

LendOptix

Predict Charge-off Risk with Confidence

Which borrowers are most likely to default? In today's volatile economic times, the ability to separate the "good" applicants from the "bad" can make or break your bottom line. LendOptix from CoreLogic[®] Teletrack[®] now makes it easier than ever to assess the credit risk of specialty finance loan applicants.

LendOptix is a statistically validated credit risk model that helps non-traditional credit grantors objectively assess the risk of early payment default. It is unique in that it leverages the industry's largest source for both retail and online alternative credit data, Teletrack, to offer a summary view of applicant risk.

Three Numbers You Need To Know

Just as traditional credit scores numerically assess a borrower's credit risk, LendOptix delivers an intuitive, easy-to-deploy, three-digit score. The 200 to 800 point score range is based on an algorithm that considers both storefront and Internet loan performance to determine the relative risk of an applicant. Lower scores represent greater risk while higher scores represent lower risk.

How LendOptix Works

When you submit a credit inquiry, LendOptix analyzes identity information and Teletrack's proprietary specialty credit performance data. A one-of-a-kind model building and evaluation process then identifies and weighs the most predictive variables relevant to assessing credit risk.

In a matter of seconds, LendOptix returns a score and supporting reason codes to help you make fast, informed decisions that are right for your business.

LendOptix is offered as a stand-alone product, making it easy to see where an applicant falls on a pass-fail lending threshold. Or, LendOptix scores can be incorporated into already established automatic decisioning processes in larger companies.

Eliminate Subjectivity. Ensure Compliance. Speed Decision-Making.

LendOptix was created for the alternative credit industry with support from the elite CoreLogic Decision Analytics and Research Team (DART), a group of experts dedicated to transforming raw data into relevant, meaningful information for business clients.

Developed using sophisticated logistic regression, LendOptix eliminates subjectivity in making credit risk decisions, enables consistent and compliant risk strategies, and facilitates rapid deployment and adjustment of business strategies.

Bring speed, reliability and consistency to your credit risk evaluation. In real time!

LEARN MORE ABOUT LENDOPTIX TODAY.

CALL 800-729-6981 OR EMAIL TELETRACK.US@CORELOGIC.COM

CREDIT
SCORING

THE LOWER THE SCORE, THE
GREATER THE RISK

*LendOptix Predicts Early Payment Default
At-a-Glance*



**A Simple Score Says It All.
Learn More Today.**