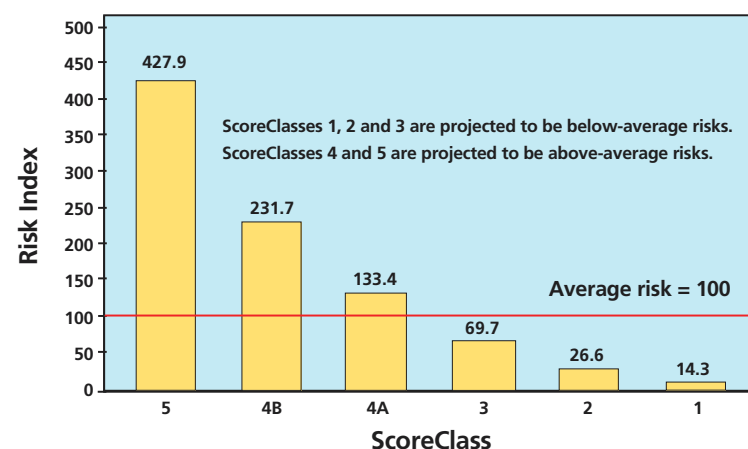


## Blended Lease Decision Score risk index by ScoreClass

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.



Average risk is set to 100. A value of 50 represents 50 percent below average risk; a value of 150 represents 50 percent above average risk.

To find out more about Blended Lease Decision Score, contact your local Experian sales representative or call 800 520 1221.

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600 City Parkway West  
Orange, CA 92868  
800 520 1221

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Blended Lease Decision Score

## Blended Lease Decision Score<sup>SM</sup>

Benefit from both business and consumer information for quick and accurate decisions

**A powerful lease decision tool brought to you by Experian and PredictiveMetrics, Blended Lease Decision Score<sup>SM</sup> enables you to process a higher volume of leasing transactions with confidence, leading to increased portfolio quality, improved customer service and higher overall productivity.**

### Blended Lease Decision Score

Based on actual leasing performance data Blended Lease Decision Score allows you to quickly identify both good and bad account risks among small businesses. With a single business inquiry you can receive an easy-to-read report, which includes a credit risk score based on both the business and its owner(s).

So whether your prospective customer is a start-up or an established business, you can get the complete picture of the company's financial health.

### Advantages of Blended Lease Decision Score:

- **Provides more predictive power** — Research shows that a combined business/owner credit scoring model is more predictive than business or consumer models alone
- **Gives you a customer service edge** — Faster decision turnaround increases your responsiveness to customers and lets you process more transactions
- **Increased hit rate with multiple file access** — Easily obtainable scores, including online, batch and CPU, are representative of the small-ticket leasing marketplace

### Model developed

This model is based upon actual small-ticket leasing transactions under \$100,000. Blended Lease Decision Score is designed to predict how a lessee will pay on small-ticket leases.

### Predictive data

Blended Lease Decision Score was developed using Experian's commercial and consumer credit databases containing a suite of proven predictors of future risk:

#### Commercial credit

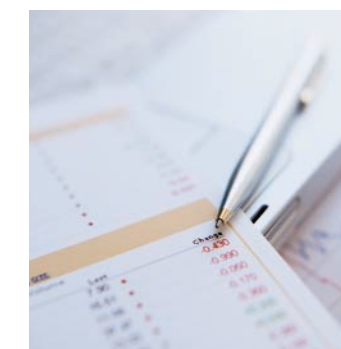
- Trade relationship and payment history
- Public record — bankruptcy, tax liens, judgments and UCC filings
- Collections balances
- Business demographics
- Business inquiries

#### Consumer credit

- Credit payment relationship and payment history
- Public record — bankruptcy, tax liens, judgments
- Trade experiences

### Effective lease risk-management decisions

Blended Lease Decision Score enables lessors to predict payment delinquencies of more than 90 days and charge-offs within 18 to 24 months of underwriting.



