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RESULTS FROM VANTAGESCORE SOLUTIONS THIRD REVALIDATION OF THE VANTAGESCORE MODEL REFLECT A TREND TOWARD CONTINUED PREDICTIVENESS, CONSISTENCY, STABILITY

Model Again Outperformed the Generic Credit Scoring Models of Three CRCs –
Equifax, Experian and TransUnion

STAMFORD, CT, October 16, 2007 – VantageScore Solutions, LLC, an independently managed company that holds the intellectual property rights to VantageScore—a new, generic consumer credit scoring model introduced in 2006 and created by America’s three major credit reporting companies (CRCs)—Equifax, Experian and TransUnion—has completed the third revalidation of the VantageScore model, based on the latest consumer data from June 2005 through June 2007.

The revalidation demonstrates that the VantageScore model has outperformed the generic credit scoring models of the three CRCs for the third consecutive annual timeframe. In addition, the revalidation analysis shows that score consistency across CRCs remains strong while making plain that the score also remains highly predictive. VantageScore Solutions performs revalidation tests annually to ensure that the model remains predictive even in changing economic conditions.

“With revalidation, we’re researching how the model performs against reality,” said Sarah Davies, Senior Vice President, Analytics and Product Management. “Revalidation tests the score’s performance over time on characteristics such as predictiveness and consistency of consumer credit scores across the three CRCs, even in a changing economic environment, score’s performance over time on characteristics such as predictiveness and consistency of consumer credit scores across the three CRCs, even in a changing economic environment, which can affect consumer behavior.

“The revalidation was completed using a large sample of 4.3 million anonymous consumer credit files representative of the US population, providing statistical significance and giving us confidence in our results.”

VantageScore Solutions CEO Barrett Burns pointed out that in a volatile period like the current subprime crisis, annual revalidation is critical to lenders, because a score that remains highly predictive and consistent, even in changing economic conditions, better assists lenders with their strategies surrounding market opportunities and lending decisions.

About VantageScore Solutions

Stamford, Conn.-based VantageScore Solutions, LLC (www.vantagescore.com) is an independently managed company that holds the intellectual property rights to VantageScore—a new generic scoring model introduced in March 2006. Created by America’s three major credit reporting companies (CRCs)—Equifax, Experian and TransUnion—VantageScore’s highly predictive model uses an innovative, patent-pending scoring methodology to provide lenders with a consistent interpretation of consumer credit files across all three major credit reporting companies (CRCs) and the ability to score more people. For more information on revalidation results, please contact VantageScore Solutions by sending an e-mail to info@vantagescore.com