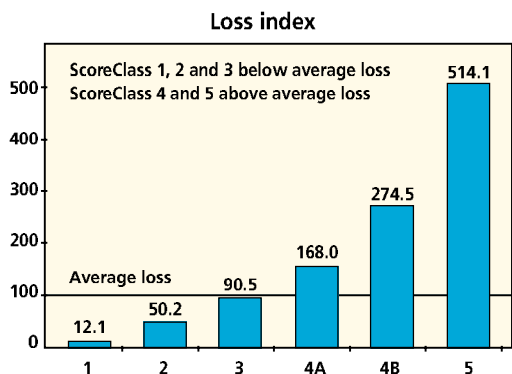
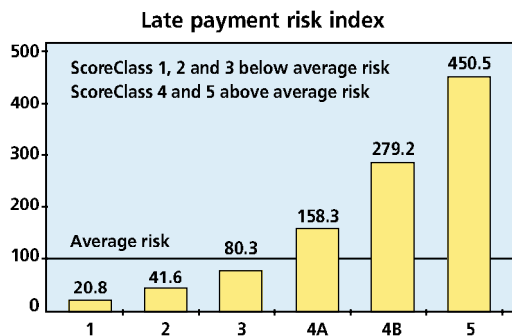




**Commercial Lease Decision Score**

**Risk Index by ScoreClass**

Each class is performance based: ScoreClass 1 is very low risk, ScoreClass 2 is low risk, ScoreClass 3 is moderate risk, ScoreClass 4A is high risk, ScoreClass 4B is very high risk, and ScoreClass 5 is extreme risk.



Notes: Average risk/loss is set to 100. A value of 50 represents 50% below average; a value of 150 represents 50% above average.

Graphs are based on model development data set.

Commercial Lease Decision Score

**Commercial Lease Decision Score**

Speed, accuracy and performance — the right combination for making better underwriting decisions

A powerful lease decision support tool brought to you by Experian and PredictiveMetrics, Commercial Lease Decision Score enables you to process a higher volume of leasing transactions with confidence, leading to increased sales, improved customer service and overall productivity.

**Why underwrite with scores?**

**Risk scoring provides the following benefits:**

- Significantly reduces subjectivity in the decision process by analyzing applicants using consistent criteria
- Provides quick decision turnaround
- Decreases underwriting overhead

**Why Commercial Lease Decision Score?**

Using performance-based variables, Experian® is able to verify model accuracy, giving you a reliable, tested measure of future business performance.

The score was derived using actual leasing performance data from major leasing companies.

**Score range flexibility**

Scores range from 0 and 100, with the higher scores representing a lower risk. You can use preset, performance-based ScoreClasses or you can set up to ten score ranges between 0 and 100, tying specific decisions/actions to each range. You can easily adjust these ranges based on market factors, which can impact your need to either increase sales or more closely manage risk.

**Predictive data**

Commercial Lease Decision Score was developed using Experian's commercial credit database containing a suite of proven predictors of future risk:

- Trade relationship and payment history
- Public record — bankruptcy, tax liens, judgments, UCC filings
- Collections
- Business demographics

**Effective lease underwriting decisions**

Commercial Lease Decision Score enables lessors to predict 90+ day payment delinquency and charge-offs within 18 to 24 months of underwriting.



For further details on Experian products, please call

**Business Credit Information Inc.**

**1.800.382.1735**

or visit our web site

**WWW.BUSINESSCREDITINFORMATION.COM**

