



### Workflow Analysis

Procedures associated with this include, but are not limited to:

- Asset Funding
- Deal Structuring
- Investor/Servicing Agreements
- Pool Selection
- Cash Flow Analysis
- Accounting
- Investment Analysis

### Data Analysis

- Sourcing asset-level data utilized to support your organization's business processes
- Analyzing your organization's asset-level portfolio and providing distribution analyses to identify outliers and missing data elements
- Identifying requirements to support SEC and FASB regulations

# Consulting Services

## Lewtan Technologies Offers You the Experience You Require During these Challenging Times

Today's challenging market conditions—particularly in the structured finance business—have forced organizations to do more with less. As a result, having the right systems, work flow processes and business knowledge is critical to your organization's success. Lewtan's Consulting Group—with over two decades of experience building and implementing systems as well as proving data for the structured finance market—is uniquely positioned to help ensure your organization is able to meet these business challenges.

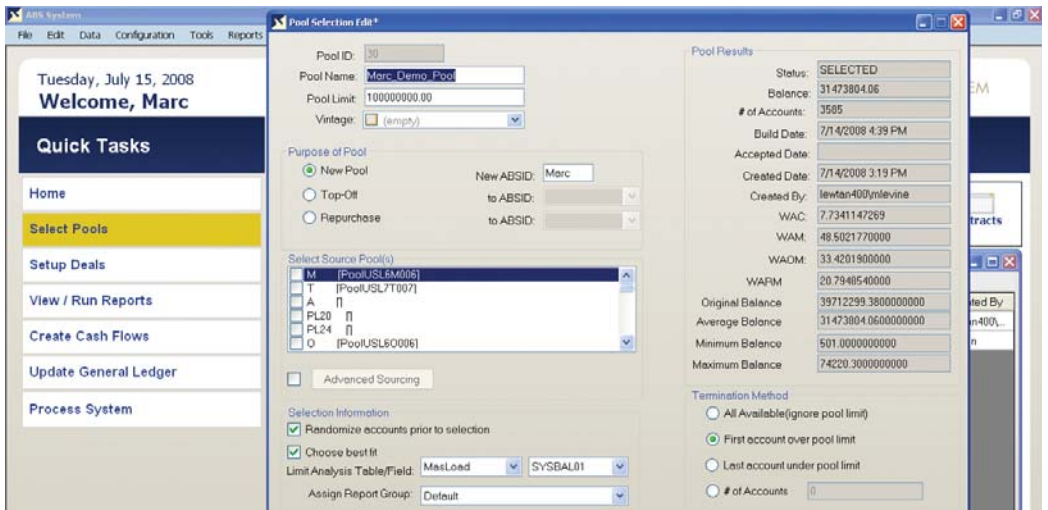
### Consulting Services Provided

No matter how large or small your structured finance challenge is, Lewtan Consultants can help. We offer a variety of services ranging from:

### Workflow Analysis

Lewtan Consultants will work with your organization to define and document existing business processes for activities supporting securitizations, whole-loans, commercial paper, warehouse lines and other financial transactions where assets are pledged.

Lewtan Consultants will meet with key personnel in each functional area and based on personnel interviews, direct observations and facilitated group discussions, analysis will be conducted with specific emphasis on activities that require data flow and communication across functional areas. Lewtan Consultants will map operating processes and procedures, identify problems, issues, complaints, obstacles, challenges, redundancies and variances. Processes and procedures required for regulatory and other types of compliance will be determined. Representing industry best practices, Lewtan Consultants will facilitate a collective understanding of concerns impacting your organization, with recommendations having emphasis on efficiency, automation and process integrity.



### Data Analysis

Lewtan Consultants will work with your organization to define data requirements and use for the purchase, analysis or issuance of securitizations, whole-loans, commercial paper or warehouse lines.



## About Lewtan Technologies

Through offices in North America and Europe, Lewtan Technologies, Inc., offers a wide range of content- and technology-based solutions to members of the global asset-securitization industry, including issuers, investors, underwriters, servicers, credit enhancers, and rating agencies representing more than 400 institutions worldwide. The company has twice been named Global Technology Provider of the Year by International Securitisation Report, and it received the Innovation Award and commendations for client service and best-in-class surveillance tool in Money Market's 2007 Securitisation Review & Survey Technology Awards. More information is available at [www.lewtan.com](http://www.lewtan.com).

## Deal Modeling/Analysis/Reconciliation

Lewtan Consultants are experts at reverse engineering ABS/MBS transactions and helping integrate resulting models with existing systems. This includes establishing, performing and analyzing a variety of scenarios based on economic assumptions. Additionally, Lewtan Consultants can work with your organization to validate the results provided to you by other industry parties (e.g., Trustee, Issuer, Investment Bank, etc.).

## System Specification/Development

With the right blend of knowledge of both systems and subject matter, Lewtan Consultants can work with your organization to define, document and/or build new systems or enhancements to existing platforms to support your structured finance requirements. This includes:

- Handling complex investor reporting requirements
- Data warehousing and reporting for ABS/MBS investments (i.e., accumulating, storing and reporting on data and analytics from key industry sources)
- Static pool analysis
- Investor communications
- Roll rate analysis
- Accounting system integration
- Cash reconciliation
- "Shadow" servicing of whole loans to ensure accurate/appropriate amounts of funds are received
- Covered bond reporting/analysis/compliance
- And more....

Sep-07	Pool 1	Pool 2	Pool 3
1 Month CPR (%)	22.25%	11.42%	31.11%
30 Day Delq #	0	1	1
30 Day Delq Bal	0	346,666.68	89,837.63
30 Day Delq Bal %	0.00%	0.35%	1.17%
60 Day Delq #	0	1	2
60 Day Delq Bal	0	83,440.00	252,334.91
60 Day Delq Bal %	0.00%	0.08%	3.27%
90 Day Delq #	4	3	8
90 Day Delq Bal	288,872.88	391,221.39	1,230,249.00
90 Day Delq Bal %	12.55%	0.39%	15.96%
Beginning Pool Balan	2,357,382.33	101,080,048.15	7,966,141.58
Beginning WAC	8.78	5.82	10.25

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