

ACCESSIBLE BUSINESS INTELLIGENCE

A 360° view across portfolios, asset types and borrowers that offers drill down, loan-level capabilities and transparency giving you the ability to deliver comprehensive results that benefit every department.

The Mosaic Loan Repository is a web-based platform that is the foundation for the suite of P360 systems which aggregate, and standardize loan data providing for transparency and collaboration across all portfolio Segments and Classes..

Mosaic accounts for multiple borrower and collateral characteristics that are measurably affected by changing economic conditions.

Our web based platform delivers an unprecedented level of loan detail, insight, and actionable information for effective and proactive loan portfolio management.

PORTFOLIO TRANSPARENCY

- Centralize and standardize data from multiple sources
- Proactively manage assets with more than 150 data points.
- Loan-Level Risk Grades
- Borrower Profiles
- Concentration Risk
- Forward looking stress tests
- Loan level ALLL
- See complete borrower profiles with access to all their loans, pay histories, and risk grades
- Merger / Acquisition valuation



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2011 Q2 Executive Summary

Commercial				
	Organic	Participation		Totals
Count	46 7	116 0		162
Balance	11,921,242 1,603,569	51,371,711 -705,297		63,292,953
Coupon	6.27 -0.09	6.64 0.02		6.57
DCR	1.50 0.01	1.40 0.03		1.42
Maturity	105.71 1.65	41.49 -2.93		53.59
Age	24.50 -0.88	53.51 1.98		48.05
Risk Grade	1.74 -0.13	2.81 -0.09		2.61
Value at Risk	119,546 -97,039	2,144,328 -365,131		2,263,874

Residential				
	RE 1st	RE 2nd	HELOC	Totals
Count	394 -2	261 -22	370 -2	1,025
Balance	77,953,271 -849,578	15,331,929 -1,540,794	12,675,904 -638,819	105,961,105
Coupon	5.50 -0.02	6.95 0.02	4.43 -0.10	5.58
LTV	84.49 -1.37	26.99 -0.17	33.57 -0.45	70.08
CLTV	86.02 -1.31	117.77 0.26	79.38 -0.63	89.82
Maturity	281.34 -1.78	193.83 -1.71	65.72 -1.47	242.89
Age	52.77 2.72	53.01 1.74	63.19 -2.43	54.05
Credit Score	715.86 -0.53	734.62 4.82	749.33 -0.30	722.58
Risk Grade	2.25 0.01	3.46 0.10	2.21 -0.10	2.42
Value at Risk	2,225,889 -239,605	874,901 -156,270	347,127 -27,790	3,447,917

Consumer				
	Auto	Credit Cards	Unsecured	Totals
Count	5,190 -45	11,440 214	2,830 48	19,460
Balance	53,512,303 -147,772	40,755,171 352,024	13,805,606 628,961	108,073,079
Coupon	5.18 -0.01	11.32 -0.08	11.48 0.13	8.30
Utilization	71.25 1.71	78.25 -0.49	81.21 -0.42	75.16
Maturity	47.39 1.31	40.38 -0.14	52.22 0.34	45.36
Age	21.17 -1.36	83.98 -1.14	24.64 -0.52	45.30
Credit Score	708.47 3.41	711.67 2.23	698.19 3.92	708.36
Value at Risk	346,169 -44,297	1,724,875 -13,035	548,164 -64,783	2,619,208

Value at Risk shown as 12 Month at 66% CL Deltas vs. 2011 Q1

Residential 1st Summary

Loans	394 -2	Maturity	281.34 -1.78
Balance	77,953,271 -849,578	Age	52.77 2.72
Var	2,225,889 -239,605	Credit Score	715.86 -0.53
Coupon	5.50 -0.02	LTV	84.49 -1.37
Risk	2.25 0.01	CLTV	86.02 -1.31

	BBB	BB	B
Weight	25	50	25
Cumulative Loss	5,506,095	3,972,558	2,665,434
Risk Grade	2.66	2.25	1.85

