

- » Identify and predict payment risk
- » Decrease delinquencies
- » Anticipate and mitigate loss
- » Increase portfolio retention
- » Prioritize collections efforts
- » Target refinancing opportunities
- » Portfolio flood risk review



Risk Scores, Full Reports, Credit Attributes

Analyze risk and forecast quality for an entire portfolio. Customize your review using up to four risk scoring models, 535 credit attributes, and 165 public records indicators.

- Day 1: Work with Informative Research to set-up your Portfolio Credit Review account and determine your data needs
- Day 2: Submit your portfolio data - up to 50,000 records per job
- Day 3-4: Informative Research processes job and returns data

Pricing varies with score types, job sizes and selected attributes. Immediate quotes are available from your Account Executive.

Customize to Your Portfolio Strategy

You can customize your request to receive any of the following data for every borrower in your portfolio:

- Scores Only**
 - » Four highly predictive scoring models (see below)
- Full Credit Reports/Flood Zone Review**
 - » Return a full TransUnion single bureau report
 - » With or without scores/determinations
- Credit Attributes/Public Records Indicators**
 - » Return any combination of 535 credit attributes
 - » Include up to 165 public records indicators

Name	FICO04	FICO98	Vantage	LTV	%Bal/RevHiCredit	#RevTrades	Avg Rev Bal	Mtg Out Bal
John, Smith	620	610	702	80.0%	40.5%	6	\$1,953.26	\$279,600
Ted, Nguyen	650	643	739	78.4%	35.6%	7	\$2,877.39	\$351,450
Sosalyn, Jacobs	710	715	822	57.1%	1.0%	5	\$380.00	\$153,125
Henry, Refner	585	540	621	111.1%	89.1%	11	\$19,480.86	\$179,480
Ronald, Greene	610	595	684	80.0%	35.1%	10	\$4,713.08	\$272,875
Pete, Gonzales	681	670	771	88.9%	15.7%	7	\$2,376.96	\$223,431
Laura, Schultz	660	660	759	94.1%	18.1%	6	\$3,784.56	\$338,832
Amadi, Sourad	540	535	615	80.8%	85.7%	4	\$2,820.19	\$368,030
Benjamin, Tustin	580	550	633	123.1%	92.4%	11	\$20,510.10	\$280,000
Denise, Severin	635	640	736	153.8%	21.7%	11	\$2,376.96	\$223,431
Richard, Reynolds	645	640	736	80.0%	18.2%	11	\$2,376.96	\$223,431
John, Blacksmith	642	648	745	74.1%	24.0%	11	\$2,376.96	\$223,431
Robert, Pendrecki	715	680	782	76.2%	0.1%	11	\$2,376.96	\$223,431
Robert, Eagen, Holt	630	625	719	84.2%	17.5%	11	\$2,376.96	\$223,431
Michael, O'Connor	708	700	805	84.2%	2.1%	11	\$2,376.96	\$223,431
Thomas, Wayne	595	600	690	106.7%	68.4%	11	\$2,376.96	\$223,431
William, Teltin	610	615	707	77.7%	32.2%	11	\$2,376.96	\$223,431
Michael, Cardgnoff	582	570	656	82.5%	88.0%	11	\$2,376.96	\$223,431
Signe, Venus	640	635	730	80.0%	23.4%	11	\$2,376.96	\$223,431
Robert, Shawndale	670	670	771	95.2%	17.6%	11	\$2,376.96	\$223,431
Elizabeth, Denton	674	665	765	90.9%	18.2%	11	\$2,376.96	\$223,431
Robert, Brad	708	710	817	72.7%	0.1%	11	\$2,376.96	\$223,431
Donald, Brad	595	590	679	177.8%	82.7%	11	\$2,376.96	\$223,431
Trang, Phuc	645	632	727	84.2%	34.5%	11	\$2,376.96	\$223,431
Trang, Phuc	645	632	727	80.8%	17.2%	11	\$2,376.96	\$223,431

4 Predictive Risk Models:

- FICO Classic 04
- VantageScore
- FICO Bankrupty
- Income Estimator

Attribute and Indicator Types:

- Number of trades, status, types
- Time-stamped credit behaviors
- Aggregate balances, by type
- Derogatory and delinquency levels
- Choose from 700 attributes and indicators!

All Portfolio Credit Review data is requested on a 'soft inquiry' basis - the requests will not affect your borrower's credit score.

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The credit you need, the connections you want.

As a leading provider of credit and mortgage-related information to the lending community since 1946, we apply our knowledge and experience to develop progressive technologies and build industry relationships that help you minimize risk, expedite the loan process and increase your profitability. In addition to our credit reporting services, rescoring programs and flood determination products, we offer you time- and money-saving connectivity with a growing list of lending channels in primary and secondary markets. We back our accurate, easy-to-use products with premier customer service and support. IR-FPCR01-V10-15-08