

TrueStandings® Servicing

Evaluate risk, assess portfolio performance, identify trends, make highly informed decisions

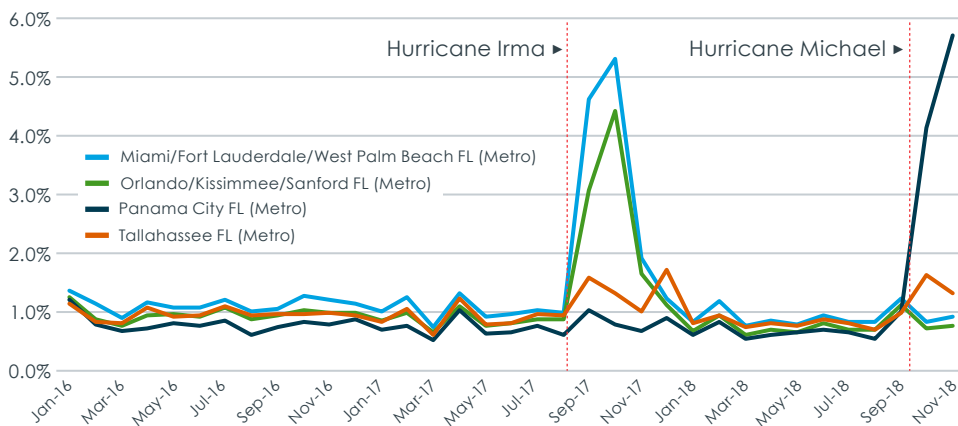
TrueStandings® Servicing provides unprecedented power and access to the nation's most comprehensive active and historical mortgage databases at the aggregate level. Combine this with comprehensive performance metrics and thousands of reporting options, including market analysis and roll-rates, and you have a robust reporting tool.

- ▶ **First Liens** – 38 million* active and over 216 million historical Prime and Subprime with performance history back to January 1999
- ▶ **Home Equity** – 4 million* active and over 41 million historical closed-end second loans and home equity lines of credit with performance history back to January 2002

Fast, Flexible Reporting

In addition to the most comprehensive mortgage data, TrueStandings Servicing's powerful and intuitive web-based reporting interface includes extensive attributes and metrics to create flexible, ad hoc reports or access one-click standard reports. Cross-tab, drill, isolate, combine, and contrast mortgage characteristics such as origination year, product type, loan purpose, LTV, and many more. Use report filters to create focused results—then export reports as graphics, PDFs, Excel spreadsheets, or text files.

SELECT FLORIDA CBSAS
CURRENT-TO-30 DAYS PAST DUE TRANSITION RATES



PORTFOLIO ANALYSIS

Highlights

- ▶ Access via web browser, requiring no IT installation or maintenance
- ▶ Intuitive, easy-to-use interface
- ▶ Over 1,000 performance metrics
- ▶ Hundreds of loan bucketing characteristics
- ▶ Data contributions from 11 of the top 20 1st lien servicers
- ▶ 100 % GSE Coverage
- ▶ Expanded credit performance and prepayment modules
- ▶ National, state, CBSA, and county geography granularity
- ▶ Add-on modules (roll-rate reports and subset-level reporting)
- ▶ Access to industry's largest, most comprehensive active and historical mortgage databases of over 257 million loans (primary, junior, and HELOCs)
- ▶ Export reports to PDF, Excel, plain text or CSV files
- ▶ Natural disaster performance reporting
- ▶ Hundreds of pre-configured reports available
- ▶ High-speed performance for fast report execution
- ▶ Create custom stratification buckets for cohort analysis
- ▶ Report subscriptions – create once, receive automatic monthly updates thereafter
- ▶ Shared Reports – centralized location to collaborate with colleagues

TrueStandings Servicing Business Applications

TrueStandings Servicing mitigates mortgage default and prepayment risk in order to enhance portfolio value for a variety of business segments:

ORIGINATORS AND SECONDARY MARKETING

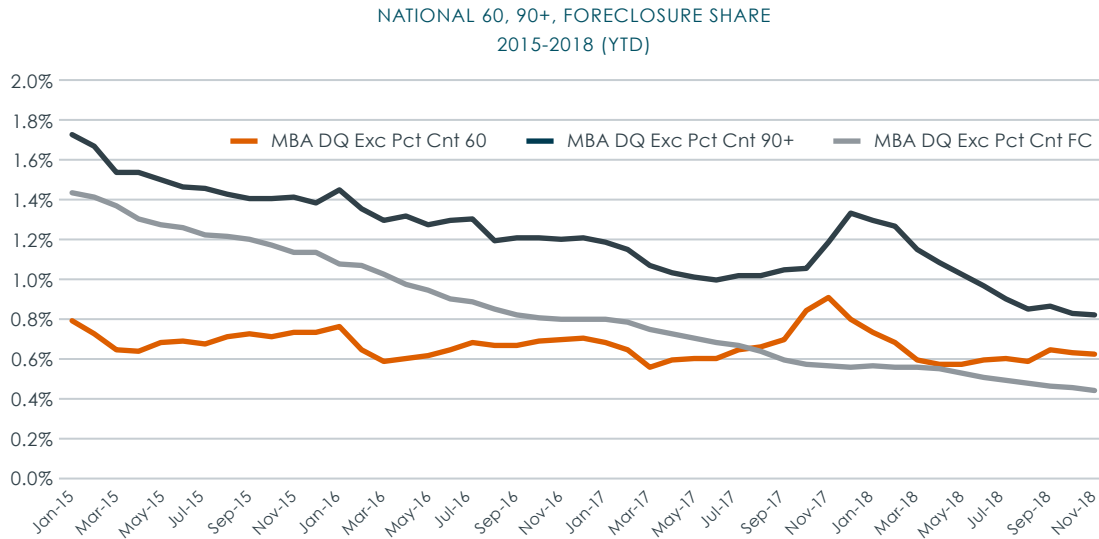
Develop early warning indicators for defaults and prepayments in new originations. Measure market share and understand product performance by geography. Measure market potential with information on business mix, delinquency, and prepayment performance. Create market expansion and product development plans. Develop risk-based pricing strategies.

CREDIT POLICY

Monitor and benchmark early and late-stage collections and foreclosures to control servicing costs driven by delinquencies. Develop more effective processes, including retention and collection campaigns. Mitigate losses and actively manage risk. Benchmark your portfolios to the overall market. Identify underperforming segments and develop action plans to reduce defaults.

SERVICING ASSET MANAGEMENT

Set assumptions for servicing valuation based on delinquency, foreclosure, and prepayment rate reporting. Identify high-risk and inappropriately priced segments for selling or developing hedging policies.



For more information please call 415.536.3500.