

AGENCY MORTGAGE BACKED SECURITIES

The industry's most flexible, fastest, easy-to-use platform for mortgage data and analytics

1010data offers you the industry's leading cloud-based Big Data analytics platform for agency mortgage backed securities (MBS) analysis. With pre-configured hosted data sets from all of the industry's leading vendors and public sources, and system performance, scalability, and flexibility that go beyond any other solution on the market today.

ALL THE DATA AND LOGIC YOU NEED IN ONE PLACE

1010data provides pre-built logic and mapping tables to help you easily conduct regular, statistical, and "best match" joins between data sets from multiple data vendors, including:

- ◆ eMBS
- ◆ CoreLogic
- ◆ Freddie Mac
- ◆ Fannie Mae
- ◆ Ginnie Mae
- ◆ TransUnion
- ◆ Black Knight Financial Data and Analytics

And public sources such as FHLMC PMMS, BLS unemployment statistics, and more. Of course, you can also upload your own data in combination with any other outside data sources you choose for on-the-fly mashups and ad-hoc queries.

DRIVE COMPETITIVE ADVANTAGE

1010data enables you to conduct the most relevant and valuable analytics for agency mortgage backed securities faster than any other solution, directly from your desktop.

Example analytics include:

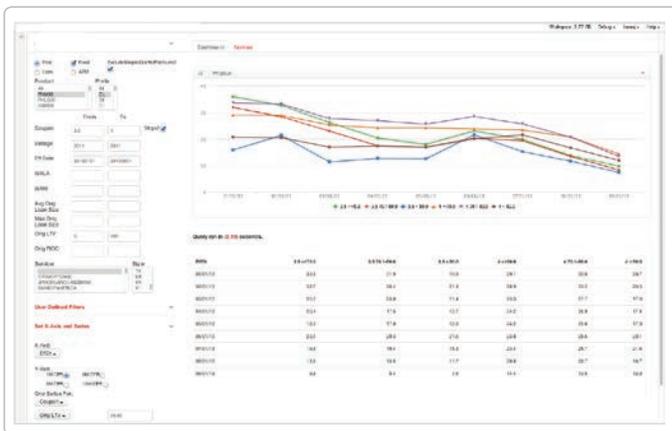
| ANALYTICS | VALUE |
|--|--|
| HARP Eligibility | Accurately assess the degree of HARP eligibility at the loan level and its effect on future voluntary prepayment rates. |
| Loan-Level Analysis of Megas and CMOs | Conduct loan-level prepayment analysis on loans underlying Megas and CMOs (including Re-REMICs) Accurately determine loan-level distribution of LTV, loan age, FICO, and other key attributes. |
| Servicer Analysis | Use historical loan prepayment rates by servicer to model loan-level probability of future prepayments. |
| Prepayments Modeling | Using pre-built logic and intuitive interfaces, combine disparate datasets including loan level performance data, home price indices and borrower credit data to model changes in prepayment risk. |
| Updated LTV Calculation | Greatly increase the accuracy of current loan-to-value (LTV) calculations by integrating consumer credit bureau data into your analysis. |
| Refi Prediction with Consumer Credit Checks | Predict imminent prepayments at the loan level by linking loans to recent consumer credit checks related to mortgage refinancing. |

FAST, POWERFUL AND RICH ANALYSIS

Speed matters for agency MBS analytics. 1010data's technology delivers the fastest query speeds in the industry. The most difficult analytics are returned in seconds, and analytics that were previously impossible are returned in minutes. Access to every data element is available directly from your browser.

1010data's rich function library enables you to easily construct and execute any type of analysis:

- ◆ Time Series Analysis
- ◆ Machine Learning
- ◆ Time Shifting
- ◆ Linear Recursion
- ◆ Linear Regression
- ◆ Logistic Regression
- ◆ Stratification
- ◆ Statistical Modeling
- ◆ Principal Component Analysis



INTERFACES TAILORED FOR EVERY ROLE

1010data enables analytics for every role within your organization - including portfolio managers, analysts, quants, and developers - through the interface that best suits each user type.

1010data interfaces include:

- ◆ **Dashboards and reports** for users who need to manage overall performance and make strategic decisions
- ◆ An **Excel add-in** for conducting powerful analytics in a familiar environment
- ◆ 1010data's **Trillion Row Spreadsheet™** for the ultimate visual interface with flexibility, analytical power, data access, and data discovery capability
- ◆ **XML Query Language** and **SDK** for programmatically interfacing with 1010data, developing new applications, and enterprise integration

GET STARTED EASILY

1010data makes it easy to get started. With no software, hardware, or infrastructure to install, you can begin testing 1010data today. Once you've experienced the power of 1010data, you can begin conducting full production MBS analytics in five simple steps:

1. Subscribe to 1010data
2. Select the data feeds you want
3. Choose how much storage & processing power
4. Choose number of users & set up user access
5. Log in and begin generating insights