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Moody's Analytics Offers Free Access to Loan-Level Mortgage and Auto Data

NEW YORK, May 21, 2020 – Moody's Analytics has announced that it will provide complimentary access to loan-level mortgage and auto data, to help market participants analyze the impact of an anticipated COVID-19-related recession on their securitization portfolio. The data is accessible through the Moody's Analytics DataViewer tool, and is currently available free of charge.

"Access to loan-level data is crucial for investors and lenders to understand current market conditions and anticipate risks to their portfolios," said Jacob Krayn, Director of Structured Data Products at Moody's Analytics. "Our data shows that 30-day delinquencies increased more than 13% in April 2020 compared to the prior month for borrowers who, before the most recent period, had a clean payment history over the life of their loan."

The Moody's Analytics Structured Finance Portal's DataViewer module is a cloud-based, customizable data visualization solution which allows users to perform custom analysis of more than 37 million residential mortgage loans and 7 million auto loans. The mortgage data spans more than 25 years and includes more than 450 calculated fields. Investors can access this data and combine multiple asset classes and portfolios to better understand the impact of COVID-19 on relevant cohorts of loans across the housing market and auto industry.

The US housing market has entered a period of seeming suspended animation over the course of the COVID-19 crisis. Existing home sales have dropped dramatically, and new-home construction has stalled. According to Moody's Analytics projections, home prices in 2020 will fall between 1 and 5 percent.

"CARES Act measures will limit the number of distressed properties hitting the market, at least in the short term. However, the long-term state of the housing market depends on consumer confidence and business performance, which will be determined by the epidemiological pathway of the pandemic and the length of coronavirus-related shutdowns," said Cris deRitis, Deputy Chief Economist at Moody's Analytics.

Learn more about the Structured Finance Portal DataViewer Module.

About Moody's Analytics

Moody's Analytics provides financial intelligence and analytical tools to help business leaders make better, faster decisions. Our deep risk expertise, expansive information resources, and innovative application of technology help our clients confidently navigate an evolving marketplace. We are known for our industry-leading and award-winning solutions, made up of research, data, software, and professional services, assembled to deliver a seamless customer experience. We create confidence in thousands of organizations worldwide, with our commitment to excellence, open mindset approach, and focus on meeting customer needs. For more information about Moody's Analytics, visit our website or connect with us on Twitter and LinkedIn.

Moody's Analytics, Inc. is a subsidiary of Moody's Corporation (NYSE: MCO). Moody's Corporation reported revenue of $4.8 billion in 2019, employs approximately 11,300 people worldwide and maintains a presence in 40 countries.

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