



McDash® Flash

Critical forbearance, payment and delinquency data updated daily

During today's unprecedented times, it's more important than ever for servicers and capital markets professionals to have the most current forbearance, payment and delinquency data available. With near real-time visibility into the majority of loans across the U.S., ICE can deliver this critical information. McDash® Flash, an extension of McDash industry-leading loan-level database of mortgage performance information, provides daily forbearance, payment and delinquency data that enables more frequent analysis of loan forbearance, delinquency, and payment activity.

McDash data covers the majority of the market, spanning the full spectrum of agency, non-agency and portfolio mortgages. This servicer contributed, anonymized database has 100 data points including property details and loan collateral/risk attributes and status for each loan—critical information in today's volatile market. Industry professionals rely on McDash for a variety of applications, including benchmarking, research, and loss-mitigation planning and modeling.

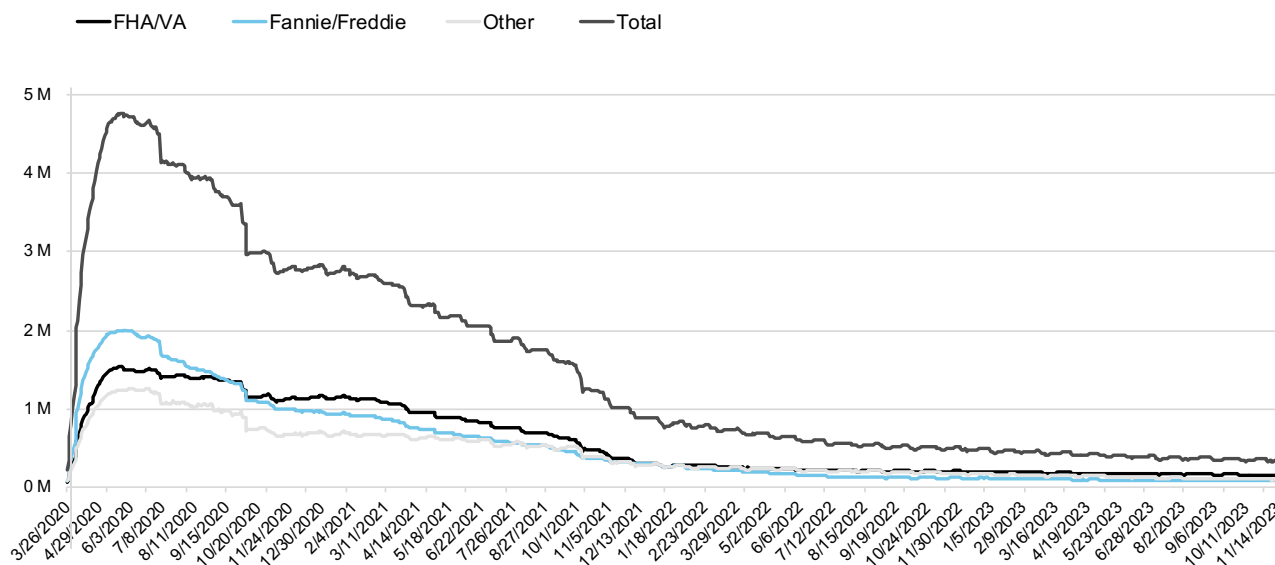
The most current forbearance, payment and delinquency data on the market

McDash Flash provides daily updates on the number of U.S. mortgage holders seeking COVID-19-related forbearances, critical for forecasting, capacity planning, servicer advances and reserve setting.

Data and report options

ICE offers a suite of McDash Flash product options to meet specific business needs.

Active forbearance plans



Source: ICE, McDash Flash
Data as of Nov. 14, 2023

*Figures in this report are based on observations from ICE's McDash Flash data set and are extrapolated to estimate the full mortgage market
**Other category includes held in portfolios, private labeled securities, or by other entities

McDash Flash – Forbearance tracker

Near-real-time market view of borrower forbearance requests and advances. Tracks daily forbearance activity and estimates the principal, interest, taxes, and insurance loan payment obligations at summary level.

Highlights

- Delivered daily via email as an executive-level dashboard report
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McDash Flash – Payment Tracker

A daily view of borrower payment trends and mortgage delinquencies.

Tracks daily borrower-payment trends to fully understand the impact to credit performance beyond forbearance plans.

Highlights

- Delivered daily via email as an executive-level dashboard report
 - Provides market-level estimates with breakouts by investor type
 - Current-month daily performance is benchmarked to prior-month delinquency status
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McDash Flash – industry Monitor Suite

A more in-depth suite of reports with access to the underlying data cubes and the ability for McDash contributors to perform industry benchmarking.

The Industry Monitor Suite extends the Forbearance Tracker and the Payment Tracker to provide a wider and more detailed view of current mortgage performance and industry trends.

Highlights

- Available daily or weekly as an emailed PDF or via FTP download
 - McDash loan data contributors can easily benchmark their portfolio to a highly representative view of the market
 - Ability to drill down by geography and key loan characteristics that typically drive credit performance
 - Option to consume via our Rapid Analytics PlatformSM (RAPSM), a cloud-based data and analytics platform
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McDash Flash – Loan-level plus RAP

Direct access to loan-level data in a hosted environment, plus a powerful analytics engine. Includes the complete McDash anonymized loan-level data via RAP, updated daily, that underlies the information provided in the higher level reporting options.

Highlights

- Leverage loan-level forbearance, delinquency, and payment data managed and updated daily via RAP
- Easily consume all of the data aggregations and/or cubes that fuel the McDash Flash products
- Survey millions of records daily and automate the creation of consumable data structures
- Overlay with other ICE datasets to assess the impact of forbearance in key market segments
- Incorporate your own and third-party datasets for additional insights
- Customize your analysis to meet specific business needs
- Leverage existing BI integration capabilities to create custom reporting dashboards
- For clients that are not already RAP users, this option includes a license to RAP

Improve decision-making with information on COVID-19-related forbearances

As the only company in the market with near real-time visibility into the majority of active loans in the U.S., ICE is uniquely positioned to analyze and report on the industry's forbearance activities.

McDash Flash solution summary

	Forebearance Tracker	Payment Tracker	Industry Monitor Suite	Loan-level + RAP
Data frequency	Weekly/daily	Weekly/daily	Daily	Daily
Delivery options	PDF	PDF	PDF, FTP or RAP	RAP
State-level trends		✓	✓	✓
Servicer benchmarking for McDash contributors			✓	✓
Data cube access and advanced cohort analysis			✓	✓
Loan-level data access				✓
Highly customizable				✓



For more information: icemortgagetechnology.com

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