FEATURE FOCUS

Bring Your Own Loans Early Credit Analysis

Prepare a Morningstar-informed preliminary assessment to help evaluate risk, benchmark performance, and move faster on critical decisions.

BYOL is a simple loan intake workflow that lets users upload their own loan data, validate key fields, and compare their loans against the Morningstar CMBS universe. Once uploaded, loans can be run through the Morningstar Credit Models for consistent, defensible risk outputs.

What the BYOL Preliminary Workflow Delivers

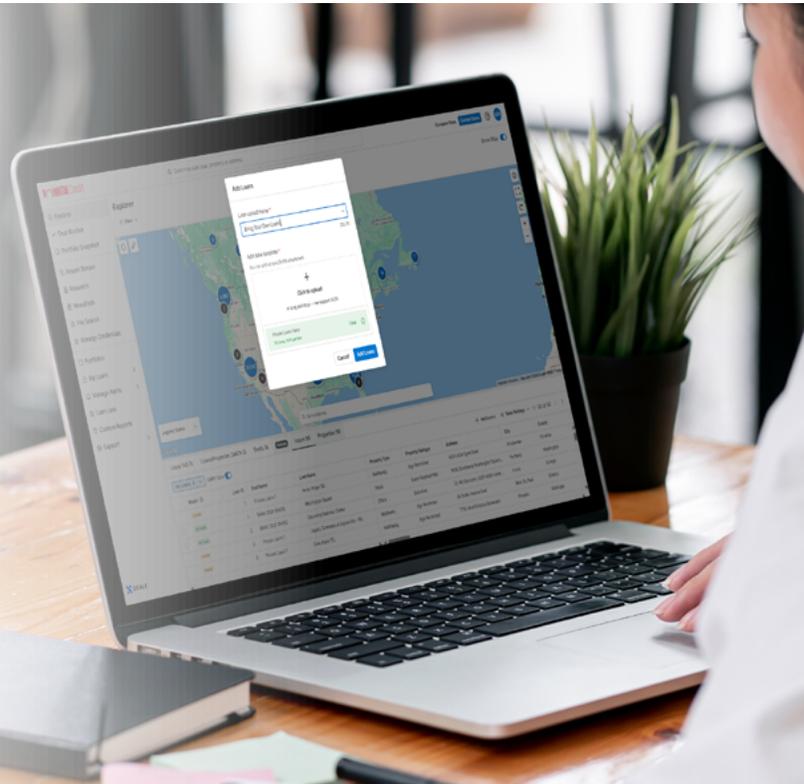**Standardized intake for internal loan data**

Consistent benchmarking against CMBS loans, markets, and vintages

Credit model outputs aligned to Morningstar methodologies

Faster signal on which loans warrant deeper underwriting

Apply Your Own Data to the Morningstar Credit Framework

A straightforward way for users to bring their own loan data into the platform:

- Upload loan tape directly into the platform
- Automatically validate and geocode basic loan data
- View and compare loans against the CMBS dataset
- Run loans through the Morningstar Credit Models

These outputs connect directly into Morningstar Credit's CMBS and SASB credit frameworks.

Benefits for Issuers

Faster early-stage evaluation
Upload internal loan tapes and quickly compare prelim loans directly against CMBS loans, markets, and vintages.

Stronger pre-provisional workflow
Assess preliminary loans to understand expected loss (EL), probability of default (PoD), and other key metrics before rating agency conversations.

The preliminary workflow reduces friction between identifying a loan and understanding how it behaves in the credit model.

Benefits for Investors

Faster Screening of Incoming Opportunities
Bring in loans from sellers or brokers and compare them alongside CMBS data for a clearer view of the market.

Consistent Framework for Opportunity Assessment
Run preliminary loans through the Morningstar Credit Model to quickly identify which opportunities merit deeper underwriting.

The Morningstar Credit preliminary assessment helps investors evaluate incoming opportunities using the same analytical framework as existing CMBS holdings.

Why Morningstar Credit

Our analytics solutions combine long-running CRE and CMBS datasets with analytics methodologies informed by Morningstar DBRS. Users gain speed, transparency, and consistency across underwriting and investment workflows with Morningstar Credit products.

ABOUT MORNINGSTAR CREDIT

Built on ratings-agency quality data and models, Morningstar Credit empowers credit market decision-makers with advanced analytics across CMBS, commercial real estate, CLOs, corporate credit, and bank performance. With decades of historical performance data and flexible delivery designed for modern workflows, our platform brings speed, accuracy, and clarity to securitized and institutional markets. Morningstar Credit is trusted by leading global banks, asset managers, insurance investors, government entities, and capital markets firms. Visit credit.morningstar.com for more information.

Learn More

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