



ICE Rapid Analytics Platform[®] (RAP[®])



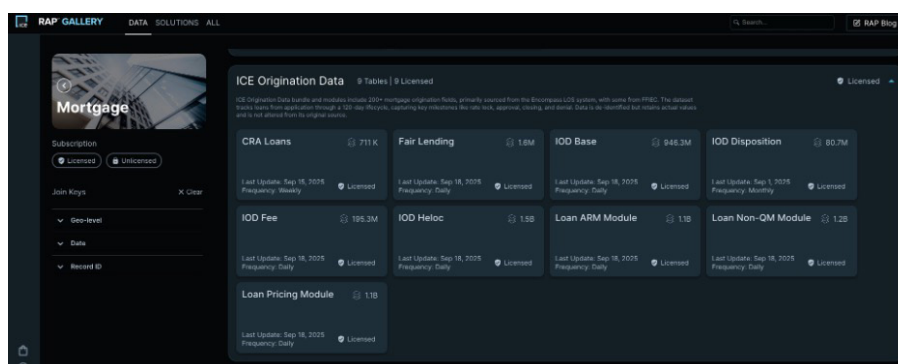
Mortgage markets move fast. Your insights should move faster.

In today's mortgage and MBS markets, the pace of change is relentless. Rates fluctuate overnight. Climate events reshape risk profiles in days. New data sources arrive faster than internal teams can validate them.

Gaining an edge doesn't mean collating the biggest datasets, it means translating data into actionable insight. Learn about our data use cases:

A risk & compliance director

You're tasked with meeting Community Reinvestment Act (CRA), Basel and fair lending mandates without expanding capital expenditures or IT integration timelines. RAP® gives you structured and normalized data pipelines – available for immediate use – so you can reduce operational risk and cost.



Source: ICE RAP®

CRA Loans: monitoring CRA-eligible lending activity with loan-level insights, which can help strengthen compliance, meet regulatory requirements and uncover opportunities in evolving markets.

Fair Lending: leveraging Home Mortgage Disclosure Act (HMDA) insights to assist users in monitoring loan penetration, evaluating lending patterns and ensuring compliance across minority and low-income demographics.



Source: ICE RAP®

McDash Primary Performance Overview – Benchmark Analysis: benchmark portfolio performance against industry peers with analytics on delinquency, prepayment and collateral characteristics, which can help drive stronger lending strategies.

A senior vice president of lending or servicing

Margin protection and portfolio growth depend on timely insights. RAP delivers portfolio KPIs (key performance indicators such as delinquency, prepayment and profitability metrics) and risk metrics upon logging in, so you can seize opportunities.

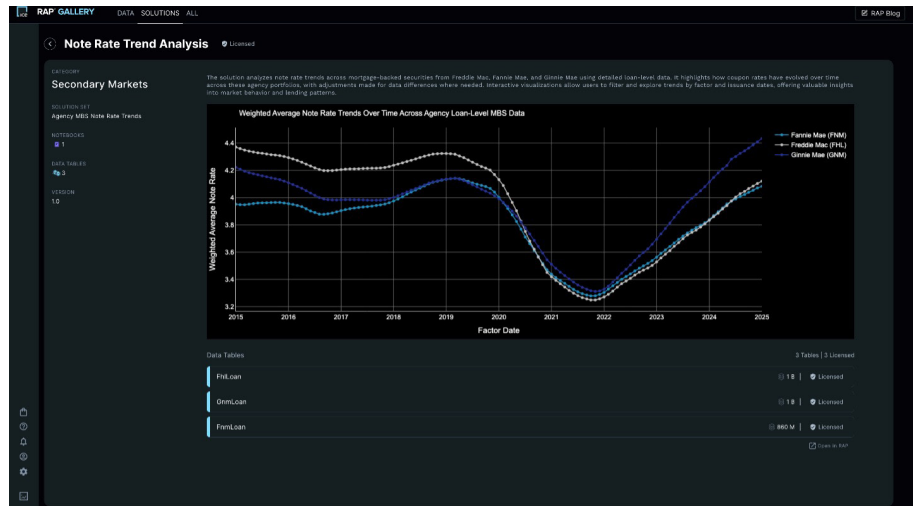


Source: ICE RAP®

Portfolio Surveillance: gaining a detailed loan-level view to help quantify portfolio risk, identify cross-sell and bundling opportunities and strengthen servicing strategies.

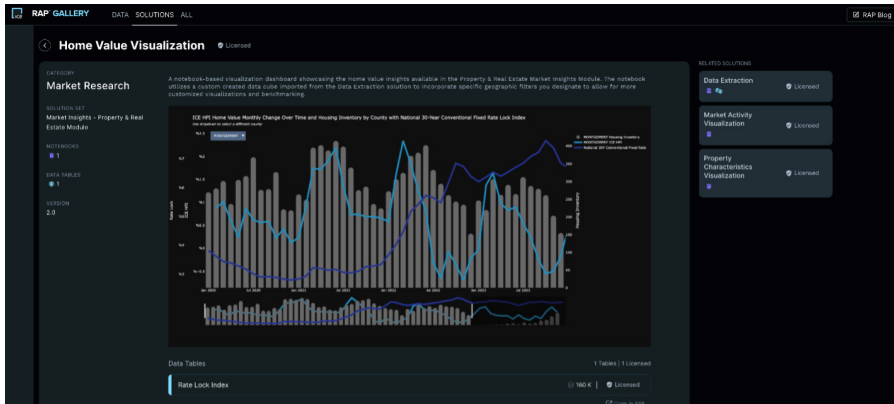
A head of investment strategy

Your edge is finding alpha before others do. RAP accelerates rapid prototyping, giving you instant access to connected mortgage, property, climate and macroeconomic datasets – all in one environment – which can help you can test, refine and launch new strategies faster.



