



## How do you evaluate Origination Risk?

*ScoreEdge* brings the science of credit scoring to small business loans, allowing for rigorous, consistent origination decisions.

*ScoreEdge* was developed using a statistically representative national sample of hundreds of thousands of seasoned business loans. One simple score places at your disposal the power of an empirical risk rating model.

*ScoreEdge* can be used directly, tuned to your portfolio, or fully customized to the specifics of your lending environments.

Finally, the power of a credit score specifically modeled using small business data for small business loan decisions!

Please visit us at:  
[www.EdgewareAnalytics.com](http://www.EdgewareAnalytics.com)

The logo for Score Edge, featuring the word 'Score' in red and 'Edge' in white, both in a bold, sans-serif font, set against a black rectangular background.

***SMALL BUSINESS CREDIT SCORE***

***A predictive model built on seasoned  
business loans delivering a detailed  
assessment of risk at origination.***

For more information or for a free trial  
Contact us at: 888-672-6730

## **Score Edge**

### ***A word from our Clients***

We expect ScoreEdge will enhance our loan underwriting procedures by not only providing an additional layer of risk assessment to our loan origination decision-making process, but also will enable us to deliver loan origination decisions more quickly to our borrowers.”

Peter Downs

*President*

*Newtek Small Business Finance*

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“We were impressed with the accuracy of ScoreEdge and expect it to play an important part in our underwriting process. ScoreEdge will allow us to streamline the approval process -- leading to more closed loans and a higher credit quality portfolio.”

Richard Proudfit

*Chief Executive Officer*

*Gateway Business Bank*

### ***Key Features***

#### **Improved Profitability**

A recent blind test of historical loans from a national-SBA lender evidenced the analytical power of ScoreEdge. Had the scoring tool been in place, the lender would have added more than \$1500 on each loan approved. What would \$1500 of profit-lift per loan deliver to your bottom-line?

#### **No pricey software or annual maintenance bill**

Lenders access ScoreEdge via a secure web-interface and pay only for loan applications they score. With ScoreEdge no integration is required - lenders can start scoring loans with the information they are already capturing in the application