SME FINANCE FORUM

Loan Origination, Underwriting, Monitoring and Management
Verde Core Banking Platform
November 14-16, 2015

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ & CORONA™

Fully Automated Loan Origination & Underwriting

Verde™ INTERNATIONAL

Whether…

BIG

or small

Conventional Underwriting Practice

While underwriting $1.4 trillion over 27 years, I've learned a few things about lending.

© 2015 Verde International LLC

Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ & CORONA™

Fully Automated Loan Origination & Underwriting

Verde™ INTERNATIONAL

Whether…

BIG

or small

Conventional Underwriting Practice

While underwriting $1.4 trillion over 27 years, I've learned a few things about lending.

© 2015 Verde International LLC

Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ & CORONA™

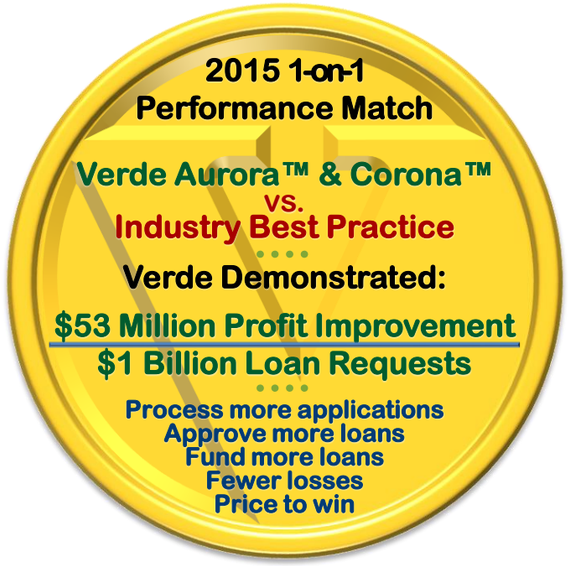
Fully Automated Loan Origination & Underwriting

Verde INTERNATIONAL™

Whether…

BIG

or small



Verde Aurora & Corona underwrite with

- ✓ **Big Data** — 10,000 Series Many Sources
- ✓ **Automation** — 99.6% Full Auto
- ✓ **Best Models** — 5X Better
- ✓ **Optimization** — Best Yes

While underwriting $1.4 trillion over 27 years, I've learned a few things about lending.

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

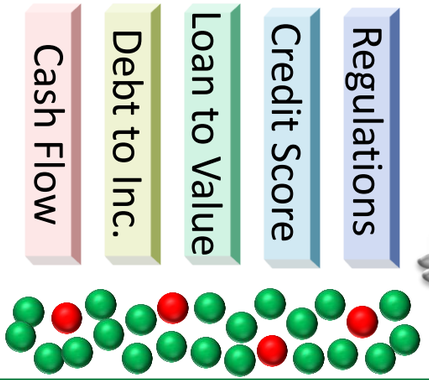
ADVANCED UNDERWRITING

The Conventional Method vs. Verde Aurora™

Conventional Underwriting

- **A series of basic pass/fail filters aimed at avoiding bad loans.**
- **This approach has major limitations:**
  - No prediction of Probability of Default
  - No prediction of Loss Given Default
  - No prediction of Loan Life Cash Flows
  - No prediction of Profitability
  - Wastes Opportunity

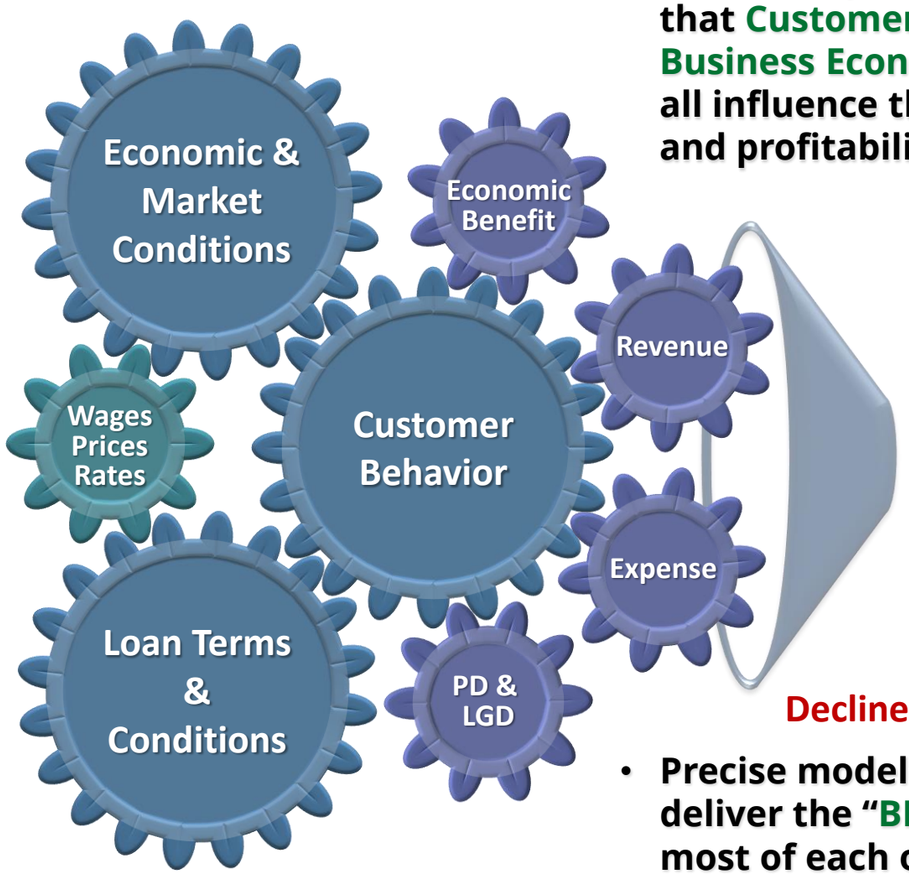
Decline



Approve

Verde Aurora™

- **Powered by Big Data, Aurora knows that Customer Behaviors, Market and Business Economics, and Loan Terms all influence the credit performance and profitability of any loan offer.**



Approve

Decline

- **Precise models and optimized offers deliver the "BEST YES", making the most of each opportunity.**

PD✓ LGD✓ Cash Flows✓ Profits✓ Most Opportunity✓ Basel III AA✓

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ FORECAST PERFORMANCE

Aurora Outperforms the Next Best Model by 5x

Aurora delivers comprehensive, objective and accurate forecasts that drive:

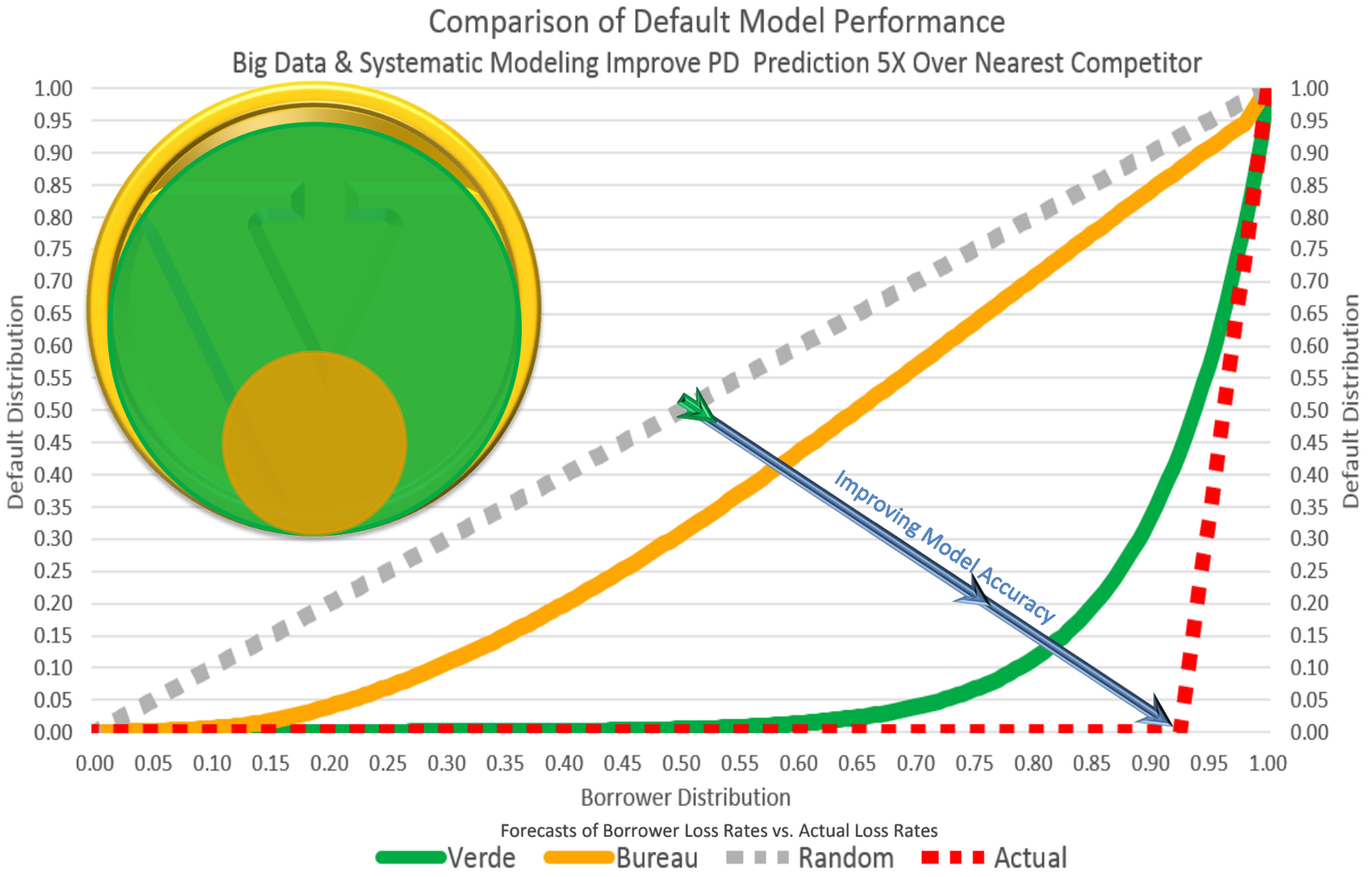
- **Higher Approval Rates**
- **Greater Inclusion**
- **Higher Capital Flow**
- **Lower Losses**
- **More Favorable Pricing**
- **Better Lender Returns**
- **Greater Economic Development**

That's getting to "the best YES!"

