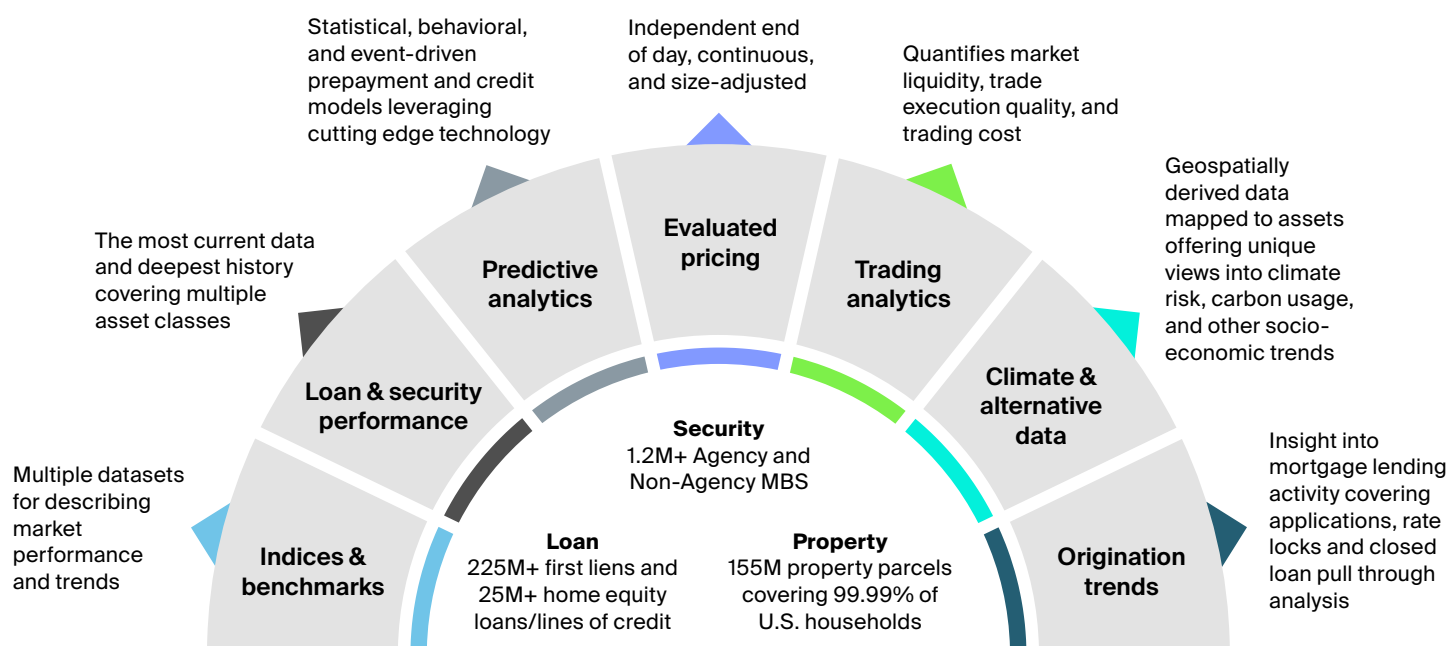


ICE Mortgage Data & Analytics

Tap into differentiated insight across the mortgage ecosystem

The U.S. real estate market, the largest asset class in the world's biggest economy, is crucial yet historically lacks many features that investors in other asset classes have come to expect. Over the past decade, we've strategically invested in our mortgage-related services, creating an integrated ecosystem of technology, data and analytics that supports the entire real estate and housing finance lifecycle – bringing greater transparency to an otherwise opaque market.

ICE provides end-to-end intelligence across the mortgage markets, offering market participants transparency through data that can help make investment and risk management decisions. Our solutions deliver advanced mortgage models, analytics and comprehensive data products that can help improve performance, mitigate risk and satisfy regulatory requirements.



**Intelligence informed by our industry leading sources,
connected at every stage of the mortgage lifecycle**

Featured data solutions

Mortgage-Backed Securities Data

ICE eMBS is an industry-leading solution for mortgage-backed securities disclosure data that can help you reduce the burden of collecting, analyzing and storing agency MBS data

Loan-level Performance Data

Gain a comprehensive view of mortgage performance across the U.S. with McDash®. This market-leading repository of servicer-contributed, loan-level data is the deepest and broadest in the industry

Evaluated Pricing Data

Evaluated pricing on 1M+ U.S. agency pass-through issues (FHLMC, FNMA, GNMA and SBA pools), 200,000+ U.S. agency and non-agency collateralized mortgage obligations, approximately 17,000 asset-backed securities and 11,000 commercial MBS

Climate Data

Our data, analytics and geospatial intelligence platform enable the assessment and linkage of physical climate risk, climate transition risk and alternative data sets to fixed income securities and real estate assets

Property & Public Records Data

Actionable property intelligence providing nationwide coverage for over 155M parcels (99.99% of all U.S.) across more than 3,100 counties. The data includes 600M+ ownership, sales, assessment and mortgage records on residential and commercial properties

Origination Data

Gain a holistic view of the mortgage origination process with data fields that include borrower characteristics and qualifications, loan product and program parameters, property information including geography, rate and pricing, application/loan status, closing terms, insurance, days to close and more

