

ABS Lender is a secure cloud-based platform that alleviates the operational challenges faced by structured finance facility providers across different asset classes, including extracting, normalizing and analyzing borrower-submitted data, monitoring facility performance, identifying cross portfolio exposures and reconciling as-reported borrowing base/compliance information.

Key Benefits

- » **Improved lending execution:** Enables faster response times on borrowing requests
- » **Risk mitigation:** Provides a controlled, auditable infrastructure for managing complex warehouse facilities
- » **Better control:** Minimizes the risk of over-advancing due to inaccurate borrowing base calculations and simultaneously identifying data consistency issues across reporting periods
- » **Automation:** Provides automation for complex warehouse administration and reporting requirements
- » **Scalability:** Supports lending programs of all sizes

Data Management Module

The Data Management module is designed to address data management challenges experienced by asset securitization lenders by automating the ingestion, mapping and validation of “as-reported” asset, borrower, compliance and other facility information in the format provided by borrowers.

Module capabilities:

- » Secure web interface for borrowers to directly submit settlement statements and borrowing base reports

- » Automated extraction of information from submitted reports
- » Normalized schema to facilitate portfolio wide analysis
- » User interface for lenders to correct/update data values or enter missing data
- » Full audit log and data APIs for data transfer of upstream/downstream systems, including feeds from your loan servicing system(s), is also available

The screenshot shows the 'ABS Lender' interface with a navigation bar at the top containing 'Documents', 'Data Management', 'Analysis & Monitoring', and 'Reconciliation & Reporting'. Below the navigation bar, there are two tabs: 'STRUCTURED DATA' and 'SCHEMA DEFINITION'. The 'SCHEMA DEFINITION' tab is active, displaying a table with the following columns: Entity, Field Name, Data Type, Validation Rule, and Description. The table lists various fields for different loan types, such as 'Asset', 'Consumer Loan', and 'Commercial Loan'. The 'Consumer Loan' row for 'Collateral Value' is highlighted in blue, and a mouse cursor is visible over the 'Validation Rule' column for that row.

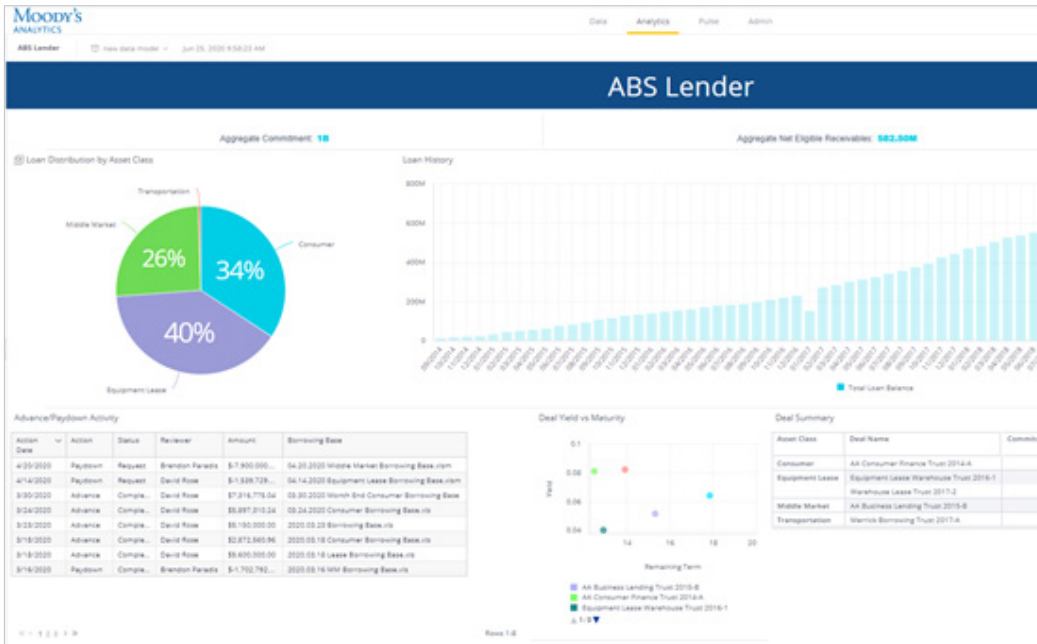
Entity	Field Name	Data Type	Validation Rule	Description
Asset	ID	Text	Not restricted	
Asset	Product	Text	Not restricted	
Asset	Origination Date	Date	Between 2017-01-01 and 2021-02-01	
Asset	Original Balance	Numeric	Greater than or equal to 1.2345678910123456789	
Asset	Balance	Numeric	Not restricted	
Asset	Term	Numeric	Not restricted	
Consumer Loan	Interest Rate	Numeric	Not restricted	
Consumer Loan	Credit Limit	Numeric	Not restricted	
Consumer Loan	Collateral Value	Numeric	Not restricted	
Consumer Loan	FEO	Numeric	Not restricted	
Consumer Loan	State	Text	Not restricted	
Consumer Loan	Zip	Text	Not restricted	
Commercial Loan	Interest Rate	Numeric	Not restricted	
Commercial Loan	Credit Limit	Numeric	Not restricted	
Commercial Loan	Collateral Value	Numeric	Not restricted	
Commercial Loan	Origin	Text	Not restricted	
Commercial Loan	Industry	Text	Not restricted	
Equipment Lease	APR	Numeric	Not restricted	
Equipment Lease	Payment	Numeric	Not restricted	
Equipment Lease	Residual	Numeric	Not restricted	

