

MODERNIZING MORTGAGE CREDIT

xactus **XX**[®]
Advancing Intelligent Verification

STRATEGY, RISK AND READINESS IN A COMPLEX MARKET

The market is moving fast



More data is available than ever

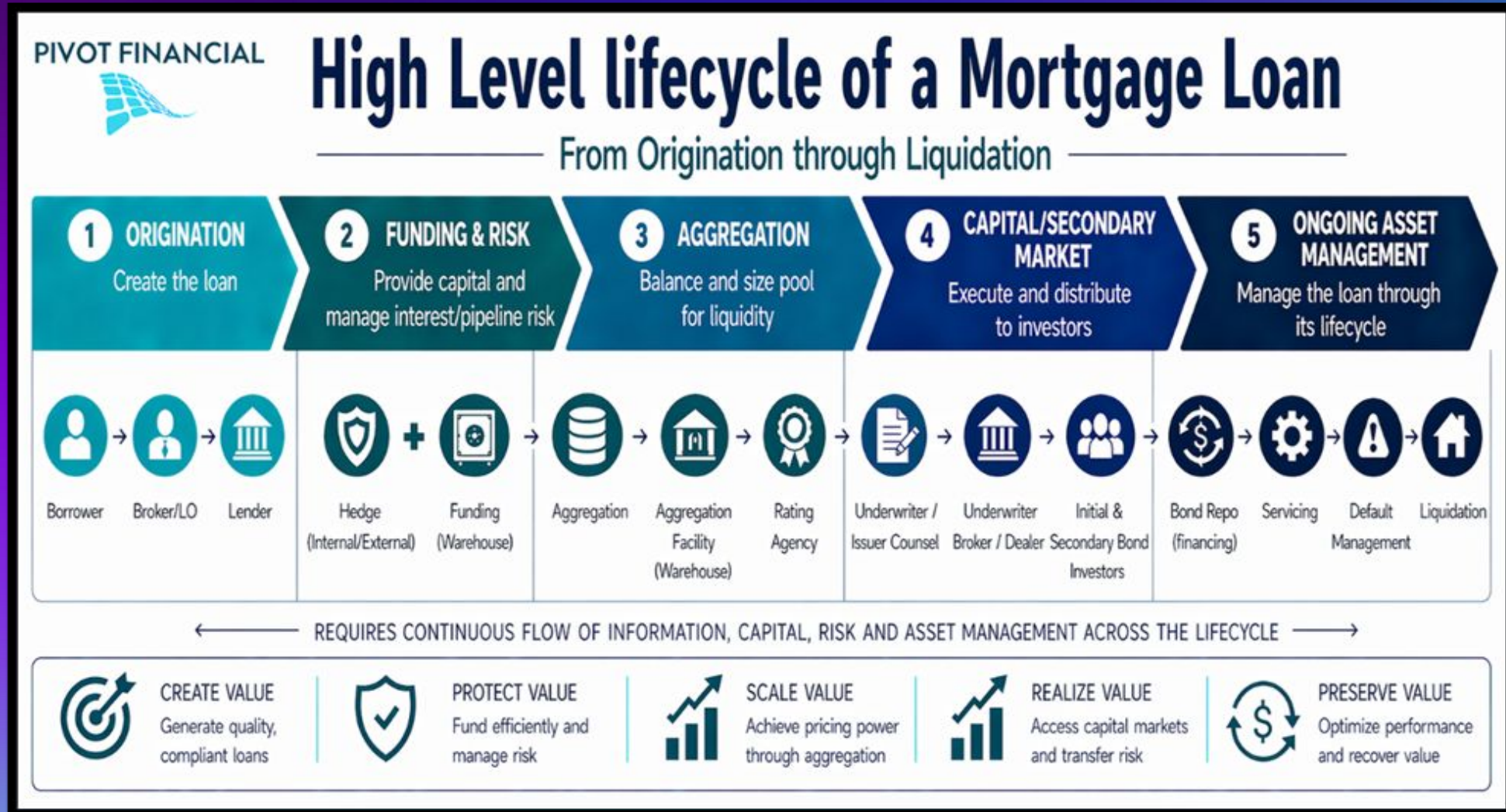


But clarity is harder to find

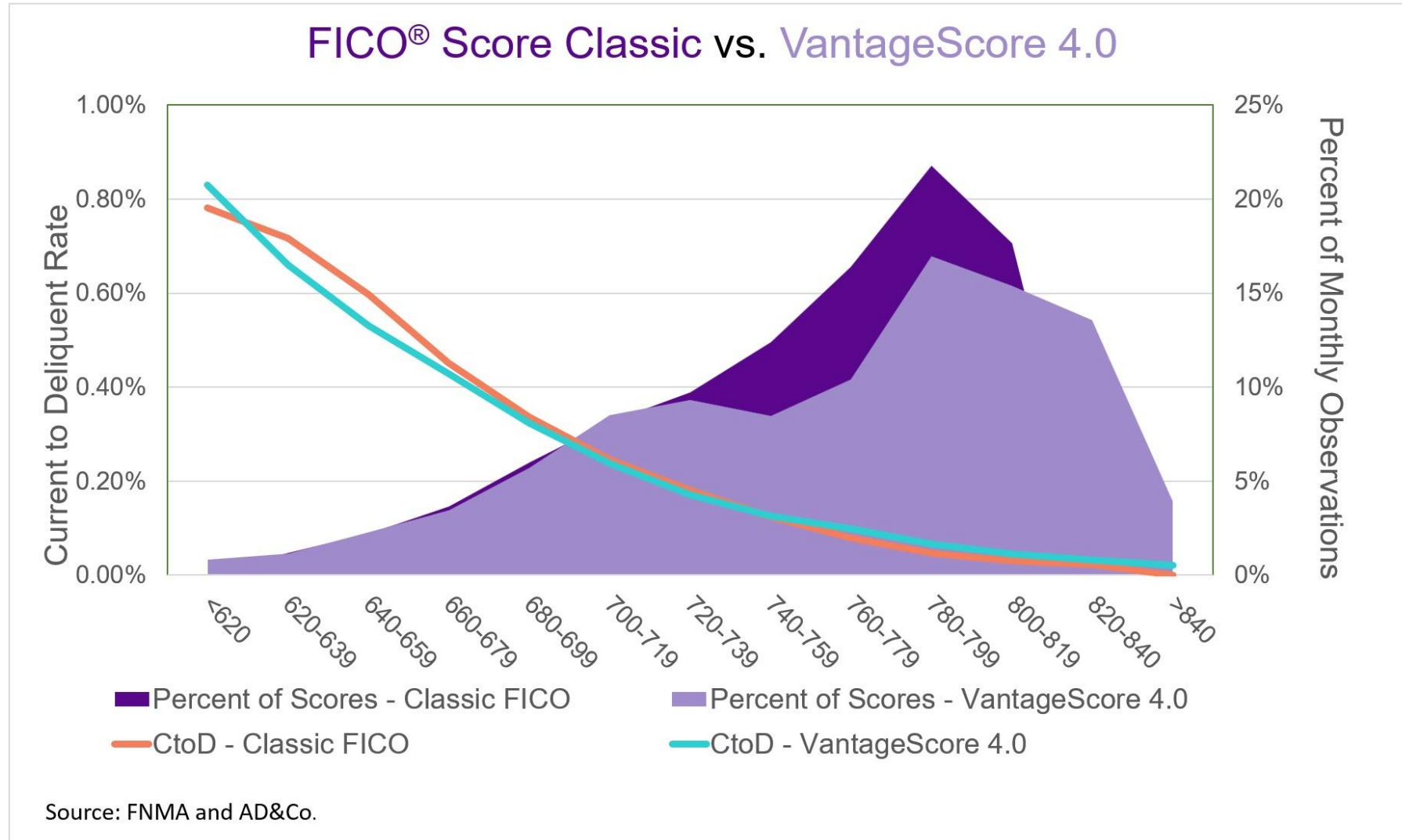


