

Inclusion of Private Closed Sales Data



September 2007

During this tumultuous time in our industry with declining markets on the rise, truly current sales data is absolutely crucial when determining collateral risk.

Interthinx® proudly offers an exclusive ability to use its own current and timely sales data to significantly increase hit rates and uniquely determine collateral risk, thereby improving the accuracy of their proven loan scoring system. This most recent advancement in a series of Interthinx product enhancements comes at time when pinpointing actual housing depreciation/appreciation rates is highly critical.

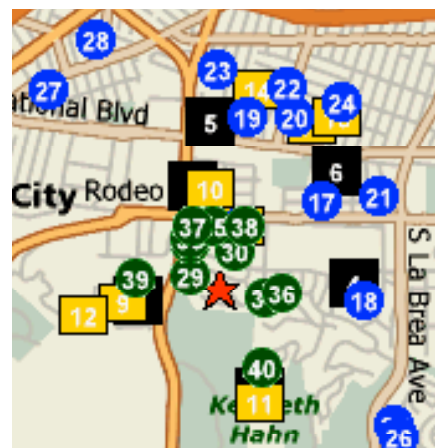
In response to customer demand, Interthinx is mining closed-sale information from its own proprietary database for inclusion in the computing of value and overall collateral risk. Specifically, Interthinx will improve neighborhood analysis by looking at flips, foreclosures, trend analysis associated with comparables and value benchmarking. The results of using the most recent sales data in the industry are superior hit rates and accuracy that cannot be replicated by any other solution provider.

Enhancement Facts:

- In addition to public records acquired from Third Party Data Providers, Interthinx will now use private closed sales data collected from our expansive customer database in the calculation of our AVM values and risk analytics.
- Available at no cost in FraudGUARD®, DISSCOSM and ValVerifySM.
- Limited release early September, general availability early October 2007.

Enhancement Features:

- Integration of Interthinx private closed sales data into AVM model and neighborhood analysis
- Interthinx processes hundreds of thousands closed property transactions per month that may be utilized in the Interthinx AVM calculation and risk analytic



Private Data is Mapped with Public Data

- Green Circles are Private Additional Neighborhood Sales
- Yellow Squares Represent Private Comparables Sales

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Enhancement Benefits:

1. Increased AVM hit rates in areas that are difficult to acquire data. **(Non Disclosure States & Rural Areas)**
2. Increased AVM accuracy by utilizing a larger number of recent comparable sales and removing transactions that exhibit fraud characteristics. (Flipping or Valuation Issues)
3. More accurate trending of property and neighborhood valuations as more recent property data is used
Note: It typically takes several months for property records to reflect recent sales activity at county records offices, whereas Interthinx will immediately incorporate this value directly into the valuation component upon receiving the data.
4. Improved Market & Neighborhood analysis by incorporating Interthinx proprietary closed sales data with public property data.

	ADDRESS	SALES PRICE	SALES DATE	SQ FT	YR BLT	DIST (MILES)
Street address and other confidential data elements are masked for Private Sales	2048 WHEELWRIGHT LN THOUSAND OAKS, CA 91320	\$442,000	9/5/2006	1,662	1980	-
In addition to Public Comparable Sales, Private Comparable Sales are used in the AVM calculation and property risk analytics	2024 WHEELWRIGHT LN THOUSAND OAKS, CA 91320	\$450,000	6/29/2007	1,532	1980	.005
	**** SHOEMAKER LN THOUSAND OAKS, CA 91320	\$455,000	10/23/2006	1,662	1980	.1
	577 ARTISAN RD THOUSAND OAKS, CA 91320	\$425,000	6/8/2006	1,155	1980	.092

Frequently Asked Questions:

- Q. What data must I provide, or what must I do, to gain access to this new feature?**
- A. All FraudGUARD, DISSCO and ValVerify customers will automatically receive this new enhancement at no additional cost on a scheduled basis. Contact your Account Manager for release information pertaining to your company.
- Q. Where is the private property sales data coming from?**
- A. Interthinx accumulates this data from the transactional data submitted to FraudGUARD, DISSCO and ValVerify daily. The application will only use loans that are known to be closed loans. For example, the application will select all loans submitted by Correspondent Lenders, as these organizations only purchase and submit closed loans into the system.
- Q. May I elect to exclude the Private Sales data from our model?**
- A. Yes, you may elect to exclude the Private Sales data and only utilize public data. Although, the default setting for the application is to incorporate the private data in the model, so you must notify your Account Manager to turn this feature off.
- Q. How will this enhancement change my interaction with the product?**
- A. On the comparables page, two new property types will be included; Private Comparables and Private Neighborhood Sales. This page now distinguishes between property data retrieved from public records (Public Comparables & Public Neighborhood Sales) and private data (Private Comparables & Private Neighborhood Sales). In addition the private data is included in all other application screens such as Graphs, Maps, etc.

For more information regarding our use of Private Closed Sales Data, please contact your Sales Representative or Account Manager today, or send email to sales@interthinx.com.