Yes! for the Borrower

Yes! for the Lender

Yes! for the Community



© 2015 Verde International LLC

Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ FORECAST PERFORMANCE

Aurora Outperforms the Next Best Model by 5x

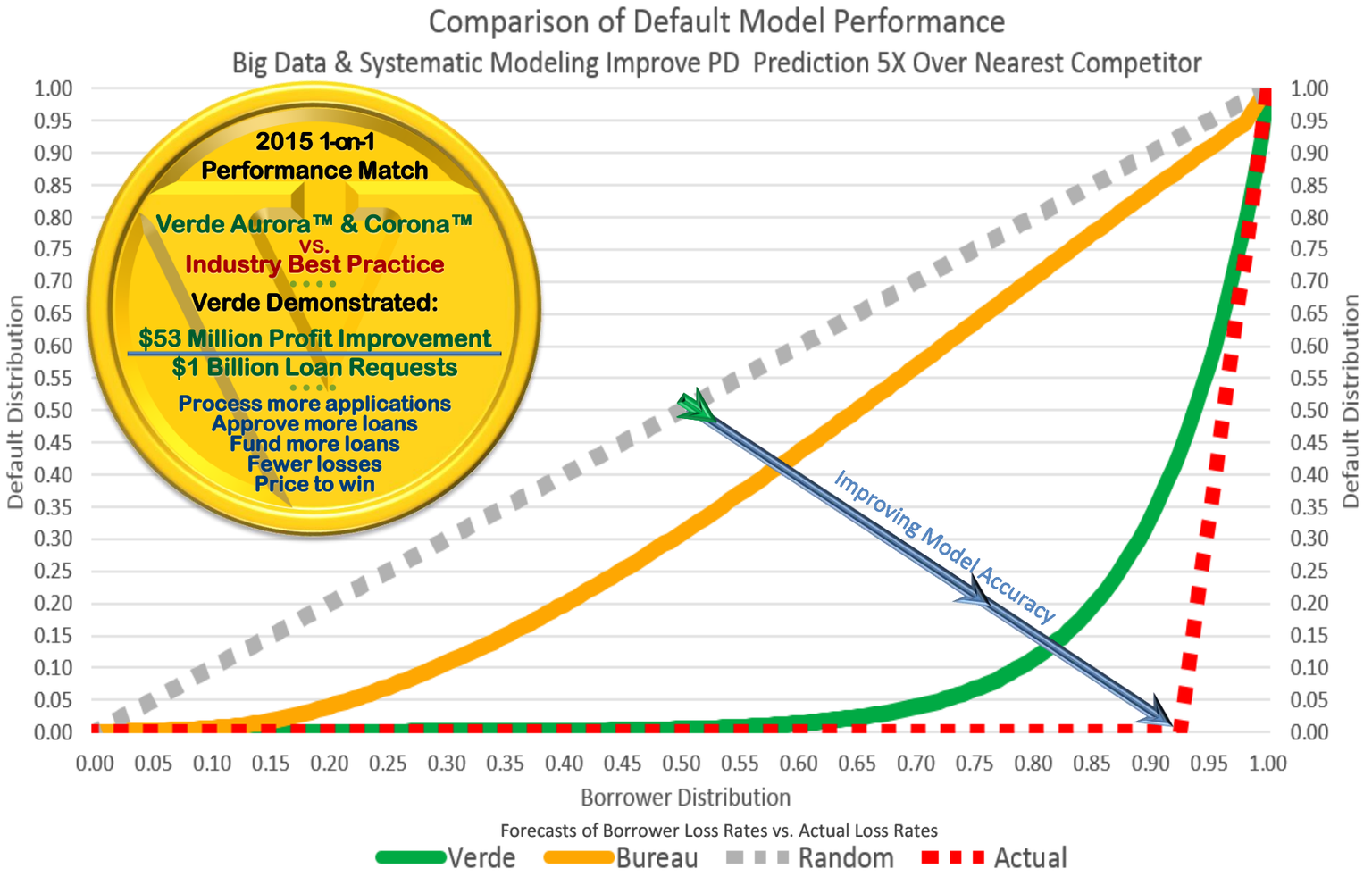
Great financial forecasts, optimal pricing and best use of capital are impossible without accurate loan loss and cash flow projections.

For a typical $1B installment loan portfolio, the difference between underwriting with Verde's PD model (green) and the traditional bureau-based model (gold) is about $25MM profit improvement.

Automation and offer / counteroffer optimization contribute $28MM for a $53MM total profit improvement over the loan term.

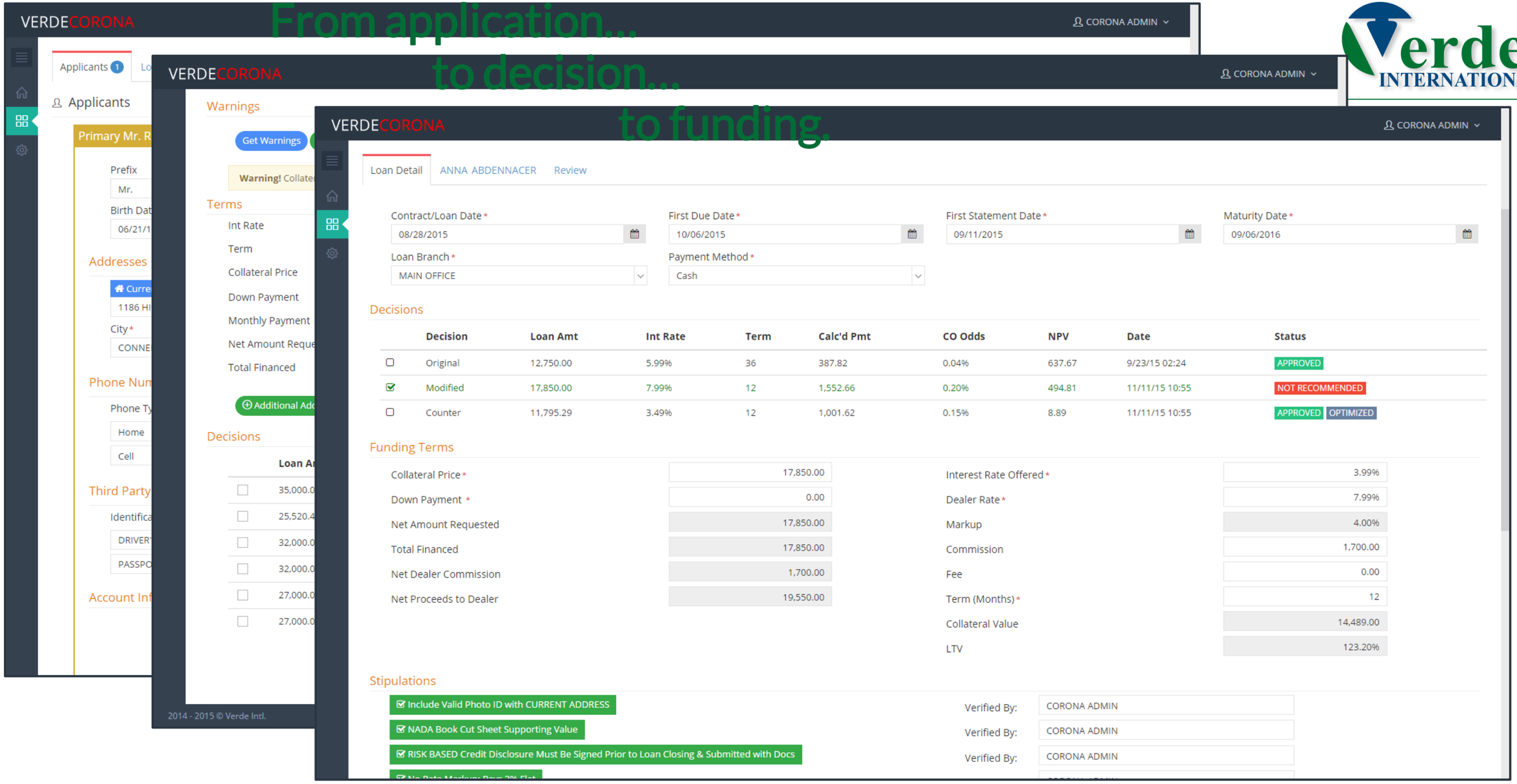
How to Read a Lorenz Curve

- Credit Risk model performance can be compared using Lorenz curves.
- The graph compares any model to two extremes:
  - Random Guess (grey) is a naïve forecast, assuming the average.
  - Actuals (red) is the best you can do, a perfect prediction.
- The area between grey and gold is the benefit of the Bureau score.
- The area between grey and green is the benefit of the Verde score.
- The difference is the *Verde Advantage*.



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

From application... to decision... to funding.



In just seconds, we get you to "the best YES".

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ & CORONA™
FAQs

Where do you get your data?

From everywhere. Each market is unique.

More Sources = Better Models.

Verde builds automated connections.

What loan types are supported?

Microfinance, Consumer & SME loans and lines.

Will it work for a lender my size?

Yes!

Will it work in my market?

Is it on Earth? …Yes!

Can I get to my data?

Your data is always available. 100% of it.

Access is free & unlimited via reports, SQL queries.

How do I access Aurora and Corona?

Over the Web or installed on your own hardware.

Is my data secure?

Your data is encrypted in transit & in the database.

Can it integrate with my other systems?

Yes!

How much does it cost?

Typically, about 1/3 of what you pay today.

There's a setup fee, then we charge based on use.

Are the models generic? The same for everyone?

Models are optimized for your specific situation.

For max performance, we build them unique to you.

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™
Decision Optimization

Verde fills **three business-critical gaps** unaddressed by virtually every other loan origination platform:

MAXIMUM ECONOMIC PERFORMANCE:
UNPARALLELED RISK MANAGEMENT.

Conventional lending systems are credit risk centric. That sounds like a good thing, but managing credit quality alone isn't good enough. Risk management is just one component in the overall economic outcome of the decision. A full view of revenue, expenses and development impact needs to be considered.

Verde estimates the size, timing, and probability of all material events, like early repayment, delinquency and charge off. From that we calculate the expected monthly cash flows from each loan application. Then, our financial models estimate the economic impact of each lending decision. You can treat each transaction and product independently or evaluate the value impact on the full relationship.

CUSTOM-TAILORED MODELS:
YOUR WORLD, YOUR CUSTOMERS.

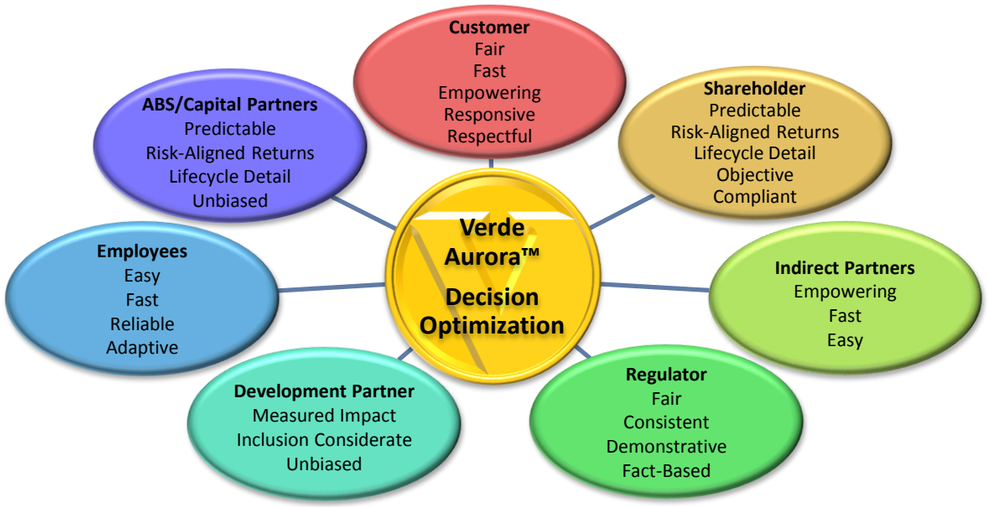
Conventional lending systems use a series of single- factor cutoffs to limit default risk. To realize acceptable loss rates, this approach must reject a large percentage of good borrowers. Conversely, achieving growth with this approach requires acceptance of undue risk.