Stress Scenario

New Origination vs. Portfolio

	Count	Balance	Avg. Balance	Coupon	Term	Orig. LTV	LTV	CLTV	Orig. Credit	Credit Score	Var	Var % of Bal.
Portfolio	390	77,056,806	197,582	5.51	333.81	71.39	84.64	86.18	717.87	715.60	2,223,271.39	2.89
Origination	4	896,466	224,116	5.02	360.00	72.02	71.91	71.91	738.02	738.05	2,617.88	0.29
Total	394	77,953,271	197,851	5.50	334.12	71.39	84.49	86.02	718.07	715.86	2,225,889.27	2.86
Dropped	6	1,133,250	188,875	6.19	320.93	77.43	78.67	78.67	772.97	764.28	4,095.29	0.36



REPORTING AND VISIBILITY

Origination Year	#	Count	Current Balance	Value at Risk	Weighted Averages
1989	2	0.51%	105,181	0.21%	100.00%
1992	1	0.25%	19,146	0.02%	100.00%
1993	2	0.51%	144,282	0.19%	100.00%
1994	2	0.51%	256,616	0.32%	100.00%
1997	3	0.76%	114,275	0.15%	100.00%
1998	4	1.02%	149,300	0.19%	100.00%
1999	3	0.76%	141,769	0.18%	100.00%
2001	3	0.76%	144,567	0.19%	100.00%
2002	12	3.00%	1,049,319	1.35%	100.00%
2003	35	8.88%	5,915,637	7.59%	100.00%
2004	81	20.54%	11,889,978	15.25%	100.00%
2005	35	8.88%	8,046,631	10.32%	100.00%
2006	43	10.91%	8,159,457	10.47%	100.00%
2007	55	13.96%	11,165,880	14.58%	100.00%
2008	89	9.90%	8,276,895	10.62%	100.00%
2009	19	4.82%	5,787,230	7.42%	100.00%
2010	17	4.35%	12,976,139	16.64%	100.00%
2011	18	4.57%	3,950,112	4.90%	100.00%
Total	394	100.00%	77,953,271	100.00%	



Number of Loans										
BB	BBB									Total (BB)
	V1	V2	V3	V4	V5	V6	V7	V8	V9	
V1	243	0	0	0	0	0	0	0	0	243
V2	0	0	0	0	0	0	0	0	0	0
V3	0	0	0	0	0	0	0	0	0	0
V4	0	0	0	0	0	0	0	0	0	0
V5	0	0	0	0	0	0	0	0	0	0
V6	0	0	0	0	0	0	0	0	0	0
V7	0	0	0	0	0	0	0	0	0	0
V8	0	0	0	0	0	0	0	0	0	0
V9	0	0	0	0	0	0	0	0	0	0
Total (BBB)	243	0	0	0	0	0	0	0	0	243

Loan #	Orig	State	City	Balance	Var	Base	Stress	LTV	CLTV	Credit
R1000	12/22/1993	CA	Alhambra	36,751	0.00%	V1	V1	4.33	100.00%	725.1
R1001	2/28/1993	CA	Van Nuys	112,127	0.00%	V1	V1	10.23	100.00%	819.0
R1002	10/22/1993	CA	West Athens	1,025,204	100.00%	V1	V1	20.11	100.00%	765.3
R1003	5/12/2008	CA	Hemet	82,294	4.30	V1	V1	102.69	102.69%	797.1
R1004	3/1/2002	CA	Rancho Palmdale	32,719	0.00%	V1	V1	5.89	100.00%	804.0
R1005	5/20/1998	CA	Hemlock	29,752	0.00%	V1	V1	5.81	100.00%	767.1
R1006	10/24/1993	CA	Highland	112,127	0.00%	V1	V1	45.31	100.00%	829.3
R1007	6/14/2004	CA	La Jolla	208,414	0.00%	V1	V1	46.89	100.00%	792.1
R1008	1/29/1998	TX	Lago Vista	89,369	0.00%	V1	V1	40.39	100.00%	729.1
R1009	10/21/1993	AZ	Tucson	52,287	0.00%	V1	V1	68.54	100.00%	869.1
R1010	1/21/2004	AZ	Lake Havasu	124,054	5.74	V1	V1	113.07	100.00%	824.1
R1011	8/20/2008	AZ	Gilbert	121,742	6.50	V1	V1	108.78	108.78%	791.1
R1012	2/27/2007	AZ	Tucson	123,128	6.50	V1	V1	94.21	100.00%	791.1
R1013	10/2/2008	CA	Van Nuys	76,242	0.00%	V1	V1	20.11	100.00%	767.1
R1015	10/21/1994	WA	Renton	44,005	0.00%	V1	V1	10.99	100.00%	689.1
R1016	7/21/1997	CA	Ingleside	158,118	0.00%	V1	V1	42.63	100.00%	822.1
R1017	4/20/2004	CA	Chico	21,209	0.00%	V1	V1	6.11	100.00%	767.1
R1018	9/10/1998	VA	Chesapeake	242,330	12.00%	V1	V1	102.06	102.06%	796.1
R1019	11/20/2004	UT	Lark	106,187	17.75	V1	V1	74.49	100.00%	822.1
R1020	2/14/2007	CA	Sacramento	288,440	10.00%	V1	V1	120.79	120.79%	861.1