Property Insurance Data

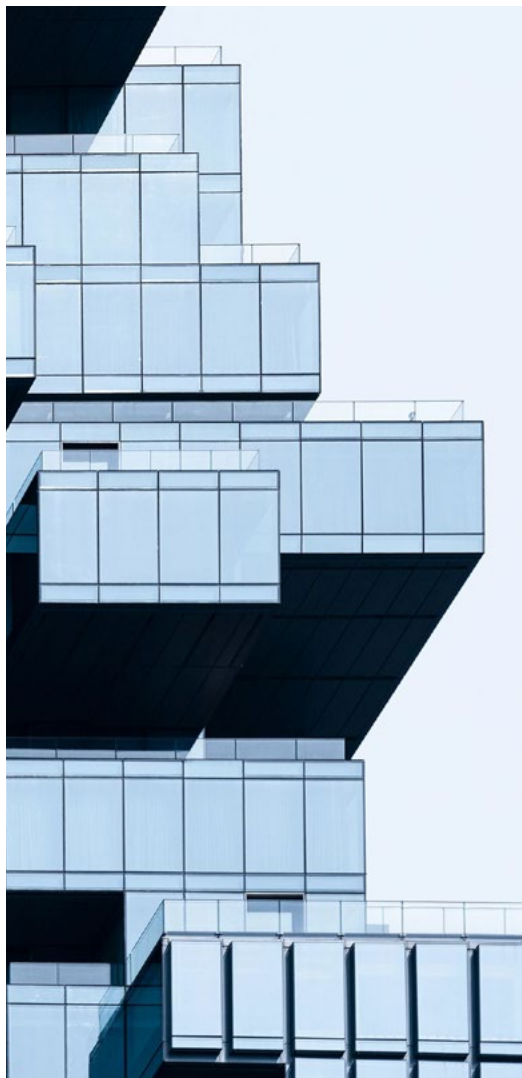
Gain visibility into property insurance-related risks and how they may impact the loans in your portfolio – access data pertaining to insurance affordability, availability and adequacy to help you make, more informed business decisions



Rapid Analytics Platform

This innovative, cloud-based solution provides direct access to all mortgage data & analytics in a single environment. Immediately source data, execute queries, create advanced analytics and train machine-learning models independently, and with support from a growing catalogue of ICE developed RAP Solutions. Access to these solutions enable the integration of ICE data with your business and accelerate the uncovering of insights to effectively manage risk and respond quickly to an evolving market.

Featured analytics solutions



Prepayment and Credit Model

Leveraging our industry-leading data and advanced modelling techniques, AFT forecasts prepayments, defaults, delinquency and loss severity for residential and multifamily mortgages

Trading Analytics

To help increase transparency and help modernize your fixed income order flow, ICE provides data related to liquidity, execution quality, transaction cost analysis, market depth and market sentiment

Portfolio Analytics

Manage risk and returns for multi-asset portfolios relative to an array of leading indices and liability benchmarks. The tool is backed by a set of comprehensive security, portfolio and cash flow analytics

Mortgage Monitor Analytics Library

Receive a deeper view into the market-leading data and analytics that are featured in ICE's monthly Mortgage Monitor report

Automated Valuation Models

Our AVMs combine one of the largest, most expansive data sets in the industry with advanced modelling techniques, rigorous testing and high-performance technology that spans the entire real estate and mortgage continuum

Housing Affordability Analytics*

Get a comprehensive view of housing costs for U.S. MBS – affordability metrics include principal and interest payments, insurance costs, property taxes and estimated utility costs – information that can help assess the affordability of a given loan and location

Home Price Dynamics*

Gain insight into credit and prepayment risk on U.S. agency and non-agency RMBS. Using property-level AVMs and ZIP-level home price indices, ICE provides granular and timely views into the current LTV and tappable equity levels for 95% of U.S. MBS

Featured indices & futures solutions

Bond Indices

ICE's fixed income index offering covers approximately 6,000 standard indices tracking more than \$100 trillion in debt globally. These include 295 securitized bond indices

Mortgage Rate Lock Indices

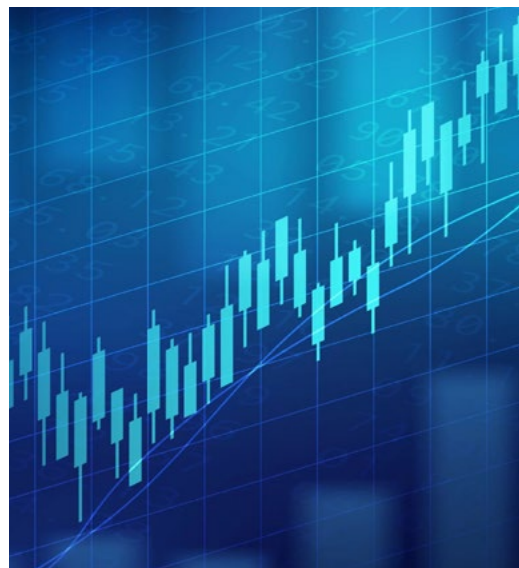
ICE U.S. Residential Mortgage Rate Lock Indices track rates and other statistics on mortgage loan applications where borrowers and lenders have committed to lock-in the interest rate prior to close

Home Price Indices

Featuring exceptional coverage and stability, the ICE Home Price Index provides a measurement of residential real-estate price trends in the U.S.

Mortgage Rate Lock Index Futures

Offers market participants a more precise hedging tool for residential mortgage interest rate risk. The suite of contracts includes futures based on conforming and jumbo mortgage interest rates





Regulation compliance

ICE provides various regulatory-related services designed to help market participants meet their compliance obligations. These services include liquidity indicators, fair value leveling, bank market risk rules (i.e., FRTB), data services addressing requirements under the Investment Company Reporting Modernization (e.g., Form N-PORT) and more.



For more information: ice.com/mortgage-data

*Products scheduled for release end-Q1 2025

Data as of February 2025

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