



Integrity: High
Risk-taking: Low
Creditworthiness: 680

How do you evaluate borrowers' management?

*Oscore*TM, powered by Credit-PsychometryTM, delivers the only objective, data-driven assessment of borrowers' management -- the most critical driver of loan performance.

Oscore questionnaires are completed by applicants in less than 10-minutes. *Edgeware's* proprietary algorithm generates an easy-to-understand, empirical score statistically proven to predict future loan performance.

Oscore's ZeroInfrastructureTM implementation option allows for on-line access via web browser or direct system-to-system link, eliminating the need for costly and time consuming integration.

Bring management quality into focus with *Oscore's* predictive power!



Management Assessment

How do you measure borrowers'

- *Integrity?*
- *Ambition?*
- *Risk tolerance?*
- *Adaptability?*
- *Decisiveness?*
- ▶ • *Creditworthiness?*



A word from our Clients

“We’ve long known the importance of management to loan success but in the past we have only assessed management subjectively. We are very pleased with the results shown in our initial pilot study of Oscore’s objective management assessment, and are excited to incorporate Oscore into our underwriting production environment.

Robert Tannenhauser

*Chief Executive Officer
Business Loan Express, LLC*

“Edgeware Analytics brings a systematic and objective methodology to the toughest component of the lending decision -- assessing the borrower’s management team.”

Jack Miller

*President
Gelt Financial Corporation*



Key Features

Improved Profitability

A recent blind test of historical loans from a national lender evidenced the analytical power of Oscore. Had the scoring tool been in place, the lender would have added more than \$1200 on each loan approved. What would \$1200 of profit-lift per loan deliver to your bottom-line?

Empirical Score with Insight Report

Lenders have for too long been restricted to evaluating management subjectively. Oscore provides a simple-to-understand score assessing the likelihood that a business loan will perform as committed, together with a detailed Insight Report rating borrowers’ management on five key business-relevant personality traits. Oscore gives lenders a complete picture of the *Character of Management*.