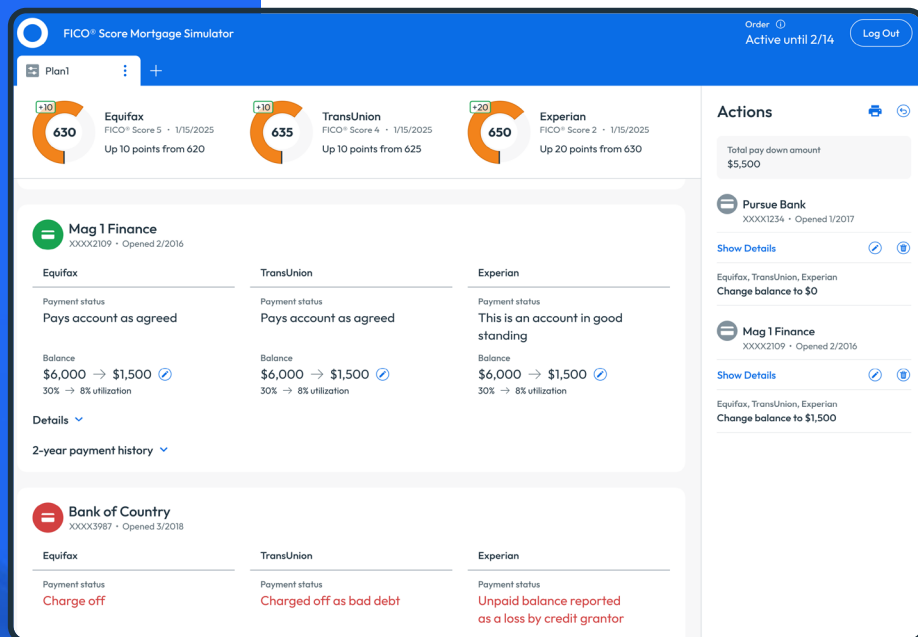




FICO® Score Mortgage Simulator

FICO's newest scoring innovation is now available!



FICO is excited to announce the availability of the FICO® Score Mortgage Simulator for mortgage professionals.

This tool enables mortgage professionals to run credit event scenarios by applying simulated changes in an applicant's credit report data to simulate potential changes to the applicant's FICO® Score. With this valuable insight, mortgage professionals can help applicants gauge how these changes could affect the applicant's FICO® Scores used in mortgage lending and help drive smarter decisions to open up more loan options and favorable interest rates for customers.

The application supports simulations on one, two or three bureaus, and simulates potential changes to the classic FICO® Scores used in mortgage lending — FICO Score 2, FICO Score 4 and FICO Score 5. It empowers mortgage professionals to run different simulation scenarios to find an action plan that meets the mortgage applicant's needs.

The simulator was developed by FICO's Analytic Scientists, who have unmatched knowledge of how FICO® Scores work. Clients using this tool will be uniquely able to generate the most accurate simulations of the FICO Score impacts that could result from potential changes in credit report data. That means a better experience and return for the applicant, loan officer, lender, and reseller.

The FICO® Score Mortgage Simulator is the only simulator for mortgage professionals that uses the FICO® Score algorithms to simulate changes to FICO Scores used in mortgage decisioning. This powerful new tool is now available from resellers and will soon be available from mortgage platform providers.

1 Simulation scenarios currently available in version 1.0:

- Pay down / Pay off balances
- Delete third-party collections
- Update derogatory tradelines to paid
- Improve the status of currently delinquent accounts
- Remove account disputes

2 Additional upcoming simulation scenarios:

- Increase account balance
- Delete accounts
- Remove disputes from a collection account
- Simulate the passage of time
- Best Action — personalized action plan
- Remove historical delinquencies
- Add an account

Please contact AmberChristman@FICO.com today to express your organization's interest in the FICO® Score Mortgage Simulator.

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