Verde models project default odds, dollar default, repayment and other event timing for every loan evaluated. Our models are built for you, leveraging the full credit report (not just scores or select attributes) together with your own market conditions and lending experience. Verde models accurately estimate risk, expenses and revenues to simultaneously reduce losses and accelerate growth.

OPTIMIZED OFFERS:
THE BEST DECISION. FOR EVERYONE.

Conventional lending systems are only designed to say yes or no to a fixed set of terms with little flexibility or support to find a better solution.

Verde understands your interest is to manage business performance and satisfy customers. Verde uses advanced optimization to identify the best options for satisfying the business interest and the applicant. Almost instantly, we can identify viable solutions that meet everyone's objectives. Whether the applicant is first time, subprime, superprime, or anyone in between, the ability to optimize creates the greatest opportunity for everyone.



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE LENDING
Systematic View of Decision Dimensionality

Ecosystem Perspective

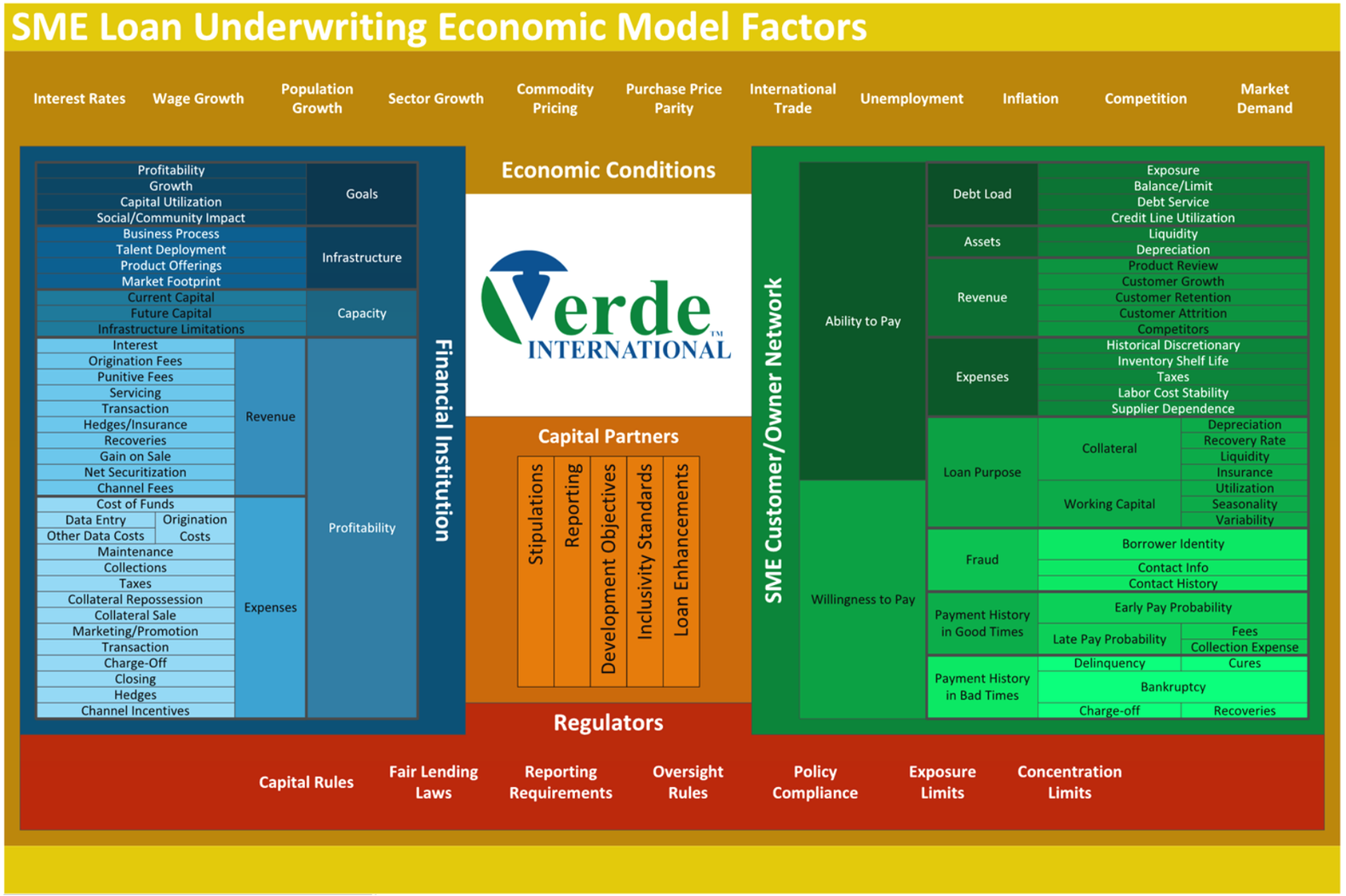
ECONOMIC CONDITIONS
- Market Demand & Competition
- Local Market Conditions
- National & Global Conditions

REGULATORY EXPECTATIONS
- Safety & Soundness
- Fairness & Inclusivity
- Competitive Practice
- Economic Development

CAPITAL PARTNER INTERESTS
- Financial Performance & ROI
- Soundness & Reporting
- Development & Inclusivity

LENDER GOALS, COST & OPERATIONS
- Financial Performance
- Capital Optimization
- Operational Efficiency & Scalability

BORROWER GOALS, ABILITY & BEHAVIOR
- Goals & Economic Opportunities
- Financial Performance & Plasticity
- Financial Behavior & Resourcefulness



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™
The Power of Systematic Modeling

INFORMED DECISIONS:
SMART LENDING, MUCH MORE THAN A SCORE.

Borrower attributes, loan structure, your business performance and objectives, and market and economic conditions all impact credit risk, cash flows and loan performance. These can only be understood and optimized when each lending opportunity is evaluated in context. A conventional credit score gives you average odds assuming an average situation. You deserve much better than average.

Verde models and simulates every lending opportunity considering each participant's objectives, the borrower's intents and abilities, and your business capabilities and controls, all within a relevant market view. With a complete view, we can accurately forecast the Probability of Default (PD) and the Loss Given Default (LGD) using real conditions (not assumed averages) for every loan decision. But we don't stop there. Accurate risk predictions are critical but aren't good enough alone.

First, Aurora™ understands that a loan's terms and structure directly influence credit performance so it automatically optimizes each loan's structure to produce the best results.

Next, Aurora™ takes that same industry leading approach to risk optimization and applies it to cash flows, financial performance and other critical objectives, such as community development or partner interests, giving you a truly complete business solution.

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ & CORONA™
Digital Automated SME & Consumer Underwriting & Loan Origination

BEST LOAN LOSS FORECASTS & FINANCIAL PERFORMANCE

Big Data is important. How you *use* it is even more important. Combined within a systematic framework, Big Data and Verde's proprietary modeling produce best-in-class loss and financial projections for each loan.

- **Verde credit scoring typically outperforms standard bureau models by a factor of five.**
- **Verde systematic modeling measures PD, LGD, other critical behaviors, cash flows and economic impact.**
- **Rich reporting and analytics let you know the basis for decisions and how your portfolio is trending.**

INSTANT DECISIONS WITH OPTIMIZED COUNTERS

Automated data capture, parallel processing and proprietary algorithms make instant decisions and optimized counter offers possible. By systematically combining your expertise with our own, we enable you to make decisions that rival the very best underwriters, *instantly*.

- **We process 99.6% of consumer loans without human intervention (85% for SME).**
- **Instantly optimized counter offers find the best terms to satisfy lenders, borrowers, partners, regulators, etc.**
- **Verde's technology allows us to scale from single office to multinational with uncompromised performance.**

MAKE THE BEST USE OF YOUR BEST PEOPLE

Verde allows your best underwriters to do the work of forty by combining, integrating and automating processes with unparalleled risk and financial forecasts. With nearly all loan requests auto-decisioned, now your best and brightest can focus on the work only they can do, giving you capacity to grow.

- **Computers are great at data collection, complex analytics, decision logic and matters of consistency.**
- **In Verde's workflow, the computer offloads subjective tasks, allowing people to do what only they can.**
- **Great underwriters actually perform better when they only need to focus on the few *true* exceptions.**

ENJOY SAYING YES MORE OFTEN

Without clear understanding, borrowers and lenders guess at which terms will work. This results in telling some good customers that they aren't *good enough* for you. Verde reliably says "yes" more often because we focus on having the best data and analytics and we explore every option before making a decision.

- **Big Data clarifies our view of customers, markets and opportunities letting us decision with confidence.**
- **Industry-best PD, LGD and event timing models let us act confidently and craft the best terms with precision.**
- **Behavioral modeling drives account-level cash flows and community impact values on every loan decision.**

TAKE THE FEAR OUT OF COMPLIANCE & STRESS TESTING

Verde takes a systematic approach to the underwriting process. That means risk underwriting, financial performance, internal policies, regulations, capital partner requirements, economic development valuations and stress testing are *built in* to streamline and coordinate your business.

- **By default, we bake in the Basel III advanced approach with all your policies, regulations and requirements.**
- **Each lending decision is seen within an economic model of your market for fully integrated stress testing.**
- **Verde Corona™ provides rich, flexible, graphical analytics, keeping you on top of your business, *always*.**

WORKS FOR ANY LENDER, ANY SIZE, ANYWHERE

Verde Aurora™ and Corona™ are designed to adapt to you and your world. Our Big Data approach takes advantage of the unique information available in *your* market for *your* customers. Our technology is highly scalable, offering small community lenders and multinationals the same high performance solutions.

