RiskSpan Announces New Mortgage Analytics System to Manage Credit Exposures
September 30, 2009,
Stamford, CT

RiskSpan, Inc. is proud to announce the release of its RS Velocity® Whole Loan valuation and portfolio management platform. RS Velocity® Whole Loan combines comprehensive data management tools, advanced analytics and reporting capabilities on a single integrated web-based platform. Employing a robust stochastic (OAS) modeling framework, the platform incorporates powerful and flexible prepayment and credit modeling capabilities. The system enables originators, portfolio investors and secondary market players to quickly analyze credit and prepayment trends, project future performance and establish fair market values across a wide range of potential economic and interest rate scenarios. The system will also have links to updated home price and credit information making it easier to determine current combined LTVs and project the likely range of future prepayments, delinquencies, and loss severities. By combining historical data with robust forecasting capabilities, clients can fine tune modification programs, establish realistic bands for loan loss reserves, enhance income projections and monitor/manage performance across individual products, origination channels and servicers. The secure Internet based access allows institutions to quickly deploy the system across front-line business units, operational units, the finance department, risk managers and traders in multiple geographic locations, ensuring all constituents have access to the same information and modeling tools. The output from RS Velocity® Whole Loan can be readily exported to existing systems or used to drive custom dashboards.

RiskSpan was founded by Wall Street veterans in 2001 and is exclusively focused on mortgage and consumer loan trading and analytics. With more than 65 financial professionals and financial engineers, RiskSpan has expertise in all the risk management disciplines within the capital markets arena. RiskSpan's senior professionals average more than 20-years of experience leading and participating in advancements in the consumer and commercial finance industries. RiskSpan's clients include hedge funds, investment advisors, monoline insurers, brokers, custodians & insurance companies, depository institutions (banks, thrifts and credit unions), mortgage bankers, US Government agencies and GSE's.

RiskSpan will showcase the new platform at the MBA's Annual Convention, October 11-14, 2009 in San Diego, CA. Please stop by Booth # 229 or visit www.riskspan.com to learn more. For information on all RiskSpan's analytics products, valuation services and consulting practice, contact Bob Burrell at (909) 480-3171 / bburrell@riskspan.com or Pat Greene at 240-285-0344 / pgreene@riskspan.com.