



John Tomko

Senior Business Consultant
Experian Advisory Services



Education:

- Case Western Reserve University, BA

Consulting expertise:

- CECL Transition Readiness Strategy
- How to Safely Increase CRA Penetration in LMI Markets
- HELOC End-of-Draw Risk Analysis
- Model Validation
- Jumbo Mortgage Business Intelligence and Strategy Design
- Auto Loan Account Management Strategies

Selected Speaking Engagements:

- Experian's Vision Conference
- ICBA Convention
 - ~ "How to Comply with Escrow Regulations (without breaking the bank!)"
- FocusPoints Conference
 - ~ "Managing the Risk of Tax Sales"
- Investment Expo (Toronto)
 - ~ "Investing in Real Estate as a Retirement Strategy"

"Uncovering ideas and transforming them into real business benefits is my passion. Clients gain from my deep technical expertise and proven ability to design and implement business and regulatory strategies."

John Tomko has 32 years' experience of building innovative businesses, developing successful and powerful technologies and running efficient operations. He brings the depth of experience gained from starting new businesses and also working for major corporations.

Prior to joining Experian in 2014, Tomko was the SVP of the Property Tax Product Line at QBE. He was responsible for managing the P&L, with over 200 employees, and had overall responsibility for real estate tax servicing operations and business development. Prior to this, Tomko held senior positions at Bank of America/Countrywide, Freddie Mac, Mortgage.com, First Nationwide Bank, National Pacific Mortgage, and Citibank.

John Tomko has excelled in positions requiring vision, determination, creativity and accountability. While at Bank of America/Countrywide, he envisioned and designed a new loan origination system, iOriginate, to support all retail channels including distributed sales, call centers and mortgage brokers. The system was completed on schedule and rolled out to over 10,000 satisfied users. While Executive Vice President at Mortgage.com, Tomko ran a number of innovative projects. These included development and implementation of internet-based technology which saw \$800m increased annual volume; and envisioning and development of the first system to approve first mortgage loans online, which saw a 35% increase in conversion of leads-to-buyers.



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Case Study

Client: A large regional bank

Challenge: How to quantify the financial and reputational risks that can occur when Home Equity Lines of Credit reach their end-of-draw period; how to manage those accounts; how to retain customers who perform well and/or have extensive relationships with the bank.

Strategy: Analyze the bank's portfolio of HELOCs to determine when loans were going to reach end of draw and identify those that had already adjusted. Using performance flags provided by the bank as well as a comprehensive collection of Premier Attributes and various scores generated by Experian, employ a data-driven method of identifying borrowers who are most likely to default. We also identified borrowers who were very unlikely to default and measured the strength of the relationships the borrower have with the bank.

While having the information is helpful, it's also critical to be able to put it to use. As part of the engagement, I created a comprehensive Account Management plan that both adhered to the bank's business practices and met regulatory requirements.

Results: The bank was able to retain their best customers and provide assistance to customers who were experiencing the financial shock of sharply rising payments. The quarterly account management data they already received from Experian was augmented to contain indicators used in Account Management to more effectively target at-risk customers.