NON-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 non-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:

- CoreLogic
- TransUnion
- Equifax

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 non-agency mortgage backed securities. Example analytics include:
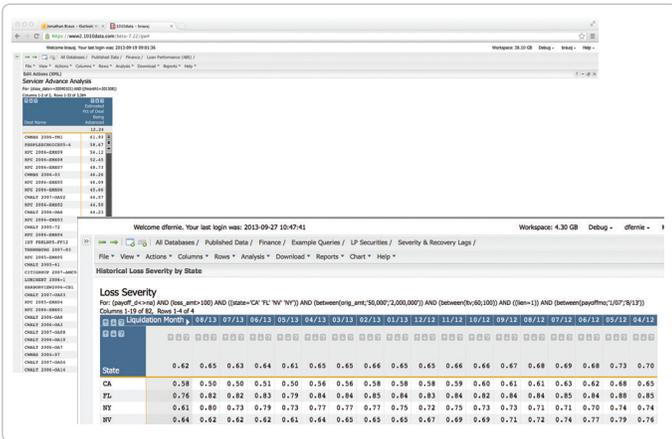
ANALYTICS	VALUE
HARP Eligibility	Accurately assess the degree of HARP eligibility at the loan level and its effect on future voluntary prepayment rates.
Servicer Analysis	Use historical loan prepayment rates by servicer to model loan-level probability of future prepayments.
Default Risk and Prepayments Modeling	Using pre-built logic and intuitive interfaces, combine disparate datasets including loan level performance data, home price indices and borrower credit data.
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.
Customizable Roll Rate Analysis	Use intelligent time series functions to quantify the historical likelihood of pay status transition at the loan level across custom time intervals.
Determination of Servicer Advances Outstanding	Leverage servicer advance identification logic to better determine timing of cash flows and differentiate servicers by advancing tendencies.

1010DATA™
MORE POWER TO YOU

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FAST, POWERFUL AND RICH ANALYSIS

Speed matters for non-agency MBS analytics, given the size and multiple sources of data as well as the need to get insight and make decisions quickly. 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.

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