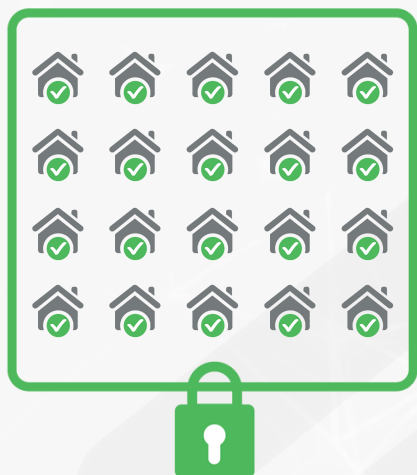


WRAP

Standardised, comprehensive data enrichment of each residential property in a lender's portfolio to prepare the book or segments thereof for optimal securitisation.

Prepare Book For Securitisation



When a lender is preparing to securitise a package of loans, the **WRAP** service provides the means to enrich the portfolio at individual property level with a more comprehensive and better-standardised range of key data variables than ever before.

The portfolio can then be readily segmented, packaged and better-presented to take to the market to achieve optimal securitisation outcomes.

Comprehensive Data Enrichment

- ✓ EPC Ratings.
- ✓ Carbon Consumption at Address.
- ✓ ESG Suitability.
- ✓ Rents Achievable.
- ✓ Rental Index.
- ✓ Freehold / Leasehold.
- ✓ Lease Length.
- ✓ Climate Change Considerations.
- ✓ CAGR - Compound Annual Growth-Rate
- ✓ Property Valuation.
- ✓ Future Flood Exposure.
- ✓ Future Coastline Erosion Exposure.
- ✓ Future Ground Stability Exposure.
- ✓ All above applicable to MUFb.
- ✓ All above applicable to HMO.

The **WRAP** module of the WhenFresh Decisions-as-a-Service suite enriches the portfolio in preparation for securitisation and informs both the buy-side and the lender's **Treasury Team**.

WRAP - Key Benefits

- ✓ Property-level data enrichment.
- ✓ Segmented, well-presented books.
- ✓ Tailored book for optimal securitisation.
- ✓ Quick and simple to test.
- ✓ Fast, flat-file delivery.
- ✓ Zero development/implementation cost.

→ WRAP - Easy to Test

To test WRAP, the lender simply provides a flat file of property addresses from its portfolio to WhenFresh for data enrichment. The enhanced file can then be reviewed and analysed by the lender's Treasury. Contact us today.