### Blended Lease Decision Score report

The easy-to-read report features:

- A single lease risk score and ScoreClass for a quick and accurate decision solution
- A percentage, which ranks the risk level of the business compared with all other businesses
- Summaries of commercial and consumer credit history and background information on the business
- The key factors influencing the score

### Sample commercial score factors

#### Positive:

- Length of established credit history
- Low incidence of late payment behavior

#### Negative:

- High number of business inquiries in the last nine months
- Presence of derogatory public record information for business
- Low number of commercial tradelines

### Sample consumer score factors

#### Positive:

- Low consumer revolving credit utilization
- High percentage of current customer trades

#### Negative:

- High number of consumer credit inquiries in the last six months
- Presence of public record information on file for principal
- High level of credit utilization across all consumer tradelines

### Blended Lease Decision Score provides solutions across the Customer Life Cycle

- **Targeting** — Select prequalified names from your portfolio
- **Acquiring** — Decision new applications or assist with due diligence for portfolio purchases using Internet, CPU or batch processing
- **Managing** — Score portfolio to monitor leasing policies, track customer risk, prioritize/expedite collections and determine overall portfolio risk
- **Maximizing** — Score portfolio to help process renewal, identify cross-sell and up-sell opportunities, or adjust terms

### Developed in partnership

The combined forces of Experian's commercial data and PredictiveMetrics' analytical leasing expertise bring the leasing market a highly predictive, industry-specific scoring model.

### PredictiveMetrics — a leader in commercial decision solutions

PredictiveMetrics provides innovative commercial decision solutions that reliably improve your bottom line. The company's comprehensive statistical solutions include industry-specific and custom decision tools. PredictiveMetrics' clients achieve greater profitability in customer acquisition, ongoing portfolio management and collections effectiveness.

### Experian — the leader in global information solutions

Experian® enables organizations to find the best prospects and make fast, informed decisions to improve and personalize relationships with their customers. We do this by combining intelligent decision-making software and systems with some of the world's most comprehensive databases of information on consumers, businesses, motor vehicles and property. Experian is a subsidiary of GUS plc and has headquarters in Nottingham, UK, and Costa Mesa, Calif.



- 1 **FR Number** — Use the number to order Business Profile.
- 2 **Sample company** — The business and consumer for which you have requested information is shown here along with the address, phone number, Experian file number and the date when the company information was established in the business credit information database.
- 3 **Credit information** — Lists pertinent summary business and consumer data relating to the business's and/or business owner's credit performance.
- 4 **Score** — A statistically based lease risk score derived from the business's and/or business owner's information. The score ranges from 0 to 100, with lower scores indicating high risk and higher scores indicating low risk.
- 5 **Action** — Shows the decision alternatives you set based on a given set of ScoreClasses or score ranges and your credit policy.
- 6 **Percentile** — Shows the percentage of businesses that would have scores below the business being scored within Experian's Business Owner Link database.
- 7 **Score factors** — Indicate which variables contribute most significantly to the score.

Sample Blended Lease Decision Score Report						
PAGE	RPT DATE	TIME	PORT	TYPE	1 FR-A999888776	
1	1/07/2003	15:39:51	Cdcf	Profile	030	
2 I Luv To Lease		Leanne Lessee		File No: A11122233		
234 Edison Ave		1 Main Street		File Established: May 1985		
Anaheim CA 92868		Irvine Ca 92612				
Phone: 714-555-5553						
Blended Lease Decision Score Report						
The objective of the Lease Decision Score is to predict seriously derogatory payment behavior. Possible scores range from 0 to 100, where 0 is a high risk and 100 is a low risk. Possible ScoreClass range from 1 to 5, where 1 is very low risk and 5 is an extreme risk.						
3 Credit Information For I Luv To Lease						
						Value
						8
						2
						8
						\$5,900
						63%
						\$15,600
						0
						0
						2
						\$0
						17
						1
						2038 (Frozen Specialties, NEC)
Credit Information For Leanne Lessee						
						Value
						\$2,406
						100.00%
						\$107
						\$0
						2
						\$2,378
						31.00%
						2
						Paid Satis
						Coll Acct
						2
						3 Yrs 7 Mos
						0
						\$0
						1
						\$28
						0
Blended Lease Decision Score						
						Value
						1
4 Score : 32.44 5 Action: ScoreClass = 4B Very High Risk						
6 16% Of Businesses Score Lower (Indicating Higher Risk) than this Business.						
7 The Key Determining Score Factors Are:						
Years of oldest consumer trade on file is low						
Instability of commercial payments measured by DBT over last 5 quarters						
Presence of derogatory public record information on business						
No consumer revolving credit or credit utilization is high						
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Blended Lease Decision Score report