

What's New?

Precise IDSM

Combat the changing face of fraud with a powerful identity authentication, fraud detection and investigation tool

Get a more accurate picture of possible fraud by integrating multiple data sources. Precise IDSM integrates Experian's breadth of data, products, advanced analytics and decisioning technology to offer a best-in-class solution.

Stay ahead of fraud with a comprehensive solution

Precise ID identifies potential fraud risk at the point of application and authenticates existing customers during high-risk transactions. Precise ID addresses multiple types of fraud — from identity theft and synthetic identities to fraud rings and first-party fraud.

Stop fraud before it starts via a flexible interface and leading-edge decision engine

Financial institutions need to adapt and protect themselves. The Precise ID platform allows companies to meet those changes through an interface that is flexible, customizable and easy to integrate, offering best-in-class performance.

Multiple data sources

Unparalleled depth and breadth of data sources provide a more accurate picture of each applicant. Rather than relying on just a single data source, Precise ID offers a broader depth of credit and noncredit data solutions for identity screening and account opening. Data sources include:

- Over half a million known fraud records from shared data
- 200 million records from cross-industry shared application data
- 215 million consumer credit records
- 150 million auto registration records
- 83 million property ownership records



This product will help keep you in compliance with the Red Flag Rules which will be mandatory by November 1, 2008

What's New?

RatePro

RatePro	Product	Rate	P&I	MI	Pricing	Prep	
		4.750%	\$1188	N	-2.950%	\$-8850	0 yr.
		4.750%	\$1188	N	-5.998%	\$-17994	0 yr.
		4.750%	\$1188	N	-1.000%	\$-3000	0 yr.
AHL Connect	5 yr. LIBOR - 10 10 yr.	4.750%	\$1188	N	-2.950%	\$-8850	0 yr.
Superior Mortgage	7 yr. LIBOR - 10 7 yr.	4.750%	\$1188	N	-5.998%	\$-17994	0 yr.
Countrywide	3 yr. LIBOR - 10 3 yr.	4.875%	\$1219	N	-2.375%	\$-7125	0 yr.
TBDirect	3/27 ARM - 10 3 yr.	4.875%	\$1219	N	-2.678%	\$-8034	0 yr.
AHL Connect	5 yr. LIBOR - 10 10 yr.	4.875%	\$1219	N	-3.717%	\$-11151	0 yr.
Countrywide	3 yr. LIBOR - 40 yr. - 10 3 yr.	4.875%	\$1219	N	-4.217%	\$-12651	0 yr.
AHL Connect	5 yr. LIBOR - 10 10 yr.	4.875%	\$1219	N	-5.553%	\$-16659	0 yr.
AHL Connect	7 yr. LIBOR - 10 10 yr.	4.875%	\$1219	N	-0.750%	\$-2250	0 yr.
AHL Connect	7 yr. LIBOR - 10 7 yr.	5.000%	\$1250	N	-0.827%	\$-2481	0 yr.
Superior Mortgage	3 yr. LIBOR - 10 3 yr.	5.000%	\$1250	N	-1.077%	\$-3231	0 yr.
Countrywide	3 yr. LIBOR - 10 3 yr.	5.000%	\$1250	N			

Find Programs and Price them Right

Today's market demands that loans be priced right the first time with the best rates for both your borrowers as well as for your bottom line.

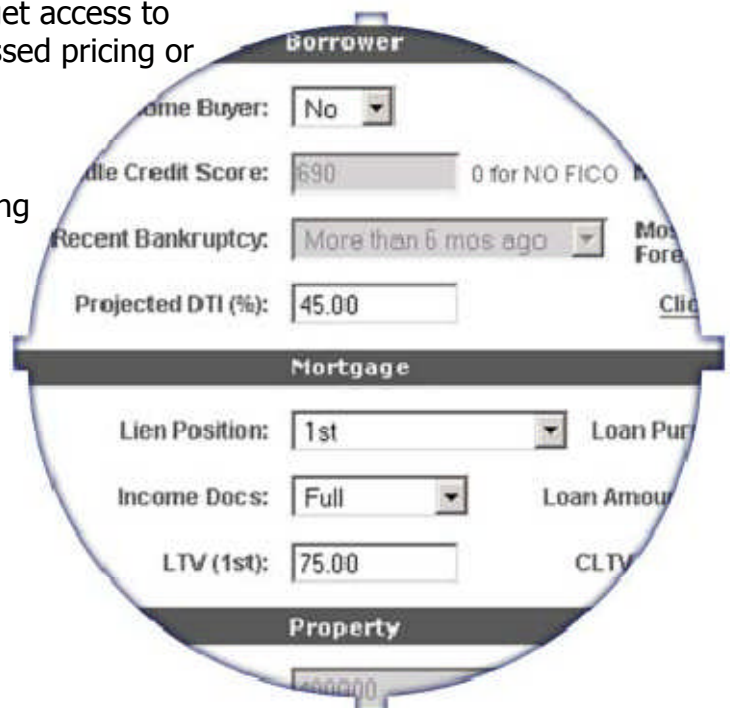
RatePro is the most comprehensive wholesale loan pricing engine available today. It offers loan search with detailed rates and YSP's for over 150+ loan programs in 50 states.

RatePro is available on a low-cost per-transaction basis, with no minimum costs or subscription fees.

RatePro Loan Program and Pricing Engine Built for Professionals

RatePro continually processes over 1,600 program rate sheets daily from over 25 national wholesale lenders. You get access to accurate pricing on 150+ loan programs with no missed pricing or rate adjustments.

- Conforming, FHA/VA, Jumbo, Alt-A and Subprime
- Accurate and complete rates and YSPs
- All quotes include free unlimited same-day re-pricing
- Sort and filter with a single click
- View further program detail in one click
- Open rate sheets for a 'traditional' view
- Quotes stored and viewable up to 90 days



Borrower

Home Buyer:

File Credit Score: 0 for NO FICO

Recent Bankruptcy:

Projected DTI (%):

Mortgage

Lien Position: Loan Pur

Income Docs: Loan Amou

LTV (1st): CLTV

Property