

DATA & ANALYTICS – COMPLEXITY RESOLVED

Mortgage Backed Securities Litigation

FTI Consulting's highly experienced Data & Analytics team combine expertise and cutting edge technology to help financial institutions solve regulatory and litigation issues relating to mortgage and loan origination.

Our multi-disciplinary teams bring expertise to the full cycle of mortgage backed securitization, including mortgage origination and underwriting, due diligence, loan servicing and data analysis.

In particular our services include:

Proprietary Technology. We have developed our own industry-leading proprietary loan re-underwriting, mortgage data warehouse and allegation response tool software applications.

Mortgage Re-Underwriting. Our senior underwriters have assisted with the capture of over 400 data points for each relevant loan to facilitate specific responses to individualized allegations of defect.

Materiality Assessment. We can advise on the handling of credit issues that impact a borrower's ability and willingness to pay, on the criticality of missing documents and on severity or guideline exceptions and the use of compensating factors in mitigating exceptions to guidelines.

Causation Analysis. FTI Consulting experts can evaluate the impact of macro-economic factors on loan performance and measure the relationship, if any, between underwriting breaches and loan performance.

Plaintiff Rebuttal Analysis. Our technology facilitates responses at allegations at the individual and macro level.

Appraisal Reviews. We can assess the retroactive use of Automated Valuation Models and the impact of property value fluctuation. We also provide evaluation of appraisals.

Class certification. Our systems analyze the key class certification prerequisites in statistical, quantitative and qualitative terms. We can determine whether offering documents omitted or misrepresented material facts about the mortgage loans and determine any damages sustained by class members.

Sampling. Our technology helps to design accurately representative samples.

Underwriter Due Diligence. Our experts can assist with the definition of due diligence and the standards and practices in MBS underwritings as well as loan level event grading.

OUR DATA & ANALYTIC SERVICES AT A GLANCE

FTI Consulting's Data & Analytics (D&A) experts assist clients in resolving complex business problems, making the right decisions, and creating value. Our D&A team have never encountered a client data challenge – in either size or complexity – that could not be overcome. We are constantly evolving technical capabilities and platforms to reveal and enrich analytical insights. Enabled by our software solutions and data visualization specialisms, we empower clients to maximize outcomes in critical events and evolving matters.

- Forensic Analytics
- Decision Analytics
- Data Extraction and Preservation
- Data Transformation and Management
- Operational Analytics and Visualization
- D&A Software Solutions

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FTI CONSULTING GLOBAL

1982

Founded in 1982
and \$1.74BLN equity market
capitalisation*

97/100

Advisor to 97 of
the world's top 100 law firms

56/100

56 of the Global 100
corporations are clients

10/10

Advisor to the world's top 10
bank holding companies

*Total shares outstanding multiplied by the closing share price as of 20 April 2017.

4,700+ employees deployed in 30 countries

With offices in every major financial
center and every corner of the globe, we
successfully serve our clients wherever
challenges and opportunities arise.



To find out more about how our services and solutions can help your
business, please contact one of our professionals below or visit us at
www.fticonsulting.com/data-and-analytics

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EXPERTS WITH IMPACT™

About FTI Consulting

FTI Consulting is an independent global business advisory firm dedicated to helping organizations manage change, mitigate risk and resolve disputes: financial, legal, operational, political & regulatory, reputational and transactional. FTI Consulting professionals, located in all major business centers throughout the world, work closely with clients to anticipate, illuminate and overcome complex business challenges and opportunities.

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