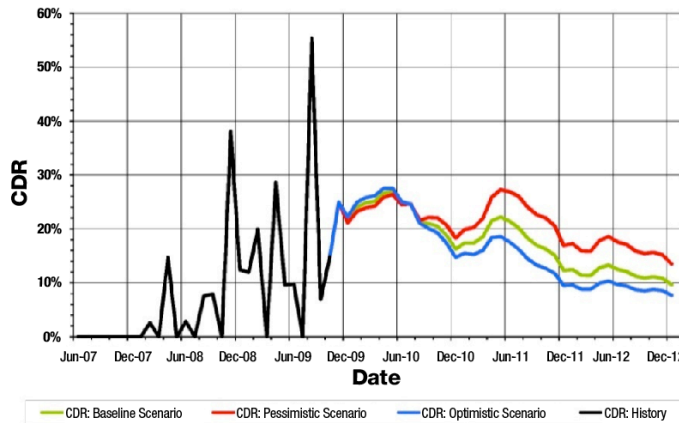


Mortgage Loan Assessment

Accurate forecasts spanning the entire life of a loan

The Interthinx® **Mortgage Loan Assessment** service uses a newly developed, proprietary loan-level model that incorporates key macroeconomic data and enhanced loan characteristics to create forecasts that remain accurate throughout the life of the loan. This state-of-the-art service directly improves your bottom line by way of a business dashboard that is organized to support intelligent, data-driven decision making.

Default Rate by Macroeconomic Scenario



Stress test to different unemployment and interest rates along with house price indices.

Highlighted features:

- Incorporates up-to-date loan information beyond initial origination attributes to better capture credit quality. This includes unemployment rates, interest rate simulation and housing prices.
- Customized predictions are provided in addition to rank-ordering, including delinquency, losses and pre-payment forecast estimates.
- Captures turns in economic and business cycles for forecast horizons beyond 12 months.
- Aggregates forward-looking forecasts after observation point with improved accuracy around the timing of the event.
- Prediction errors do not multiply unlike roll-rate transitional models.
- Transparent stress test created based on three industry standard macroeconomic outlooks, operational complexity, and regulatory guidelines.

Benefit from comprehensive insights into your mortgage portfolio and loan-level predictions that can be applied to your business now.

For information about Interthinx Predictive Analytics contact:

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Proven Risk Intelligence For Lenders and Investors

We provide financial institutions with best-in-class business solutions to quantify, price, forecast and mitigate risk. With expertise in mortgage fraud, collateral risk, regulatory compliance, loss mitigation, and loss forecasting, Interthinx helps today's mortgage professionals manage risk exposure, meet regulatory requirements and make better decisions.

Proven	Expert	Reliable	Authentic	Visionary
Mortgage Fraud Mitigation & Verification Services	Collateral Risk & Valuation Solutions	Regulatory Compliance	Asset Services	Predictive Analytics
FraudGUARD® SafeCheck® SSN Direct 4506-T	ValueGUARD® Interthinx Review Appraisal Services Clear Value® AVM iAVM Plus CVM®	PredProtect® TPR Regs Data Civil/Criminal Background Checks	Repurchase Reviews MI Rescission Quality Control Collateral Value Reviews TPO Review Compliance Review Fraud Investigation	MBS + ABS Forecasting Mortgage Risk Model™ Look Ahead™ Portfolio Forecasting True Capital Volatility Analysis