

LOAN-LEVEL MORTGAGE PERFORMANCE DATA

LPS Applied Analytics provides access to the industry's largest loan-level database of mortgage assets for the purpose of benchmarking and analysis. This powerful database spans the entire credit spectrum of agency, non-agency and portfolio products.

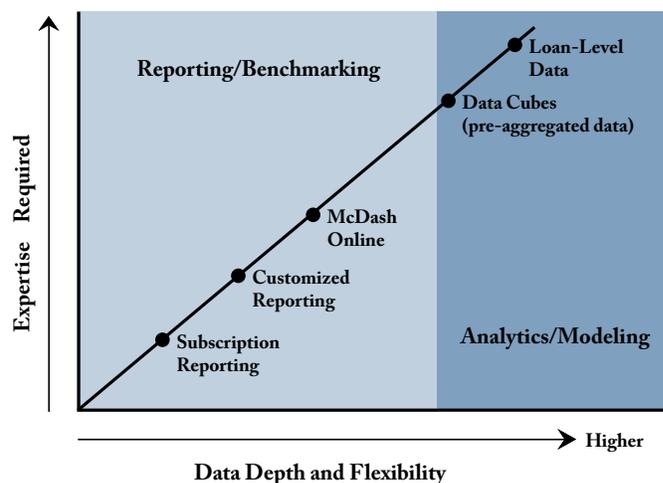
Providing Value to Our Clients

LPS Applied Analytics' comprehensive McDash solution brings together all the loan-level data and analytics needed to provide mortgage servicers with a complete and accurate picture of their portfolios and allows them to leverage the following:

- Broadest breadth and depth of data in any single loan-level data source
 - More than 40 million active first mortgage loans and five million active home equity loans/lines.
 - More than 110 million unique loan assets, gathered over 17 years.
 - Large representations of all credit grades and product types, including: subprime, agency, alt-A, government, seconds, HELOCs and portfolio loans.
- The flexibility of loan-level data, combined with ease of use
 - Loan-level data provides complete analytic transparency and minimizes the need to interpolate results.
 - Raw or pre-aggregated data cubes available for modeling purposes.
- Online access tool
 - Easy-to-use propriety technology gives non-technical users the power to customize loan-level data presentation.
 - Online tabulation libraries allow easy sharing of analytics across your company.
- Enhanced integration with other LPS Applied Analytics solutions
 - Public records data
 - Prepayment models
 - Valuation solutions

Offering the Most Comprehensive Analytics Solutions

The LPS McDash continuum of solutions provides various ways to utilize and interact with the data based on the complexity of a servicer's needs.



Subscription Reporting

- Selection of standardized reports delivered on a monthly basis.
- Standard benchmark reports available for data, including risk-based pricing, market share analysis, monthly overview reports and geographic delinquency summaries.

Custom Reporting

- User-defined recurring or one-time reports with secure online delivery.
- Detailed reporting for specific loan subsets by (for example) and combination of: investor, property types, occupancy, credit score, LTV, monthly vintages, note rate, product types and geography down to zip code level (county, MSA, CBSA and state).
- Pricing that welcomes report evolution and modifications over time.

LPS' McDash Online/McDash Online HE

- Live benchmarking tool for data-contributing clients.
- Online tabulation device with the deepest and broadest mortgage dataset in the market consisting of 100 percent loan-level data with more than 65 loan-level attributes (McDash Online HE includes HELOC specific data elements).
- The most timely industry dataset of default and prepayment performance with data updates 15 days after month end.
- Processes hundreds of millions of loan-level records in seconds.
- Easy-to-use proprietary technology allows non-technical users to create multi-dimensional hypercubes.

Data Cubes

- Harness the power of loan-level data conveniently delivered in pivot tables or data sets designed for model development and sophisticated analytics.
- Standard and custom pre-aggregations of loan-level data create "Superloans" or "Synthetic Pools" to mirror risk concentrations and manage portfolio risk.
- Includes custom-designed prepayment and default curves, delinquency migration and market-share analysis.

Loan-Level Data

- The same loan-level data that powers all of the LPS Applied Analytics reporting solutions is available in raw form to clients for analytic and modeling purposes.
- Available in multiple formats to allow for quick adoption and easy integration into existing systems.

Analyzing Risk with LPS Applied Analytics

LPS is the single-source partner for all your decision-making needs. By combining our McDash analytics offerings with our public records, property valuation and analytics solutions, we leveraged extensive amounts of data to create the industry's most comprehensive analytics and modeling for prepayment, default, delinquency, loss, property valuation and fraud.

Contact Us

Contact us today to start using LPS Applied Analytics' powerful tools to mitigate risk, increase efficiencies, reduce costs and maintain a competitive advantage.

Put the largest loan-level database in the mortgage industry to work for you in benchmarking and analysis.



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