**This panel is about
separating signal from noise**

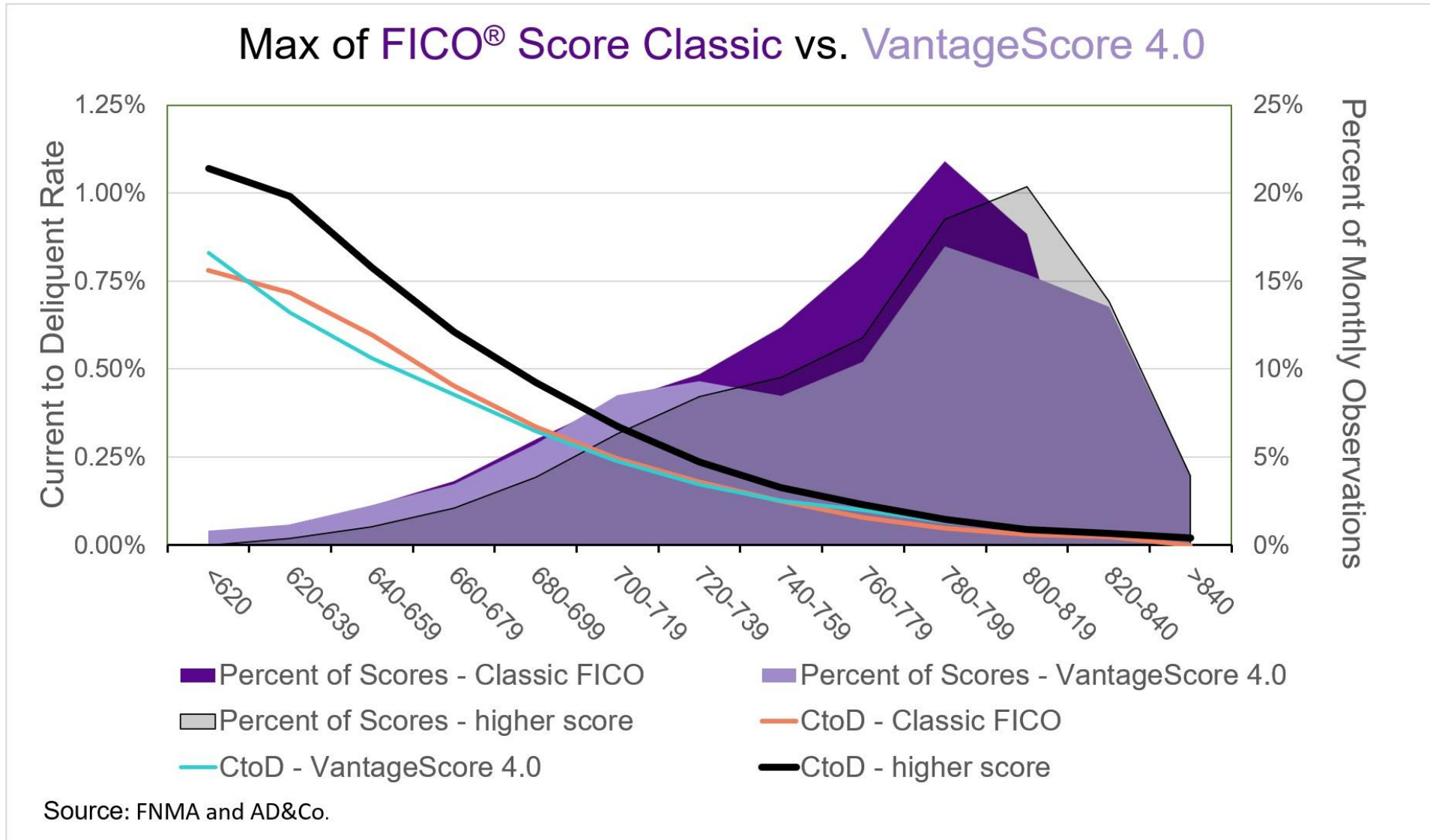
Ecosystem Complexity



Score Distribution Varies



Score Choice Changes Distribution



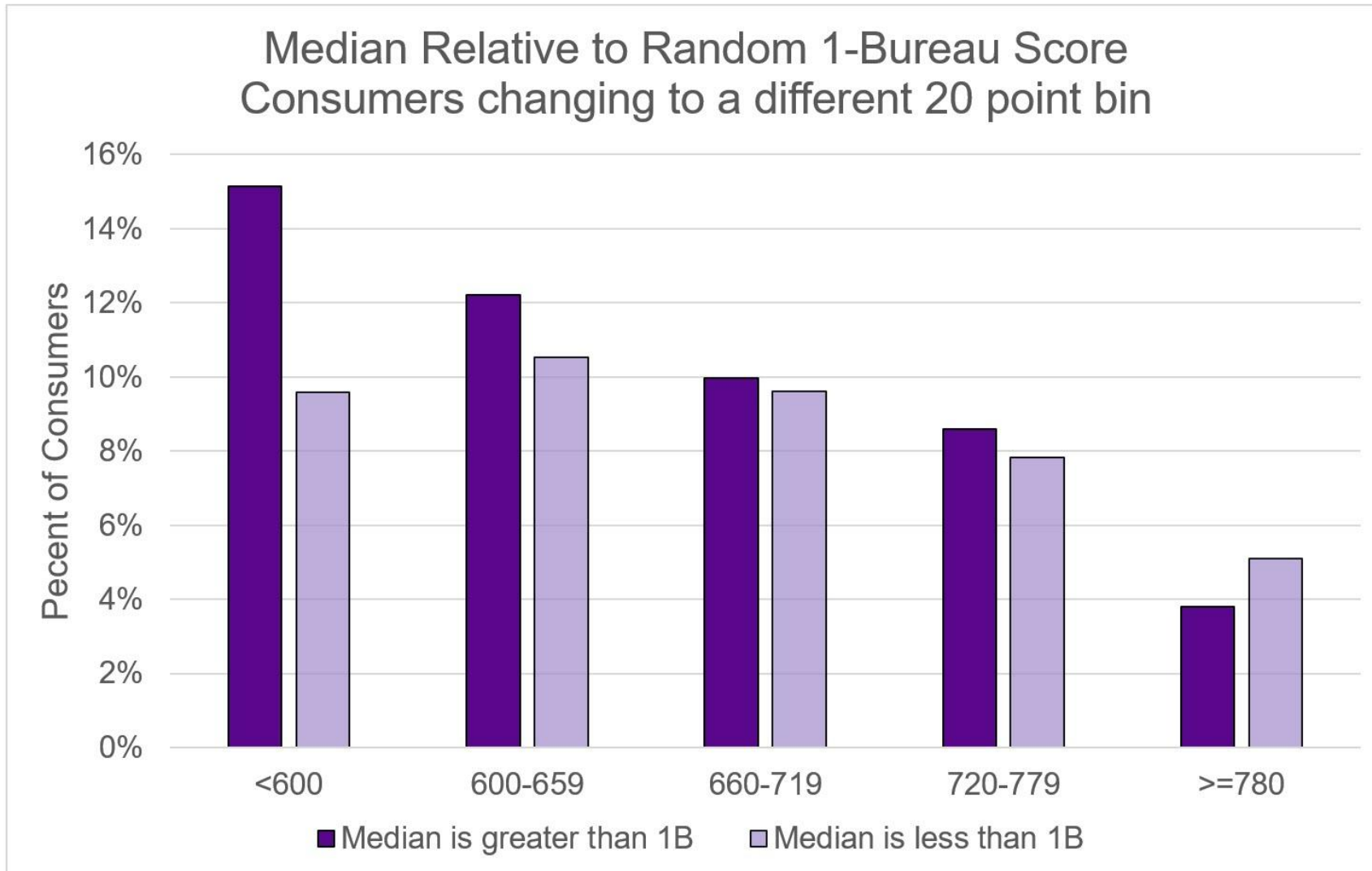
**Where do you fall on adoption of
VantageScore 4.0?**

EARLY ADOPTER = GREEN

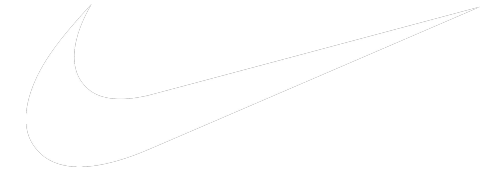
UNDECIDED = YELLOW

WAIT-AND-SEE = RED

Tri-Merge VS Single Bureau



LLPA / Economic Impact



	Average LLPA	LLPA Fee	LLPA Fee Relative to Classic FICO
Classic FICO	0.92%	\$110 Billion	100%
VantageScore 4.0	0.86%	\$102 Billion	93%
Lender Choice	0.78%	\$93 Billion	85%

**Would you make a credit decision
without all three bureaus?**

YES = GREEN

UNSURE = YELLOW

NO = RED

**Is credit modernization a top
priority for your organization
today?**

YES = GREEN

NO = RED

Focus on signal over noise.



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