Loan # R1011 2011 Q2 V3

Asset Group: Residential
Asset Type: Residential
Origination: 8/29/2008
Age: 35
PTI: 0
Other Liens: 0

Loan Summary:
Fixed: 2008
Rate: 6.50%
Payment: \$21,169
Value: \$174,000
Date: 8/19/2008
LTV: 74.71%
CLTV: 74.71%
Credit Score: 749
Days Late: 0

Value at Risk: 6,087.91
Current Balance: 122,742

Address: 827 N Evergreen St
City: Gilbert, AZ 85233
Property Type: Single Family
Occupancy: Owner Occupied

Borrower Summary:
Member #: BWR1011
Income: 8,750
Co-Borrower: 3,000
Disposable: 3,000
DTI: 32.00

Self Employed: Yes
Cash Reserves: 40,000
Other Debt: 0

Related Loans:
R1011:VPL: Credit Card 8/17/2009 63 8,665 165.00 43
R1011:AUTO: Auto 8/25/2010 48 18,614 388.00 78

Analysis:
2011 Q1: Var 3,948.58, Var % of Bal. 3.20, Cumulative 10,101.39, Risk V2, Stress Grade BB, BB, B (25-50)
2011 Q2: Var 8,087.94, Var % of Bal. 4.96, Cumulative 19,987.65, Risk V3, Stress Grade BB, BB, B (25-50)

SEE THE COMPLETE PICTURE

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Residential Loans

Loan #	Closing	State	City	Balance	Var	Base	Stress	LTV	CLTV	Credit
R1163	8/20/2008	IL	Lake Villa	146,604	253,355.73	V1	V1	66.44	66.44	790.23
R1164	3/31/2005	CA	La Quinta	1,274,340	88,790	V1	V1	111.58	111.58	627.1
R1165	8/10/2004	OK	Purcell	75,663	6.25	V1	V1	54.06	54.06	790.0
R1166	4/27/2005	CA	Oak Hills	326,542	32,339	V1	V1	129.25	129.25	664.108
R1167	6/20/2006	MN	Champlin	145,193	15,425.25	V1	V1	46.59	46.59	741.0
R1168	1/18/2005	CA	Santa Monica	580,260	14,848	V3	V4	60.97	95.01	553.87

Loan # R1011
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Loan R1011 - Ferdinand RE 1st

Summary

Balance	122,742	Other Lien Amount	0
Value at Risk	6,088	Valuation	112,831
Risk Grade / Stress	V3 ¹ / V5 ²	LTV	108.78
Vintage	2008	Income / DTI	8,750.00 / 32.00
Maturity Term	325	Credit Score	791.0

As of Date: 8/29/2008
Balance: 130,000
Value at Risk: N/A
Risk / Stress Grade: N/A
Status: N/A
Days Late: N/A
Age: N/A
Other Liens: 0
Property Valuation: 174,000
LTV: 74.71%
Credit Score: 749
Rate: 6.50%
Payment: 821.69
Last Payment Amt: N/A
Next Pay Date: 10/1/2008
Paid To Date: N/A
Pay String: N/A



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Penrith provides an unprecedented 360° view of your portfolio. Our drill down capability to loan-level detail provide transparency with instant access. All departments benefit from our detailed analysis: audit, product development, marketing, accounting and origination.