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Fitch Becomes First Rating Agency to Accept Mortgage Loans Based on VantageScore

Fitch Ratings is the first rating agency with the capability to evaluate and assign ratings to mortgage loans based on VantageScore, the only generic credit scoring model jointly developed by the three national credit reporting companies (CRCs — Equifax, Experian, and TransUnion). With VantageScore, the same algorithm is in place at all three CRCs giving a consistent interpretation of consumer credit files across all three major credit reporting companies.

“Fitch Ratings’ decision to accept mortgage loans based on VantageScore is a major milestone,” said VantageScore President and CEO Barrett Burns. “Mortgage lenders can now securitize mortgage loans based on VantageScore, which will further raise awareness of our model’s strengths and advantages.”

According to Fitch, “VantageScore provides highly predictive evaluations of consumer creditworthiness. The model can also score consumers with limited credit histories.”

Fitch has fully incorporated VantageScore into ResiLogic 2.1, its flagship quantitative model that provides credit risk analysis at the individual loan and pool level for residential mortgage loans. ResiLogic was recently updated to include national economic and regional performance factors, loan seasoning, and adjustments for high risk loan underwriting and mortgage insurance.

Fitch Ratings is a global rating agency dedicated to providing the world’s markets with independent, timely and prospective credit opinions. Fitch Ratings is headquartered in New York and London and

is part of the Fitch Group, a majority-owned subsidiary of Fimalac, S.A., headquartered in Paris, France. For additional information and to see the September 22, 2008 press release, visit www.fitchratings.com or www.fimalac.com.

About Vantagescore Solutions, LLC

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.