

# news release

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# Experian expands CreditHorizons<sup>SM</sup> for Securities with addition of loan-level data from Lewtan<sup>™</sup>

New data source increases accessibility of consumer credit data to non-agency residential mortgage-backed securities investors

**New York, N.Y., June 4, 2010** — Experian<sup>®</sup>, the global information services company, today announced that CreditHorizons<sup>SM</sup> for Securities, which delivers Experian's consumer credit information for non-agency mortgage-backed security deals, now offers the ability to link consumer credit data to Lewtan's private-label deal library, ABSNet Loan. This capability expands the CreditHorizons for Securities offering to a broader base of non-agency residential mortgage-backed securities (RMBS) investors.

"Experian is committed to providing the market with insightful, relevant and transparent data," said Ethan Klemperer, general manager of Experian Capital Markets. "By enhancing CreditHorizons for Securities with Lewtan's robust loan-level database, we are able to deliver consumer-centric information to an even greater population of market participants."

By linking consumer credit data to loan-level data, CreditHorizons for Securities provides an additional set of influencers that helps investors better predict delinquency and default probabilities, obtain more granular data about the underlying collateral and understand how consumer trends impact their RMBS portfolios.

Using a proprietary matching algorithm developed by Experian's credit and industry experts, Experian has achieved a high consumer-to-loan match rate in linking to Lewtan's data.

"Lewtan shares Experian's commitment to providing further transparency and clarity to the securitization marketplace," said Ned Myers, chief marketing officer of Lewtan. "We feel this relationship brings a depth of data about the borrower, the loan and the property value which will help restore investor confidence by enhancing the sophistication of credit analysis that can be performed. This solution provides greater insight towards delinquency and loss forecasting, pricing strategies and for making RMBS buy and sell decisions."

## **About Experian Capital Markets**

Formed as a response to market needs, Experian Capital Markets leverages Experian's comprehensive U.S. consumer and business databases to provide data and analytics to serve

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the transparency needs of the structured finance market participants. By taking underlying borrower data and applying advanced analytics, Experian provides insight into U.S. 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 90 countries. The company helps businesses to <u>manage credit risk</u>, <u>prevent fraud</u>, 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, 2010, 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 <a href="http://www.experianplc.com">http://www.experianplc.com</a>.

#### **About Lewtan**

Through offices in North America and Europe, Lewtan offers a wide range of content- and technology-based solutions to members of the global asset-securitization industry, including issuers, investors, underwriters, servicers, credit enhancers, and rating agencies representing more than 300 institutions worldwide. The company has twice been named Global Technology Provider of the Year by International Securitisation Report and has received the Innovation Award and commendations for client service and best-in-class surveillance tool in Money Market's Securitisation Review & Survey Technology Awards. In addition, the company has been awarded Credit Magazine's Technology Innovation Award.

For more information, visit <a href="http://www.lewtan.com">http://www.lewtan.com</a>.

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