

### Exhibit 1: Credit Score Options Available to Lenders

Company models	Score set name	Score source	Sub-set
Equifax	Equifax Risk Score	Equifax	N/A
	Beacon 5.0	Fair Isaac	30
	Pinnacle 1.0 (Next Gen)	Fair Isaac	30
	Pinnacle 2.0 (Next Gen V2)	Fair Isaac	30
TransUnion	Trans Risk	TransUnion	N/A
	Empirica	Fair Isaac	24
	Precision (Next Gen)	Fair Isaac	24
	Precision 2003 (Next Gen V2)	Fair Isaac	26
	Next Gen FICO Scores	Fair Isaac	26
	FICO Risk Score Classic	Fair Isaac	26
Experian	Scorex Plus	Experian	N/A
	Fair Isaac Risk Model (FICO)	Fair Isaac	30
	Advanced Risk Score (Next Gen)	Fair Isaac	30
	Fair Isaac Risk Model V3 (FICO V3)	Fair Isaac	30
	Fair Isaac Advanced Risk Score (Next Gen V2)	Fair Isaac	29
Fair Isaac	Expansion Set	Fair Isaac	4

### Exhibit 2: Lender Choices

CRC	Classic	Next Gen V2
Equifax	Beacon	Pinnacle 2.0
TransUnion	Empirica	Precision 2003
Experian	FICO	Advanced Risk Score 2.0

### Exhibit 3: Score Set Typical Usage

Lender size	Score set	Sub-set used	Importance of score in loan decision
Small	Classic	No	25%
Medium	Classic	No	50%
Large	Classic/Next Gen	Limited	80%
Very large	Custom/Next Gen	Yes	99%

Exhibit 4: Same Model, Different CRC

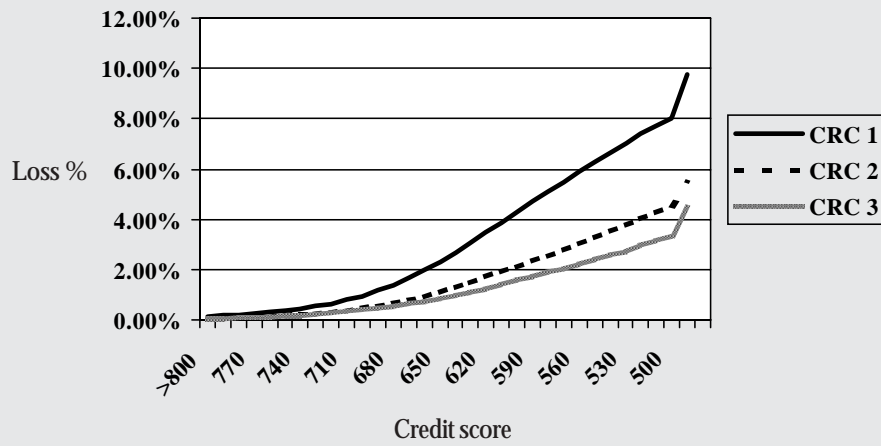


Exhibit 5: Same Model, Same CRC, Different Sub-sets