- **Custom interfaces capture all the customer and market data unique to your world.**
- **Decisions are based on your goals, values, market economics, regulatory conditions and real experience.**
- **No matter your size, our solutions put your lending rigor on par with world's top FIs, simply and affordably.**

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

Advanced Underwriting
The Benefits Beyond Lower Losses

- **Advanced underwriting tools significantly expand the market reach of A and B lenders, typically by a factor of three to five times over what's available with conventional underwriting tools.**

- **Greater underwriting precision translates to greater confidence, less uncertainty and more accurate pricing.**

- **Advanced underwriting methods do more than manage to portfolio averages. They also measure PD, LGD, cash flows, and profitability at the application level, giving lenders the greatest market and business performance opportunity.**

- **Advanced methods don't just evaluate terms as presented. They instantly evaluate and suggest optimal terms designed to close deals and best satisfy your business objectives.**

- **Advanced underwriting tools seamlessly integrate with your lending systems and support portfolio, financial and regulatory management by providing the account-level detail and precision to stay on top of business requirements.**

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

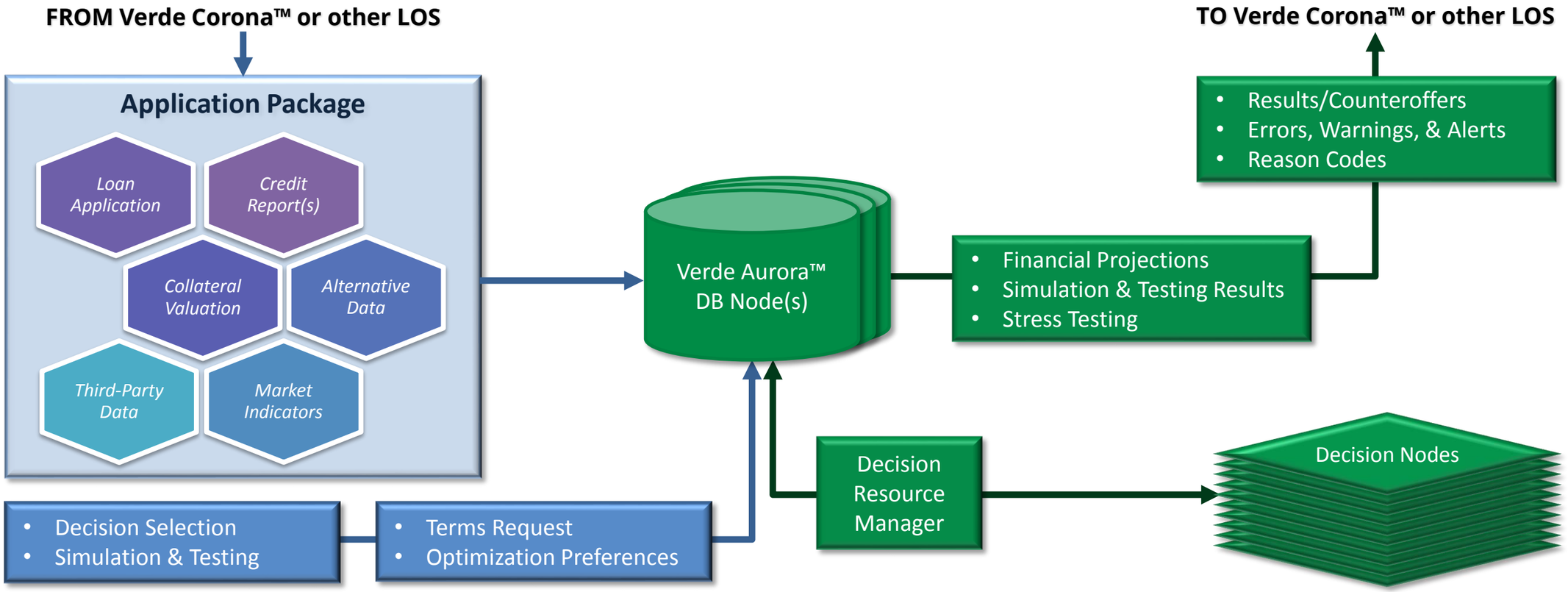
Verde Aurora™

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™
The Power of Scalability

SUPERCOMPUTING

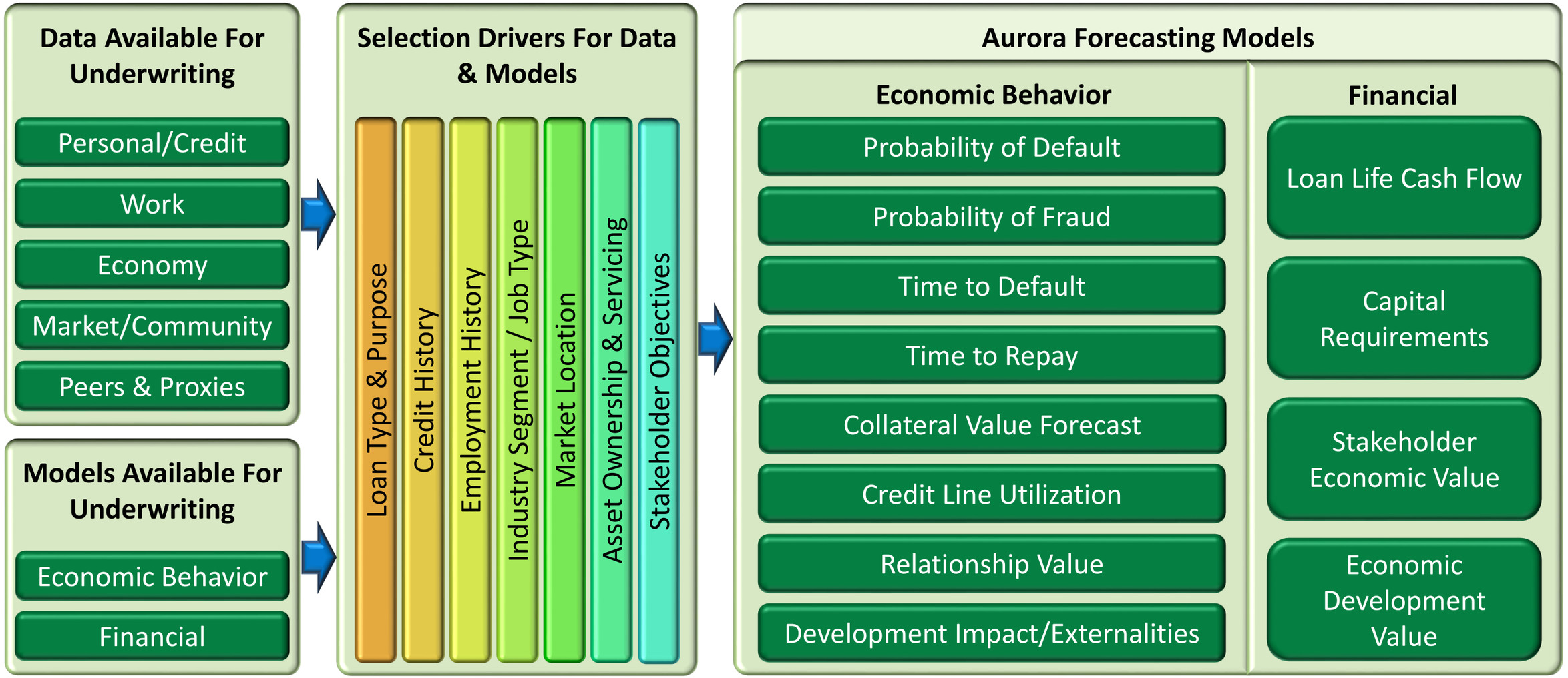
Determining financial outcomes for each set of loan terms is a calculation-intensive process. Verde Aurora™ uses scalable, massively parallel processing techniques to quickly converge on **"the best yes"** set of loan terms that satisfy all stakeholders.



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

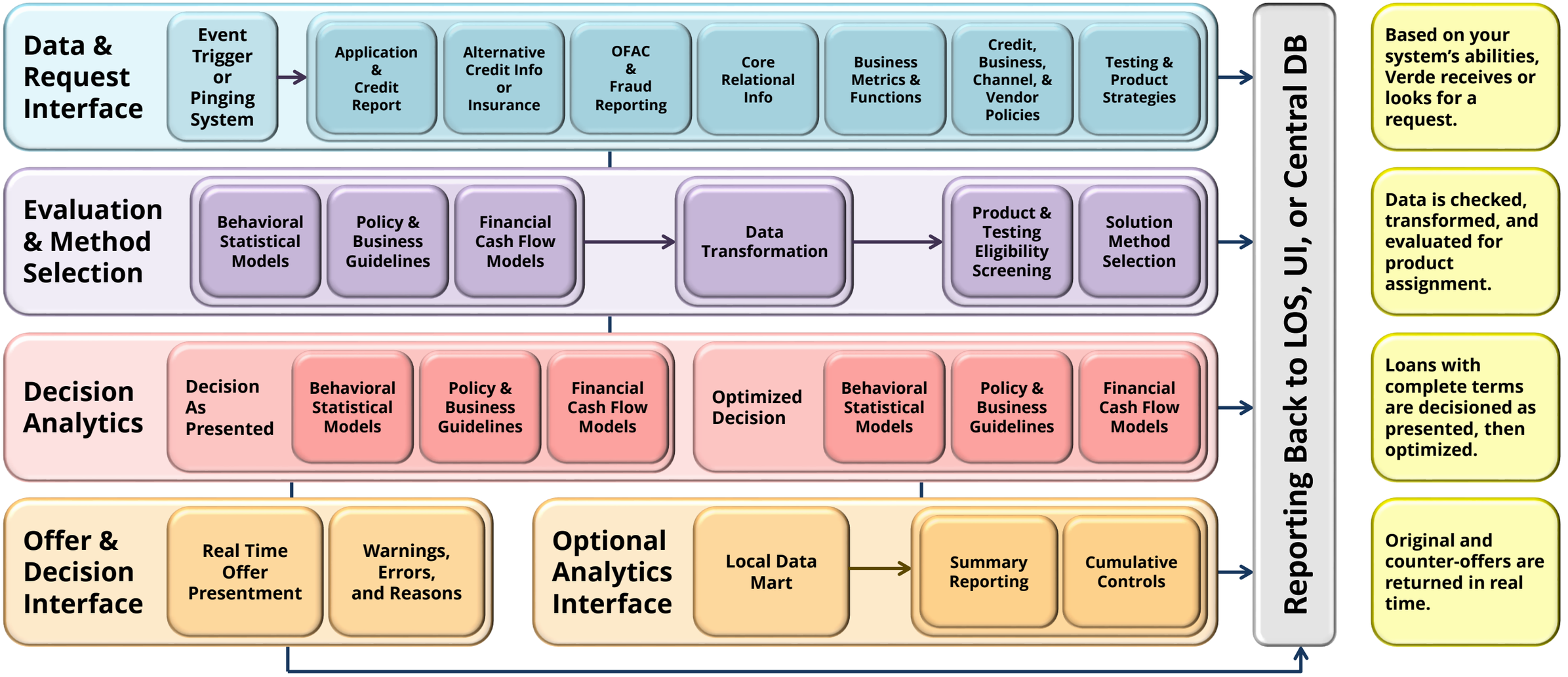
AUTOMATED UNDERWRITING

Verde contextually and automatically determines data reqs and underwriting methods.



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™
Industry-Changing Data Flows



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE CORE™

Verde Corona™ Interface with Verde Aurora™

Verde Corona™ can be fully integrated or stand alone from Verde Core™. In either case, functionality is basically the same.

