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LendingTree Reinvents How Borrowers Shop For Money with its New My LendingTree Experience

New My LendingTree experience provides completely free credit scores, access to monthly updates, credit score analysis and dashboard to all of a consumer's current loans in one convenient place

CHARLOTTE, N.C., July 23, 2014 /PRNewswire/ -- LendingTree, the nation's leading online loan marketplace, today announced the launch of its all-new personalization platform, providing consumers with completely free credit scores and analysis, access to monthly updates, detailed account insights and proactive, market-based offers to illuminate potential savings opportunities across multiple loan categories. This new platform is LendingTree's most significant innovation since the creation of the online loan marketplace concept 18 years ago.



"This is the next step forward for LendingTree to help consumers take control of their financial lives," said LendingTree founder and CEO, Doug Lebda. "We're able to give consumers a thorough review of their financial and credit accounts, with an analysis of their credit score and ongoing monitoring, in one convenient place. And when a consumer is ready to evaluate new loan options, there's no need to repeatedly fill out loan forms."

Once a free account is created at LendingTree, users are provided with their current credit score using VantageScore 3.0. Introduced in March of 2013, VantageScore 3.0 is the first credit score model to be built on post-recessionary data, and it has the ability to generate a credit score for 30-35 million more consumers than traditional credit scoring methodologies. The VantageScore model is a tri-bureau credit scoring model that is uniquely able to be deployed at all three national credit reporting companies (CRCs), Equifax, Experian and TransUnion, resulting in more consistent credit scores and less confusion among consumers.

The interactive account platform brings transparency to the user's credit profile, explaining important credit factors that generally determine consumer scores while examining which factors are most significantly impacting the user's personal credit profile at each point in time. LendingTree also benchmarks users' credit profiles against comparative norms, allowing them to see how they rank relative to other users of the similar ages and geographic locations.

The platform conveniently populates the user's existing financial accounts and loans including credit cards, mortgages, auto loans, personal loans and student loans, and provides an in-depth view of their credit profile with ongoing analysis to identify potential savings opportunities. This is made possible by the depth and reach of the LendingTree's extensive network, comprised of banks, peer-to-peer personal loan platforms, specialty finance providers, lenders and other credit partners.

"We are transforming the consumer's experience with LendingTree," said Nikul Patel, Chief Product Officer & Chief Technology Officer at LendingTree. "With this new platform, we are able to not only provide offers for immediate needs, but will also provide the ability to see which factors impact credit profiles, thus empowering consumers to make informed financial decisions when comparison shopping. By integrating information from LendingTree's network of lenders and credit partners, we will be able to uncover potential savings opportunities on multiple personal finance products like mortgages, personal loans, credit cards and auto loans."

About VantageScore Solutions

VantageScore Solutions, LLC (www.vantagescore.com) is the independently managed company that owns the intellectual property rights to the VantageScore credit scoring models, including the recently announced VantageScore 3.0 model which provides up to 25 percent predictive improvement over earlier models and has the ability to formulate a score for 30 - 35 million previously unscorable consumers. Initially developed by America's three national credit reporting companies (CRCs) — Equifax, Experian and TransUnion — VantageScore Solutions' highly predictive models use an innovative, patented and patent-pending tri-bureau scoring methodology that provides lenders and consumers with more consistent credit scores across

all three national credit reporting companies.

About LendingTree, LLC

LendingTree, LLC is the nation's leading online source for competitive home loan offers, empowering consumers during the mortgage, refinance or auto loan process. LendingTree provides an online marketplace which connects consumers with multiple lenders that compete for their business, as well as an array of online tools and information to help consumers find the best loan. Since inception, LendingTree has facilitated more than 30 million loan requests and \$214 billion in closed loan transactions. LendingTree provides access to lenders offering [mortgages](#) and [refinance loans](#), home equity loans/lines of credit, and more. LendingTree, LLC is a subsidiary of Tree.com, Inc. (NASDAQ: TREE). For more information go to www.lendingtree.com, dial 800-555-TREE, join our [Facebook page](#) and/or follow us on Twitter [@LendingTree](#).

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