

# DXMark® Product Highlights



## Highly automated and scalable valuation service

DXMark® is a highly automated and scalable valuation service for CRE, Consumer, C&I and Residential loan portfolios. It is designed to assist senior executives with a variety of strategic initiatives to make better-informed decisions throughout the portfolio management process, improving profitability and reducing risk. Introduced nearly two decades ago, DXMark was the industry's first objective valuation of loans and loan portfolios based on actual secondary market sales. Through its marketplace, DebtX has collected and continues to aggregate data from hundreds of thousands of competitively executed secondary loan sales. This data feeds the sophisticated, quantitative algorithms used by DXMark and provides an objective basis on which to calculate the expected market-clearing price and associated risk of a given asset or portfolio.

## Key Deliverables and Uses

- ◆ Based on observable market inputs
- ◆ Objective, transparent and defensible
- ◆ Fully auditable and repeatable process
- ◆ Automated and scalable
- ◆ ASC Topic 820 compliant
- ◆ Loan pricing verification
- ◆ Valuation of fund liabilities
- ◆ Bank M&A due diligence
- ◆ Warehouse lending
- ◆ Loan loss reserve adequacy/ Liquidity planning
- ◆ Validation of new origination pricing
- ◆ Estimating pro forma impact of loan sales
- ◆ CMBS collateral pricing
- ◆ Real estate loan transfer pricing

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