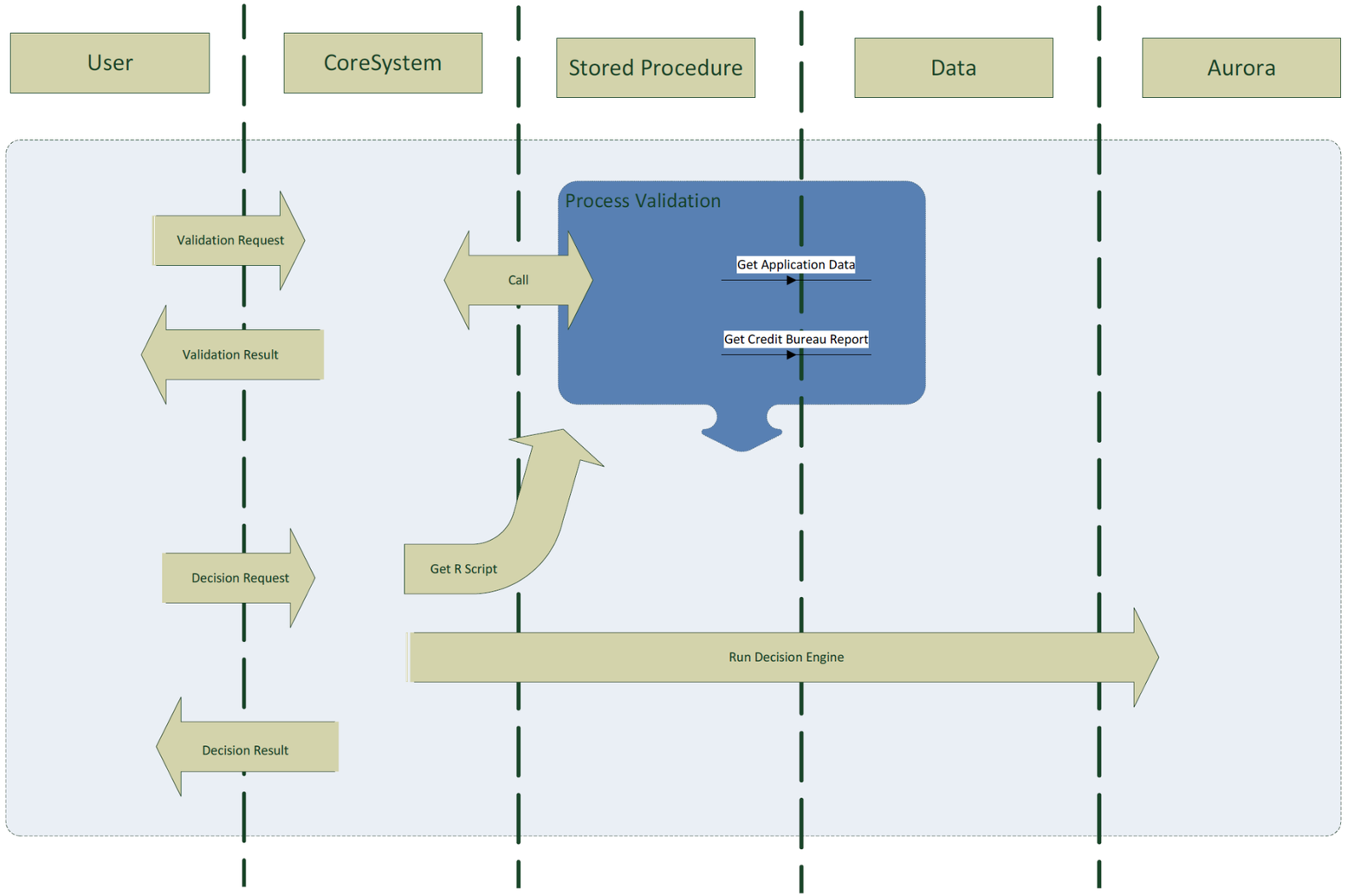
When integrated, Corona shares many components and layers with the Core. Perhaps most important from a client's perspective, they share a UI and database.

During application data entry (manual or automated), Corona continually validates data fields to assure integrity rules are satisfied.

Third-party data is collected, validated, published to the database and made available through the UI.

If data fitness and compliance are satisfactory, Corona determines the appropriate Aurora evaluation and requests a decision. Verde Aurora™ then makes a call to the database to collect data.

In about one second, Aurora considers the request, predicts the customer's behaviors and financial consequences, then determines if it can better the offer. Both the request and counter offer (if any) are returned to Corona along with reason codes and decision analytics.



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

Verde Allele™

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

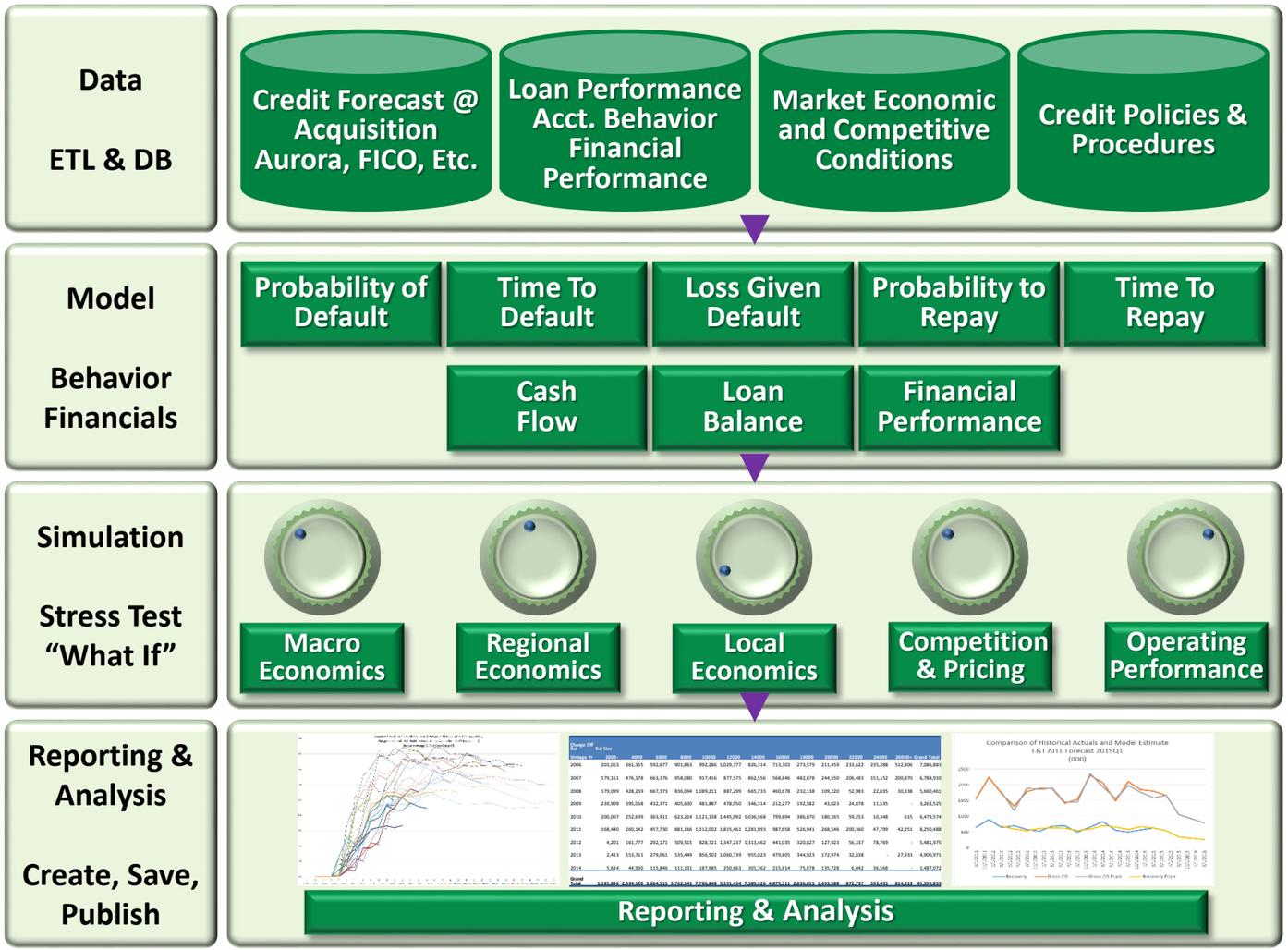
VERDE ALLELE™

ALLL and Account Level Loan Performance Forecasting System

Problem: To excel as a lender, the demands have never been higher. For most, the traditional approach to ALLL planning really does just one thing. It justifies your capital provision plan to your regulator, using a subjective approach that tells you almost nothing about how to run your business.

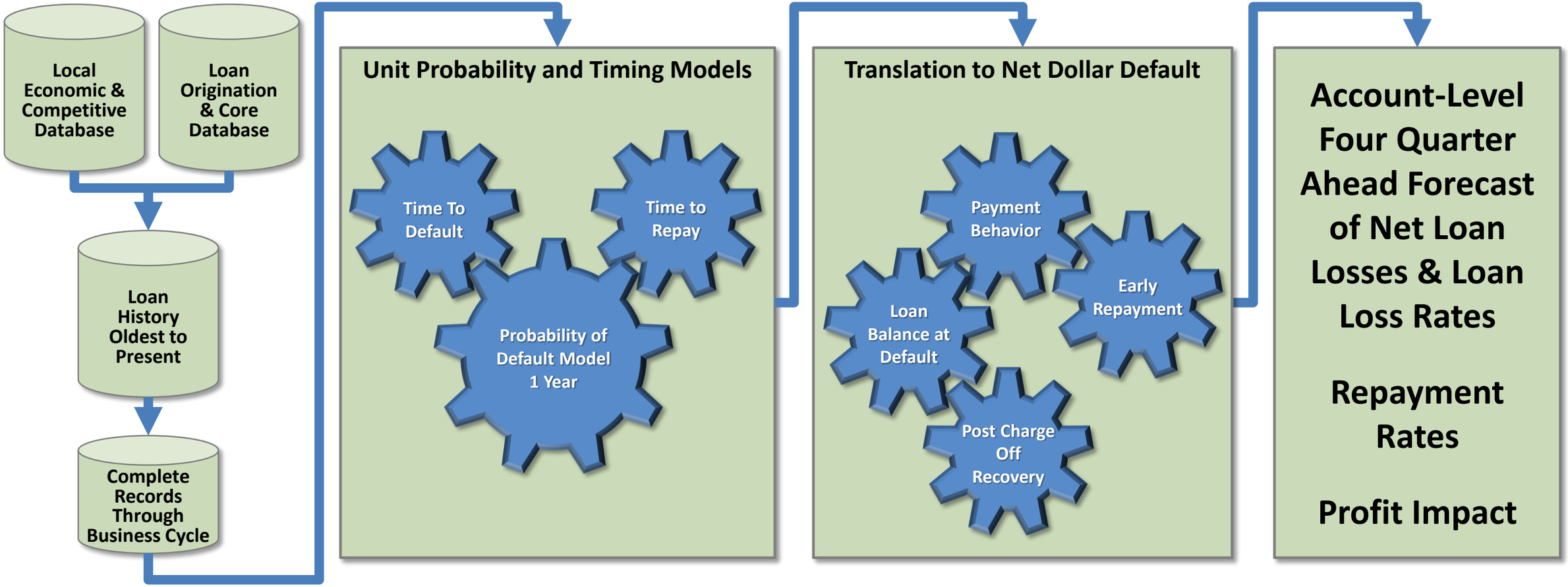
Consequence: Each quarter, you invest time and effort to satisfy a regulatory requirement and get little business improvement from it.

Solution: What if we could reduce the effort with an objective process that told you, loan by loan, where your business was going? How likely is each loan to charge off? What are expected dollar losses for each loan? Who will payoff early and when? Now you're on top of your business, actively managing each loan. How? Verde takes information about your borrowers, their loans and their payment behavior and joins it with marketplace information and your credit policies and procedures. With this complete view, we build models that predict future behavior and the resulting financials. Regulatory requirements are now a byproduct of a rigorous business planning application. Our Basel III Advanced Approach compliant solution includes built in stress testing, "what if" analysis and a rich graphing and reporting environment, giving you unprecedented capability to analyze your portfolio and publish graphs and tables that equip your board and management for success. Finally, account level forecasts let you publish weekly action lists for customer management that prioritize reminder, collection and retention opportunities.