Source: ICE RAP®

Note Rate Trend Analysis: tracking agency MBS note rate trends over time to uncover market shifts and help inform smarter portfolio strategies.



Source: ICE RAP®

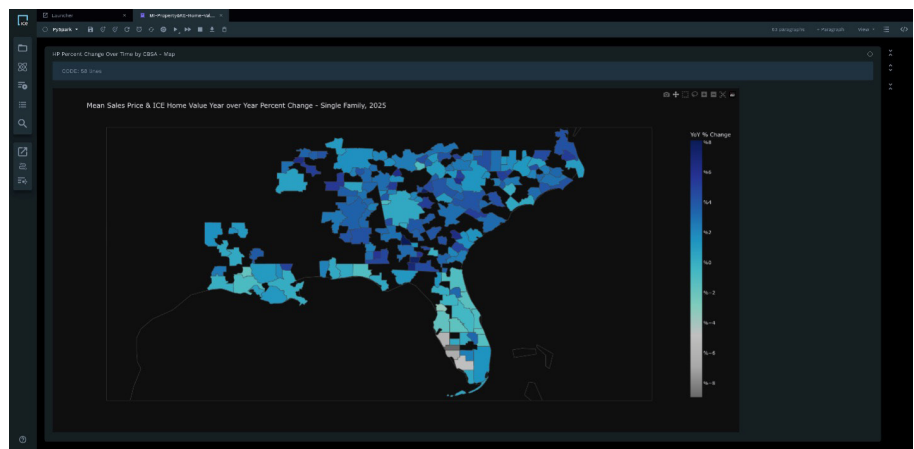
Home Value Visualization: leveraging property and real estate data with customizable dashboards to model market trends, build geographic insights, and power advanced analytics.

A data science director or chief technology officer

Scaling insight without sacrificing governance is your mandate. RAP standardizes and automates data joins, handles big data workloads with Spark and supports multi-language workflows – so your team can spend more time generating value and less time handling data.

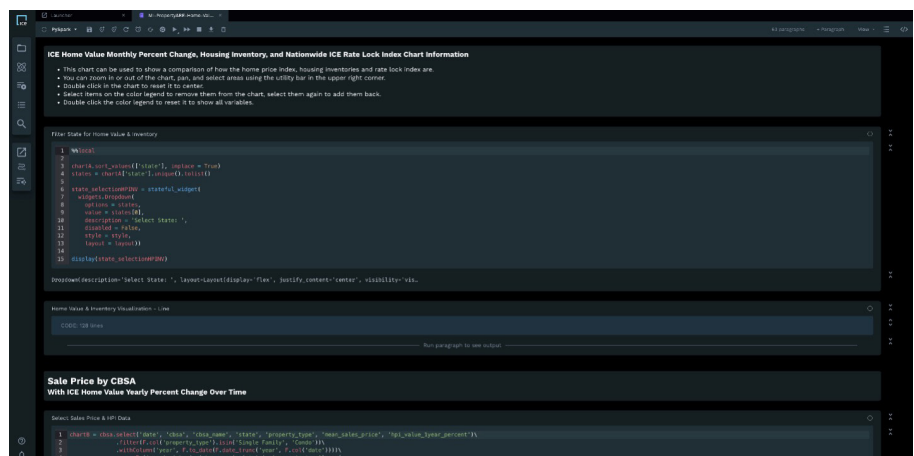
A data scientist, quant or analyst

You want clean, connected datasets and freedom to work in SQL, Python, R or Spark – without waiting on months of ingestion work. RAP's prebuilt solution notebooks and sample-before-ingest gallery mean you can start producing meaningful analysis in days, not months.



Source: ICE RAP®

Home Price Percent Change Map: visualizing year-over-year home price shifts at the Core-Based Statistical Area (CBSA) level to uncover geographic patterns, validate models and refine quantitative forecasts.



Source: ICE RAP®

Home Value & Inventory Visualization: accessing flexible coding tools to integrate home value percent change, housing inventory and ICE Rate Lock Index data, building custom models and generating advanced market visualizations.

How RAP changes the game

RAP is more than a tool – it's a connected ecosystem that unifies datasets and helps accelerate workflows across mortgage, property, climate and macroeconomic domains. From origination to secondary markets, it removes the obstacle of fragmented data and slow onboarding.



The RAP difference

- **Data and workbench in one subscription**
– no hidden compute surcharges.
- **Predictable, transparent pricing** –
scale with your needs.
- **Dedicated data scientists** – available via
Slack/Zoom for ideation, troubleshooting
and optimization.
- **Streamlined portfolio data pipelines.**



Connect with us today

RAP gives you the speed, clarity and confidence to help you make your lending, servicing and investment decisions.

For more information: ice.com/RAP



**Mortgage data
happens here.**

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