

Product Feature	Description	v1.0	v2.0
Original UDM Product	<ul style="list-style-type: none"> • New Tradeline • New Inquiry • Secondary Reissues (Mortgage Only) • Forward & look back periods 120/180 days • Trade Account Number (last 4 digits) • Date to File • Date Opened 	X	X
Debt to Income	Calculate Debt to Income if customer includes borrower income in request		X
New Collection	Any new collection found on the borrower's file		X
New Public Record	Any new bankruptcies, foreclosures, judgments, or liens found on the borrower's file		X
Balance Changes	Any increase in balance on the borrower's file		X
Payment Changes	Any increase in scheduled payment amount on the borrower's file		X
New Late Payments	Any new late payments 30, 60, 90, 120 days past due on the borrower's file		X
Tradeline Bankruptcy	Any new accounts found to be in bankruptcy on the borrower's file		X
Tradeine Collections	Any new accounts found to be in collections on the borrower's file		X