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

ALLL Overview
Process Flow Chart



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

Consortium Model

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE AURORA™ & VERDE CORONA™

A Consortium Approach to Empower Community Development Lenders

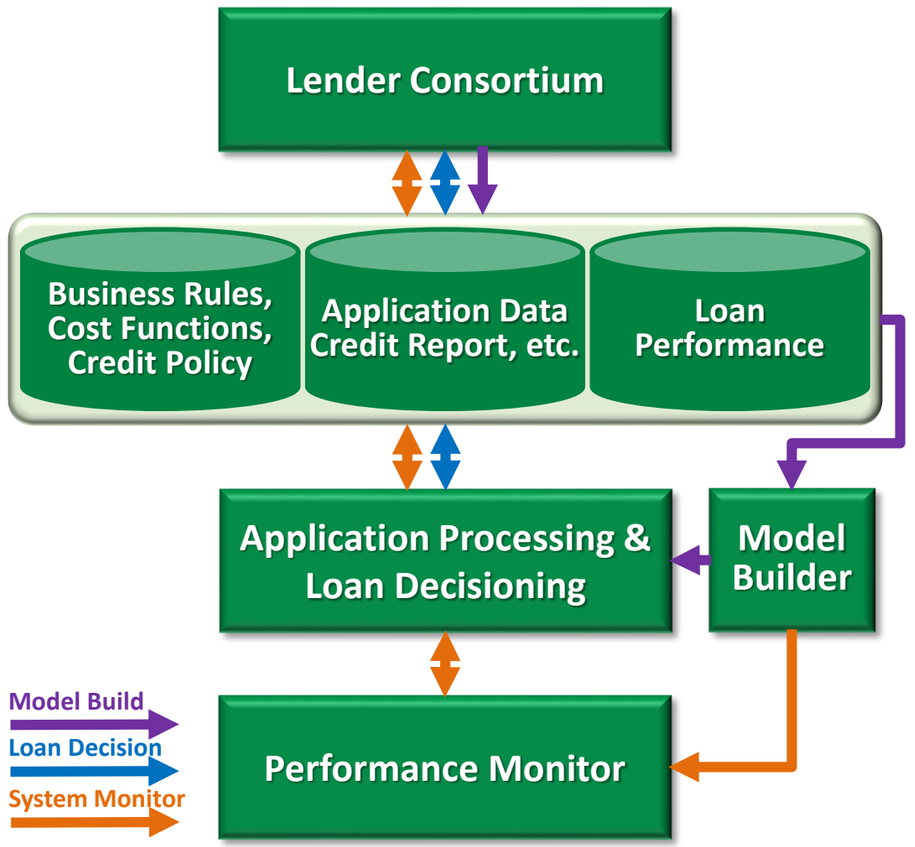
Problem: The vast majority of reputable, development-minded financial service providers lack scalable underwriting expertise and advanced underwriting tools.

Consequence: Capital is limited and poorly deployed. Consider the size, profitability and efficiency of most CDFI lenders.

Solution: Application and credit performance data is contributed by members of a self-governing consortium of like lenders and then pooled to build proprietary advanced underwriting models. This makes big bank, best-in-class underwriting available and affordable in a space where it's traditionally been too difficult and cost prohibitive to do so.

Models are tuned to each lender and combined with their particular business rules, cost assumptions and credit policies within a fully automated loan underwriting system. Offers and optimized counter offers are instant and, on average, require manual review for less than 1% of loan applications.

This system supports and exceeds the Basel III Advanced Approach standard, is suitable for stress testing and integrates directly with Verde's ALLL application and model performance monitoring system.



The self-governing body of lenders defines participation rights, contribution requirements and usage rights.

Each lender contributes retrospective lending information and ongoing loan requests and payment performance.

Data is used to build custom underwriting models that reflect the collective experience and are attenuated to the individual lender.

Direct and indirect loan requests are processed automatically including offers and optimized counter offers in about 1 second.

The system continually monitors and reports model and system performance.

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

Verde Core™

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE CORE™
System Structure

Design: Multilayered web application utilizing ASP.NET and C# to provide considerable flexibility and adaptability.

Deployment# Verde Core™ can be deployed over the web in an SaaS solution (ideal for smaller clients) or be fully installed behind a client's firewall to provide the highest level of security.

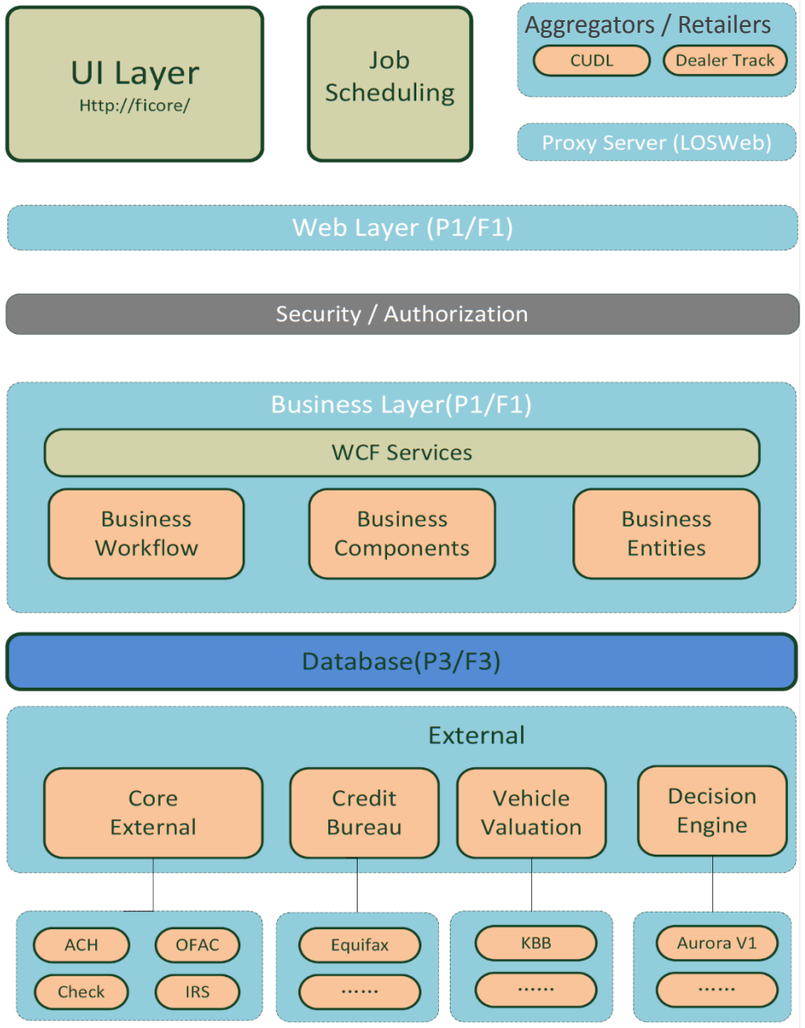
Database: Microsoft SQL Server provides database functionality. This nonproprietary approach offers affordability, reliability, high performance and high security.

Security: Full encryption between layers. Full database or variable specific encryption within SQL Server. The Security and Authorization layer is highly configurable with strong, flexible "need to know" and "need to do" controls.

Scalability: Software design can support load balancing across multiple servers as needed.

Failover: Verde Core™ offers database mirroring and replication options, as well as multi-server rollover capability.

Adaptability: System architecture makes it quick and easy to add products and functions.



The UI and scheduling application sit outside the Web Layer, as do third-party applications that are connected via a proxy server.

Security is handled below the Web Layer and is fully customizable. Authorization can be assigned by user class and at the individual user level.

WCF is used to deploy all services below the Security and Authorization Layer.

The database is built within SQL Server and replicated in a reporting environment. This provides clients a simple, low cost path to reporting and analysis.

Connectivity to other Verde applications, as well as third-party applications and data sources, is virtually unlimited.

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

About Verde

© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

VERDE BANKING SOLUTIONS
The People Behind It

Verde was formed in 2006 when we identified an unmet need to utilize big, unstructured data and perform complex statistical analyses for financial services decision-making. The gulf was significant for large institutions, but solutions were nearly non-existent for community banks, credit unions, and finance companies.

Our first solution, Verde Advisor™, was an analytical benchmarking database and toolset designed to help C-level executives quickly identify and prioritize the greatest opportunities for business growth and performance. We found, though, that the majority of FIs needed help translating those insights into market action.

Our response has been to automate and integrate our analytical and decisions systems directly into bank core systems and production platforms, providing highly scalable solutions that are still affordable and embraceable by community and medium sized institutions with limited technical expertise. Consistent with Verde's philosophy, we focus our efforts on the greatest opportunities to impact banking financial performance: capturing low cost deposits and underwriting/managing high-performing loan portfolios.

REAL WORLD EXPERIENCE

With years of seasoned experience advising and assisting financial institutions across the globe, Verde is prepared to work with you to meet your toughest challenges. From the nation's largest banks and corporations to community lenders, we've worked with clients just like you, in markets just like yours.

- **Executive Management**
- **Financial Expertise**
- **Consulting Engagements**
- **Market Knowledge**
- **Industry Contacts**
- **International Markets**
- **Small to Large Institutions**
- **Banks and Credit Unions**
- **Credit Risk Expertise**

DATA & RESEARCH

Being able to acquire, verify, organize, and quickly access data is key to predictive data solutions. Whether gathering information about markets anywhere in the US or assembling historical data from your three different legacy systems, Verde has the expertise to assemble the complete picture.

- **Vast Macro-Economic Library**
- **Geographic Market Footprints**
- **Credit Report Components**
- **Marketing Science**
- **Call Report History**
- **Repayment Experience**
- **Micro-Economic DBs**
- **Response Histories**

MATH & APPLIED SCIENCE

Verde's modeling techniques are the best in the business because of our unique combination of top mathematical minds and extensive relevant experience. Knowing *what* to test is just as important as knowing *how* when delivering valuable solutions to help you maximize your performance goals.

