance and for portfolio buy-and-sell evaluations.

Key features include:

- Three package options designed to fit the size of your budget and portfolio
- Data elements for pool performance surveillance

Consultative approach accelerates knowledge and results

As an added resource, Experian® offers expanded consulting services in conjunction with CreditHorizons for Whole Loan Portfolios. Working with Experian's team of industry veterans and thought leaders, our clients gain access to invaluable assistance in developing models based on the data returned from CreditHorizons for Whole Loan Portfolios. Our consumer credit experts also are available to recommend attributes from Experian's proprietary list of predictive consumer credit attributes. This partnership puts you in a better position to capitalize fully

on the benefits of CreditHorizons for Whole Loan Portfolios, allowing you to realize financial results more quickly.

About Experian Capital Markets

Experian Capital Markets is an experienced team of industry professionals that leverages Experian's comprehensive global consumer and business databases to provide dynamic consumer credit data and analytics that serve the transparency needs of structured finance market participants. By taking underlying borrower credit data and applying advanced analytics, Experian enables the dynamic monitoring of risk migration and links consumer-level data to whole loan pools to optimize relative value pricing and credit risk management.

To find out more about CreditHorizons for Whole Loan Portfolios, contact your local Experian sales representative or call 1 888 414 1120.