



## news release

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**Experian provides new level of transparency for non-agency mortgage-backed securities**  
*CreditHorizons<sup>SM</sup> for Securities links consumer credit data to First American CoreLogic loan-level data, providing increased insight for determining future payment behavior and probability of default*

**New York, N.Y., May 10, 2010** — Experian<sup>®</sup>, the global information services company, today announced the launch of CreditHorizons<sup>SM</sup> for Securities, a data-feed product that provides the missing link to understanding the true creditworthiness of the underlying borrowers in each mortgage deal. CreditHorizons for Securities consists of anonymized U.S. consumer credit profiles that have been matched to the private-label securitized mortgage deals in the industry-leading loan-level database from First American CoreLogic/Loan Performance.

Investors who currently utilize only traditional loan-level data will find that CreditHorizons for Securities affords them a new set of influencers in delinquency and loss forecasting, helping to optimize pricing strategies, improve risk management and hedging strategies and increase confidence in residential mortgage-backed securities buy and sell decisions.

“Monthly trustee and servicer data sets provide a limited foundation for predicting payment patterns,” said Ethan Klemperer, general manager of Experian Capital Markets. “To compete profitably in today’s market, investors need upgraded valuation methods with increased transparency and predictive power. We’re delighted to work with First American CoreLogic to launch CreditHorizons for Securities, providing the critical behavioral data needed to determine the true value and future payment trend of clients’ securities.”

“We’re pleased to join Experian in bringing CreditHorizons for Securities to the marketplace,” said George Livermore, president, data and analytics segment for The First American Corporation. “By augmenting existing modeling with consumer credit information, investors obtain a holistic view of the underlying collateral and can better predict delinquency and default probabilities for their residential mortgage-backed securities portfolios.”

Experian’s CreditHorizons for Securities offers a predefined set of more than 50 anonymized consumer credit data variables that have been carefully evaluated and selected for their predictive ability by Experian’s team of credit experts. Maintaining a relatively small number of variables ensures that the product is user-friendly and easy to implement.

### **About Experian Capital Markets**

Formed as a response to market needs, Experian Capital Markets leverages Experian's comprehensive global consumer and business databases to provide data and analytics to serve the transparency needs of the structured finance market participants. By taking underlying borrower data and applying advanced analytics, Experian provides insight into consumer and business credit behavior across all obligations, helping to forecast future payment patterns on prepayments, delinquencies, charge-offs or defaults for non-agency residential mortgage-backed securities and other asset-backed securities.

### **About Experian**

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps businesses to [manage credit risk](#), [prevent fraud](#), target marketing offers and automate decision making. Experian also helps individuals to check their [credit report](#) and [credit score](#) and protect against [identity theft](#).

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended March 31, 2009, was \$3.9 billion. Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.

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