Monitoring & Analytics Module

The Monitoring & Analytics module incorporates powerful analysis, monitoring and reporting tools to provide insights and actionable information throughout an organization.

Users can:

- » Leverage pre-existing and user definable dynamic dashboards to perform program-wide analytics and risk exposure reporting within and across facilities
- » View reconciliation results comparing as reported values to those calculated by the Facility Reconciliation Module
- » Drill directly from portfolio and facility to borrower related details
- » Create and run reports for both internal and external use

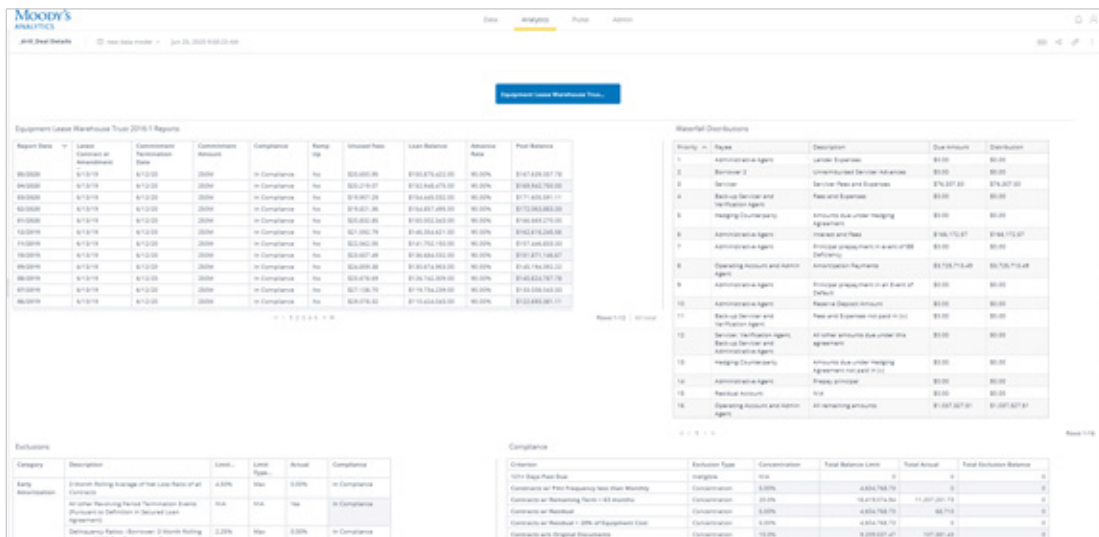


Facility Reconciliation Module

The Facility Reconciliation module automates the reconciliation of “as reported” data from borrowers with calculated information based off loan tapes.

Users can:

- » Configure advance rates, eligibility and compliance rules to recalculate results for reconciliation purposes
- » Set up the waterfall or capital structure of the facility for reconciliation purposes or to perform syndicate/commercial paper conduit reporting





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