- **Predictive Financial Modeling**
- **Linear & Non-Linear Regression**
- **Geographic Gravity Models**
- **Experimental Design**
- **Statistical Validation**
- **Pareto Optimization**
- **Behavioral Modeling**
- **Econometric Modeling**

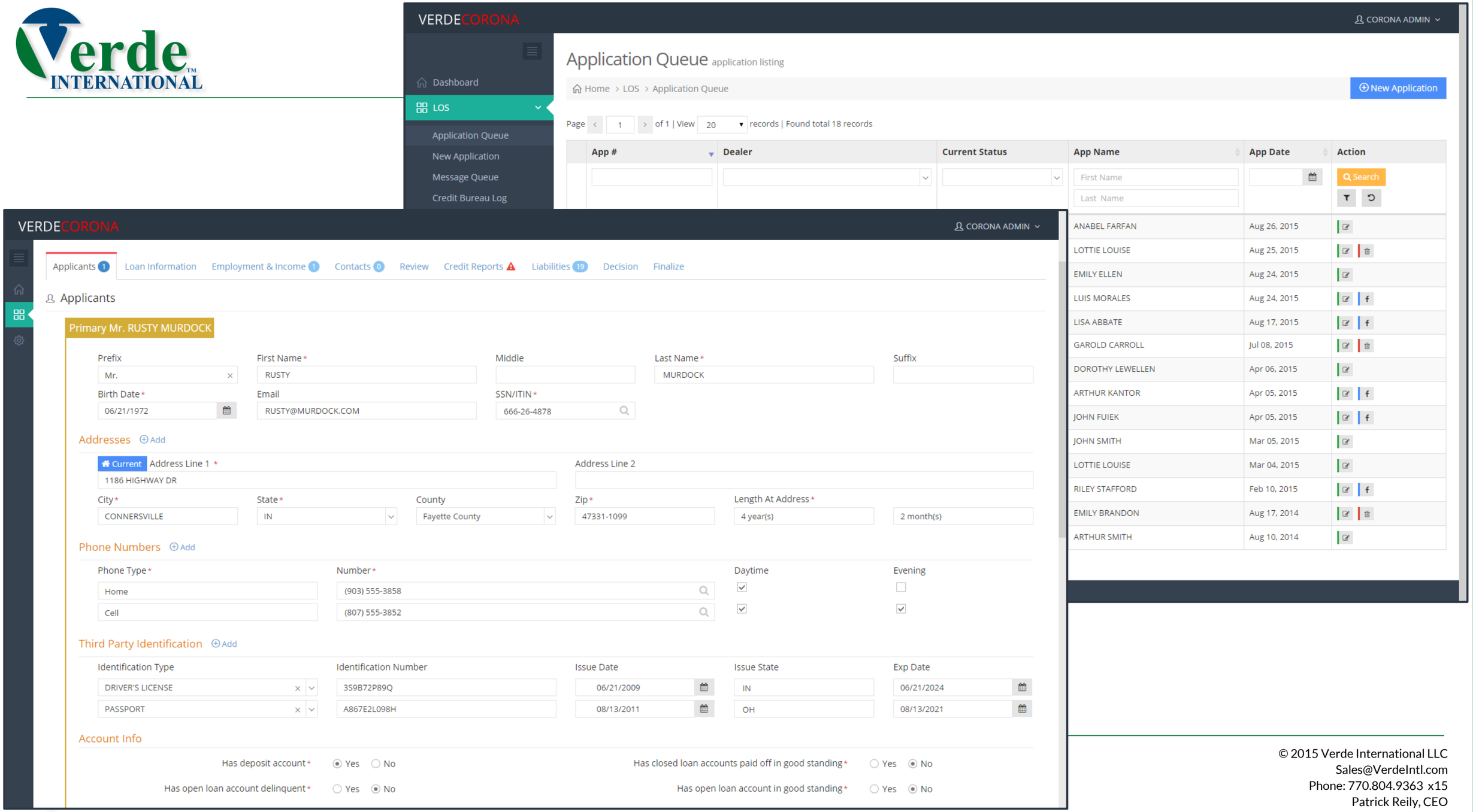
LEADING EDGE TECHNOLOGY

There's little doubt that technology has expanded the possibilities in the financial solutions industry, and Verde fully leverages the latest capabilities to provide solutions in your operations at blazing speeds. Just as important, we make all our products intuitive and user directed, so you get the crucial information you need and see it the way you want to see it.

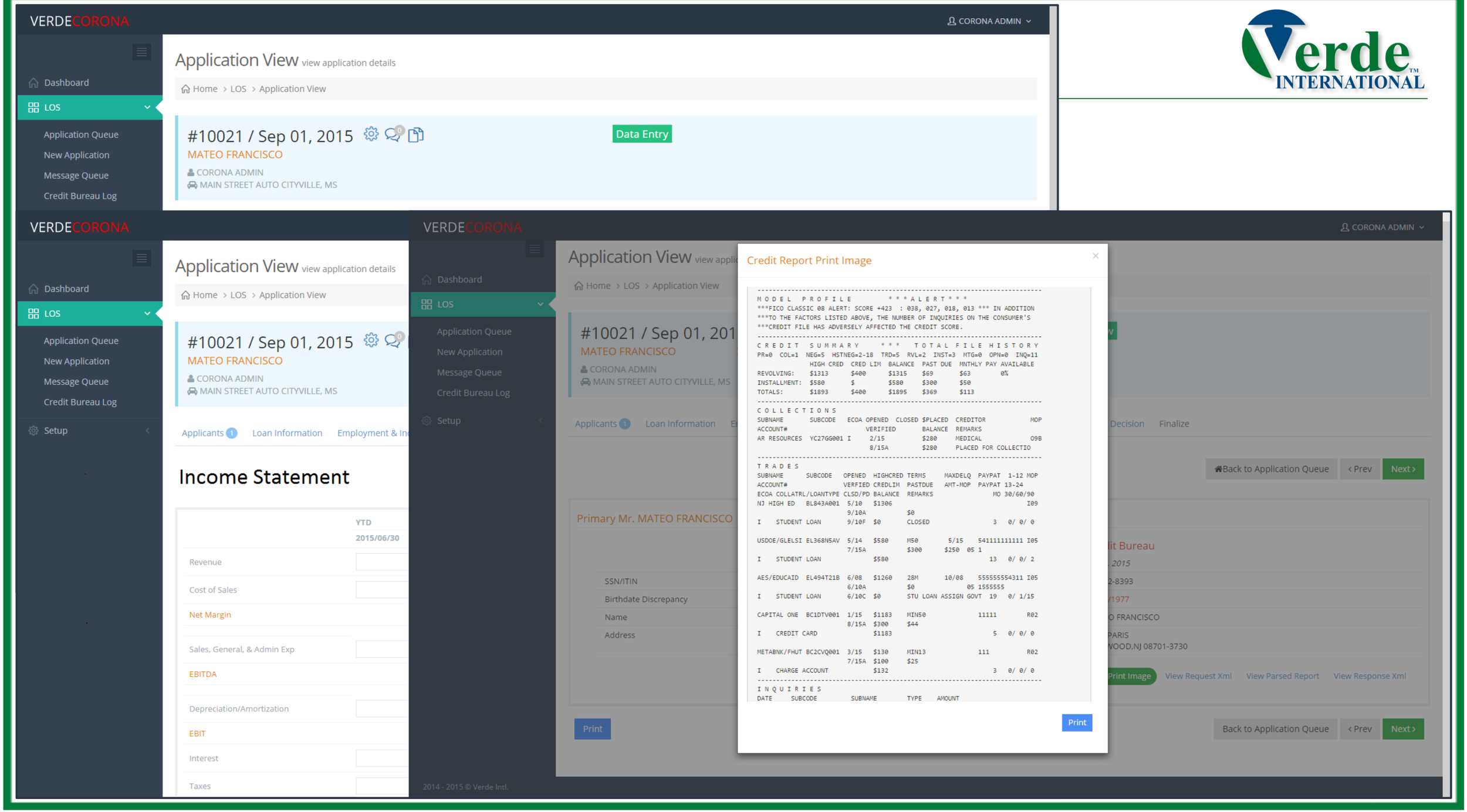
- **Massively Parallel Processing**
- **Annual IT Controls Auditing**
- **Modular Components**
- **Scalable Applications**
- **Safe and Secure**
- **Auditable Processes**

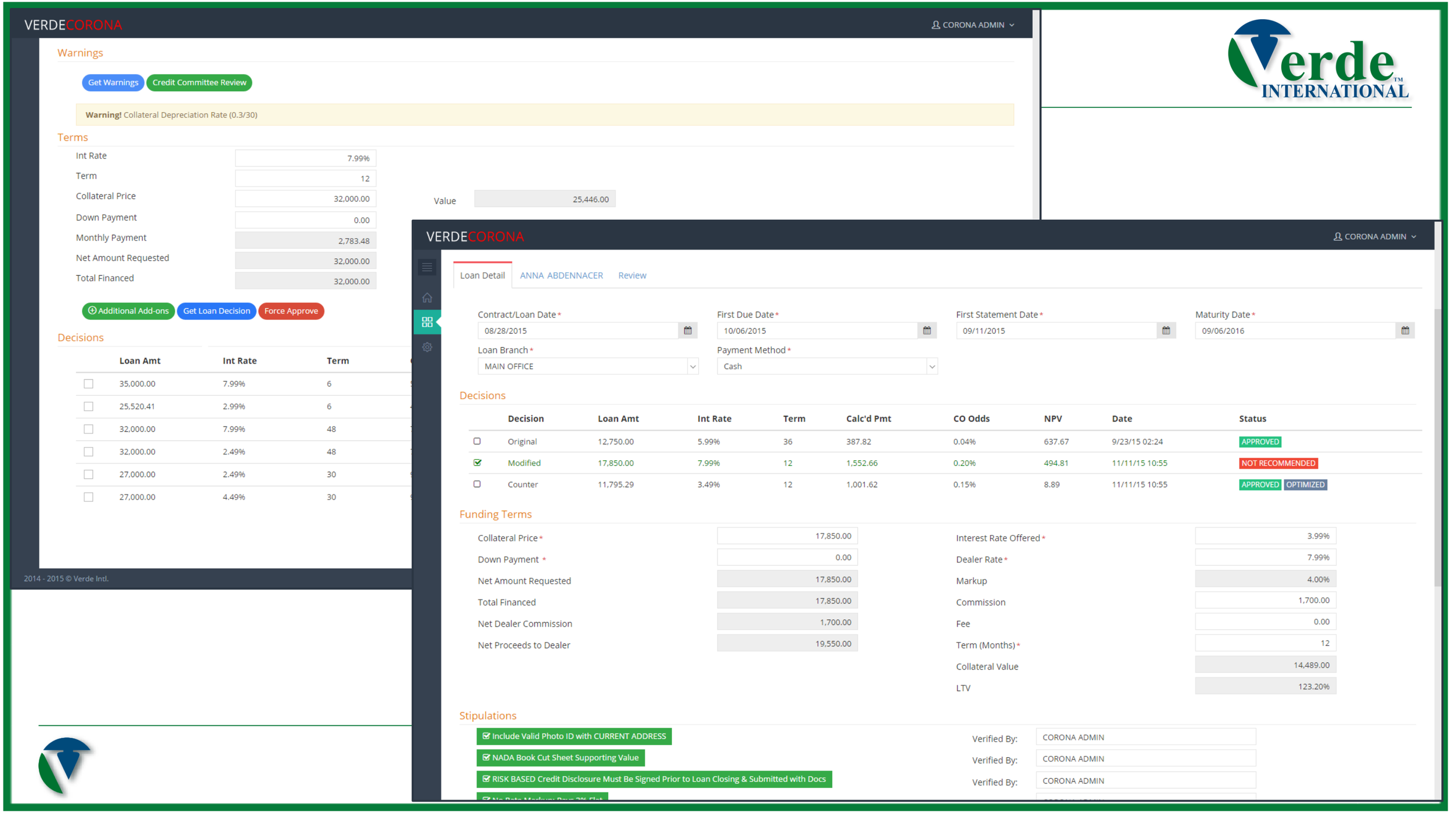
© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO

