

How were you supposed to know when those mortgages would prepay?



Applied Financial Technology delivers intelligent, accurate risk analytics to the mortgage industry via our highly regarded quantitative methods.

The AFT library provides prepayment models for fixed, adjustable, prime and sub-prime mortgages, home equity loans and home equity lines of credit.

The AFT library houses interest rate processes and other valuation and risk management tools for MBS, ABS, and CMOs.

AFT counts leading broker/dealers, institutional investors and mortgage banks as clients, including the five largest banks in the United States.

The AFT library is integrated with all major analytics systems.

AFT provides the highest level of customer support in the marketplace.

The company houses decades of Wall Street and mortgage banking experience in its offices in San Francisco, Boston and New York.

Every day hundreds of users depend on AFT prepayment analysis distributed on Bloomberg.

Whether you are a Wall Street dealer, a small bank, a giant mortgage servicer or a money manager, AFT can help you proactively manage prepayment risk.

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The mortgage industry has struggled with a fundamental uncertainty: the effect of changing interest rates on mortgage prepayments.

AFT has produced a state-of-the-art behavioral mortgage prepayment model that moves beyond traditional prepayment models to provide a flexible trading quality system.

AFT offers a solution that can be completely integrated into a client's existing system architecture. Client specific development requests are encouraged.

Prepayments are influenced by both borrower constraints and economic incentives that change every day. Underlying factors such as interest rate, structure of burnout, details of origination information (points paid, extent of premium coupon), age of loan, loan type, original loan to value, loan balance and credit rating are a few of the key characteristics modeled by Applied Financial Technology.

Ours is an open system model. Clients have the access needed to manage model parameters in order to express a proprietary opinion regarding prepayment drivers.

Applied Financial Technology provides the highest level of support available in the marketplace. Our support staff consists of individuals who understand what the client is facing everyday. Customer support is provided as part of the software license without cost. Training is also available for technical and system implementation.



Whether you are a Wall Street dealer, a small bank, a giant mortgage servicer or a money manager, AFT can help you proactively manage your prepayment risk.



For more information about Applied Financial Technology please return this card.
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Applied Financial Technology provides prepayment analytics to the nation's leading broker/dealers, lenders, insurance companies, institutional investors and hedge funds. Among its clients are five of the largest U.S. banks. Since 1996, Applied Financial Technology has delivered intelligent, accurate risk analytics to the mortgage industry via its highly regarded quantitative methods. It offers prepayment models for fixed, adjustable, prime and sub-prime mortgages and home equity lines as well as asset-backed securities. The company also provides interest rate processes and other valuation and risk management tools for mortgage- and asset-backed securities and collateralized mortgage obligations. The Applied Financial Technology library is integrated with all major analytics providers, including Bloomberg L.P. Learn more about the company by visiting:

www.aftgo.com