

MASHUP - Loan Data + Internet Economic Factor Resources Presented in a Browser



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Loan Mashup



Loans

Period

Score

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Name	Description	Loan id	Period	Score	Adj Score	Archive
Prius	A Prius Loan	12NM23	12/12/2008	100.0	104.93	
Pathfinder	A Pathfinder loan	12JK1234	12/02/2008	95.0	99.69	
Volvo	A Volvo Loan	78JUI	10/05/2008	80.0	83.95	
Caravan	A Caravan Loan	Y22UIO	11/22/2008	84.0	88.14	
Isuzu	A Isuzu Loan	234K9	09/05/2008	79.0	82.90	
Mustang	A Mustang Loan	987NM2	12/02/2008	87.0	91.29	
Ford	A Ford loan	999NM	02/02/2008	71.0	74.50	
Chevy	A Chevy Loan	12345	03/04/2008	79.0	82.90	
Chevy	A Chevy Loan	55TY8	04/22/2008	92.0	96.54	
Kia	A Kia Loan	34FTY	11/25/2008	90.0	94.44	

1) A link is made to a legacy Loan system to select desired loans to adjust

4) Adjustment to the loan score is made based on the economic factors from the internet

Update Factors

- Update All Factors
- Re-Calculate Adjustments

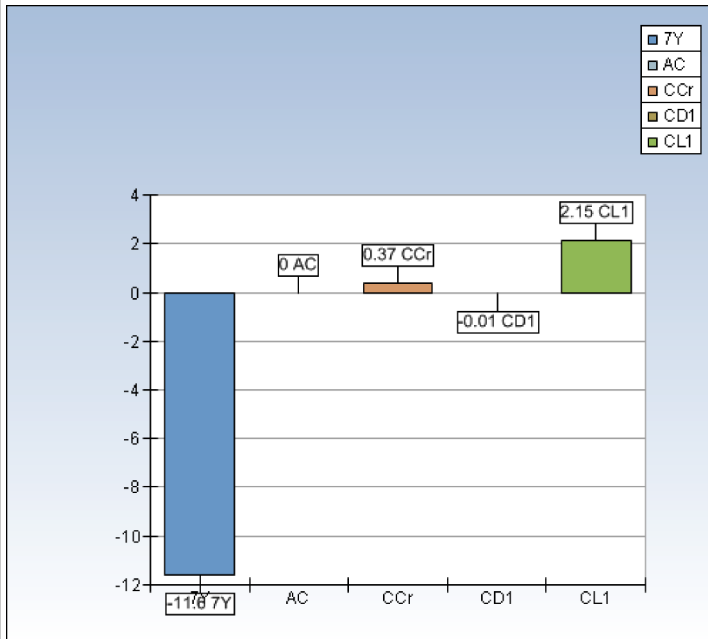
Factors

Description	UOM	Period	Val	Chg	Pct Chg	Wt	Adj	Last Modified Date	Archive
**Total Adjustment							4.9325	12/17/2008 14:22	
7-Year Treasury Constant Maturity Rate	%	11/01/2008	2.82	-.37	-11.60	-.50	5.8000	12/17/2008 14:22	
Civilian Unemployment Rate	%	11/01/2008	6.70	.20	3.08	-	-3.0800	12/17/2008 14:22	
Consumer (Individual) Loans at All Commercial Banks	Bil. of \$	10/01/2008	870.30	18.30	2.15	-	-2.1500	12/17/2008 14:21	
Consumer Debt Service Payments as a Percent of Disposable Personal Income	%	01/01/2003	7.63	-.07	-.01	-.75	.0075	12/17/2008 14:21	
Consumer Price Index for All Urban Consumers: Energy	Index 1982-84=100	10/01/2008	231.56	-26.46	-10.26	-	10.2600	12/17/2008 14:22	
Disposable Personal Income	Bil. of \$	07/01/2008	10683.30	-	-1.14	1.00	-1.1400	12/17/2008 14:22	
Light Weight Vehicle Sales: Autos & Light Trucks	Mil Units	09/01/2008	12.46	-1.23	-8.98	.50	-4.4900	12/17/2008 14:21	
Total Automobile Credit Outstanding	Bil. of \$	04/30/1999	462.10	1.20	.00	-	.0000	12/17/2008 14:22	
Total Consumer Credit Outstanding	Bil. of \$	09/30/2008	2596.90	9.60	.37	-	-4.4440	12/17/2008 14:22	
Total Revolving Credit Outstanding	Bil. of \$	10/31/2008	974.00	-1.30	-.13	-	.1690	12/17/2008 14:22	
							1.30		

2) Links are made to bring in Economic Factors, via AJAX, from provider urls on the Internet

3) Weights are assigned and an adjustment factor is calculated

Latest Factors Pct Change



Any Kind of graph can be made against the mashup data