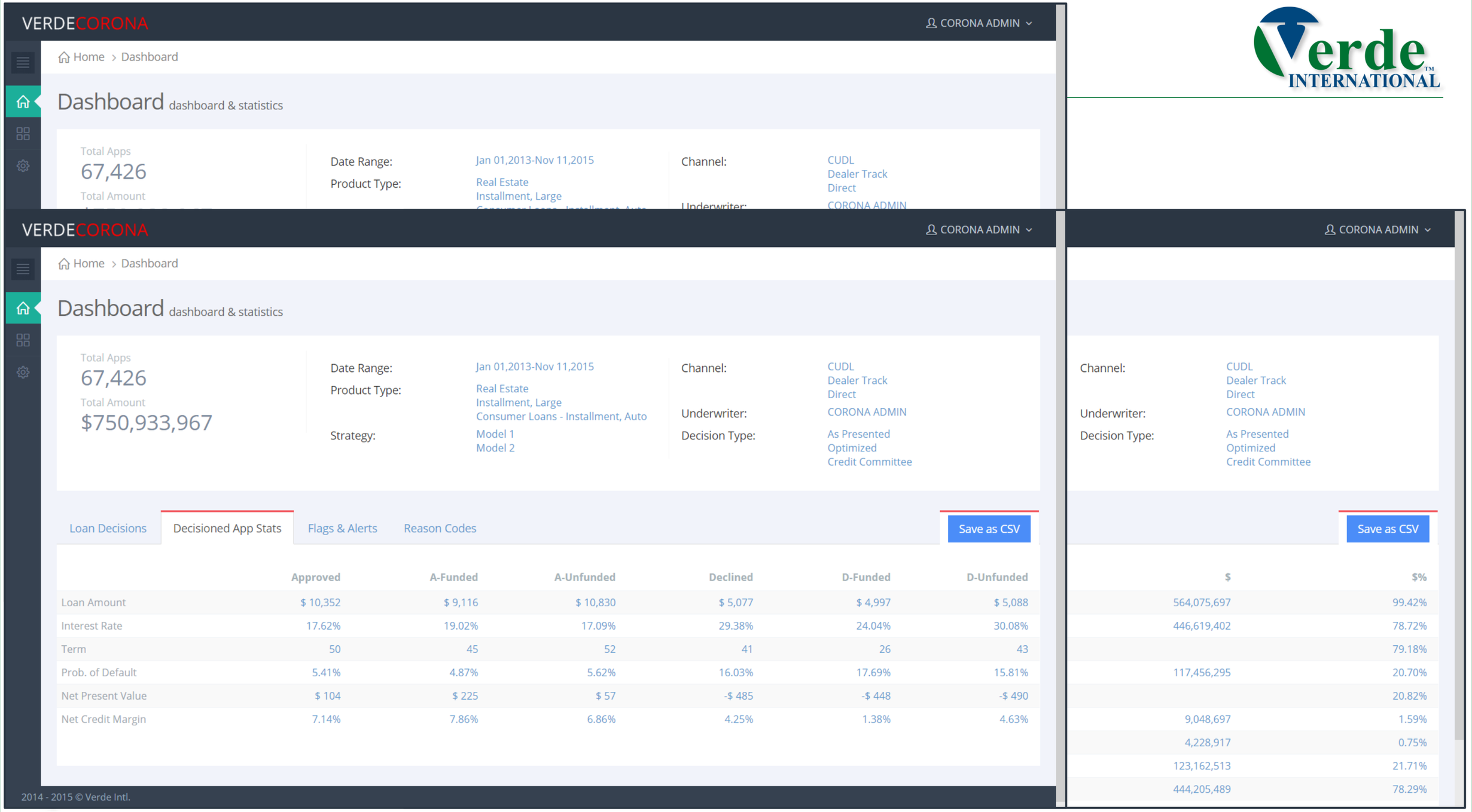
Verde INTERNATIONAL



© 2015 Verde International LLC
Sales@VerdeIntl.com
Phone: 770.804.9363 x15
Patrick Reily, CEO


VERDECORONA
CORONA ADMIN
Application View view application details
Home › LOS › Application View
Dashboard
LOS
Application Queue
New Application
Message Queue
Credit Bureau Log
Setup
#10021 / Sep 01, 2015
MATEO FRANCISCO
CORONA ADMIN
MAIN STREET AUTO CITYVILLE, MS
Data Entry
Applicants 1
Loan Information
Employment & In
Income Statement
YTD
2015/06/30
Revenue
Cost of Sales
Net Margin
Sales, General, & Admin Exp
EBITDA
Depreciation/Amortization
EBIT
Interest
Taxes
Credit Report Print Image
MODEL PROFILE ***ALERT***
***FICO CLASSIC 08 ALERT: SCORE +423 : 038, 027, 018, 013 *** IN ADDITION
***TO THE FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE CONSUMER'S
***CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE.
CREDIT SUMMARY *** TOTAL FILE HISTORY
PR=0 COL=1 NEG=5 HSTNEG=2-18 TRD=5 RVL=2 INST=3 MTG=0 OPN=0 INQ=11
HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE
REVOLVING: $1313 $400 $1315 $69 $63 0%
INSTALLMENT: $580 $ $580 $300 $50
TOTALS: $1893 $400 $1895 $369 $113
COLLECTIONS
SUBNAME SUBCODE ECOA OPENED CLOSED $PLACED CREDITOR MOP
ACCOUNT# VERIFIED BALANCE REMARKS
AR RESOURCES YC27GG001 I 2/15 $280 MEDICAL O9B
8/15A $280 PLACED FOR COLLECTIO
TRADES
SUBNAME SUBCODE OPENED HIGHCRED TERMS MAXDELQ PAYPAT 1-12 MOP
ACCOUNT# VERFIED CREDLIM PASTDUE AMT-MOP PAYPAT 13-24
ECOA COLLATRL/LOANTYPE CLSD/PD BALANCE REMARKS MO 30/60/90
NJ HIGH ED BL843A001 5/10 $1306 I09
9/10A $0
I STUDENT LOAN 9/10F $0 CLOSED 3 0/ 0/ 0
USDOE/GLELSI EL368N5AV 5/14 $580 M50 5/15 541111111111 I05
7/15A $300 $250 05 1
I STUDENT LOAN $580 13 0/ 0/ 2
AES/EDUCAID EL494T21B 6/08 $1260 28M 10/08 555555554311 I05
6/10A $0 05 1555555
I STUDENT LOAN 6/10C $0 STU LOAN ASSIGN GOVT 19 0/ 1/15
CAPITAL ONE BC1DTV001 1/15 $1183 MIN50 11111 R02
8/15A $300 $44
I CREDIT CARD $1183 5 0/ 0/ 0
METABNK/FHUT BC2CVQ001 3/15 $130 MIN13 111 R02
7/15A $100 $25
I CHARGE ACCOUNT $132 3 0/ 0/ 0
INQUIRIES
DATE SUBCODE SUBNAME TYPE AMOUNT
Print
Primary Mr. MATEO FRANCISCO
SSN/ITIN
Birthdate Discrepancy
Name
Address
Decision
Finalize
Back to Application Queue
‹ Prev
Next ›
Print Image
View Request Xml
View Parsed Report
View Response Xml
2014 - 2015 © Verde Intl.


VERDECORONA
CORONA ADMIN
Warnings
Get Warnings
Credit Committee Review
Warning! Collateral Depreciation Rate (0.3/30)
Terms
Int Rate 7.99%
Term 12
Collateral Price 32,000.00
Down Payment 0.00
Monthly Payment 2,783.48
Net Amount Requested 32,000.00
Total Financed 32,000.00
Value 25,446.00
Additional Add-ons
Get Loan Decision
Force Approve
Decisions
Loan Amt Int Rate Term
35,000.00 7.99% 6
25,520.41 2.99% 6
32,000.00 7.99% 48
32,000.00 2.49% 48
27,000.00 2.49% 30
27,000.00 4.49% 30
2014 - 2015 © Verde Intl.
Verde INTERNATIONAL
VERDECORONA
CORONA ADMIN
Loan Detail
ANNA ABDENNACER
Review
Contract/Loan Date * 08/28/2015
First Due Date * 10/06/2015
First Statement Date * 09/11/2015
Maturity Date * 09/06/2016
Loan Branch * MAIN OFFICE
Payment Method * Cash
Decisions
Decision Loan Amt Int Rate Term Calc'd Pmt CO Odds NPV Date Status
Original 12,750.00 5.99% 36 387.82 0.04% 637.67 9/23/15 02:24 APPROVED
Modified 17,850.00 7.99% 12 1,552.66 0.20% 494.81 11/11/15 10:55 NOT RECOMMENDED
Counter 11,795.29 3.49% 12 1,001.62 0.15% 8.89 11/11/15 10:55 APPROVED OPTIMIZED
Funding Terms
Collateral Price * 17,850.00
Down Payment * 0.00
Net Amount Requested 17,850.00
Total Financed 17,850.00
Net Dealer Commission 1,700.00
Net Proceeds to Dealer 19,550.00
Interest Rate Offered * 3.99%
Dealer Rate * 7.99%
Markup 4.00%
Commission 1,700.00
Fee 0.00
Term (Months) * 12
Collateral Value 14,489.00
LTV 123.20%
Stipulations
Include Valid Photo ID with CURRENT ADDRESS
NADA Book Cut Sheet Supporting Value
RISK BASED Credit Disclosure Must Be Signed Prior to Loan Closing & Submitted with Docs
Verified By: CORONA ADMIN
Verified By: CORONA ADMIN
Verified By: CORONA ADMIN


VERDECORONA
CORONA ADMIN
Home › Dashboard
Dashboard dashboard & statistics
Total Apps
67,426
Total Amount
Date Range:
Jan 01,2013-Nov 11,2015
Product Type:
Real Estate
Installment, Large
Channel:
CUDL
Dealer Track
Direct
Underwriter:
CORONA ADMIN
VERDECORONA
CORONA ADMIN
Home › Dashboard
Dashboard dashboard & statistics
Total Apps
67,426
Total Amount
$750,933,967
Date Range:
Jan 01,2013-Nov 11,2015
Product Type:
Real Estate
Installment, Large
Consumer Loans - Installment, Auto
Strategy:
Model 1
Model 2
Channel:
CUDL
Dealer Track
Direct
Underwriter:
CORONA ADMIN
Decision Type:
As Presented
Optimized
Credit Committee
Loan Decisions
Decisioned App Stats
Flags & Alerts
Reason Codes
Save as CSV
Approved
A-Funded
A-Unfunded
Declined
D-Funded
D-Unfunded
Loan Amount $ 10,352 $ 9,116 $ 10,830 $ 5,077 $ 4,997 $ 5,088
Interest Rate 17.62% 19.02% 17.09% 29.38% 24.04% 30.08%
Term 50 45 52 41 26 43
Prob. of Default 5.41% 4.87% 5.62% 16.03% 17.69% 15.81%
Net Present Value $ 104 $ 225 $ 57 -$ 485 -$ 448 -$ 490
Net Credit Margin 7.14% 7.86% 6.86% 4.25% 1.38% 4.63%
2014 - 2015 © Verde Intl.
CORONA ADMIN
Channel:
CUDL
Dealer Track
Direct
Underwriter:
CORONA ADMIN
Decision Type:
As Presented
Optimized
Credit Committee
Save as CSV
$
$%
564,075,697 99.42%
446,619,402 78.72%
79.18%
117,456,295 20.70%
20.82%
9,048,697 1.59%
4,228,917 0.75%
123,162,513 21.71%
444,205,489 78.29%