

Single platform for people, process and technology

Mortgage As-a-Service

"An individual mortgage generates on average about 6,000 pieces of paper across all stakeholders from start to finish."
- CFPB's Mortgage Closings Today

Client Relationship Management

Mortgage Loan Types

Lead Generation

Mortgage Broker
Brings parties together for a fee or commission

Real Estate Agent
Prepares purchase contract
Records buyer/seller costs
Set transaction timing

Loan Officer
Work with borrower to select the best loan option

Transparency
Full access to a digital dashboard on each loan originated

Loan Officer Retention
Loan officer retention critical. Platform helps officer achieve goals. Don't "tech" officer out of job.

Need to reduce cost/loan
Better fulfillment processes
Competitive turnaround times

Minimum loan approval effort
Faster & less painful process
Spend less time with processors

Customized borrower portal
Predictable progress

Mortgage Application
Address validation (e.g. new construction)
Application adjusts based on responses
Pre-approval Home purchase Refinance

Live Chat
Robotic Process Automation

Track Loan Progress

Review Loan Options

Loan Types
Rules & guidelines

Loan & Rate Lock
Lock or float option

Fee Disclosure
Total loan cost

Product and Pricing Engine

Reduce Human Error

Integrations

Reduce Mortgage Application Abandonments

Loan Application Quality Check

Sign Loan Estimate (TRID)

Conditional Approval

Loan Pricing & Decision Engine

Good Faith Estimate Loan Estimate (estimated property taxes)

Applicant Fit To Right Loan

Rate Lock Confirmation

Expected Fees Communicated

Holistic Debt Profiling

Navigate Financial Market Options

Credit and Ratio Repair
Reduce debt
Improve monthly cash flow
Leverage and use assets
Reduce your risks

Property Survey Completion

Allowance for Loan and Lease Losses

Property Research Database

Easements, Rights & Privileges

Open title order
History of ownership
Check liens & claims

Document necessary property repairs

Insurance against loss connect to property title

1040 Personal Income Tax Returns

1065, 1120, 1120S Business Tax Returns

W-2 Reported Wages

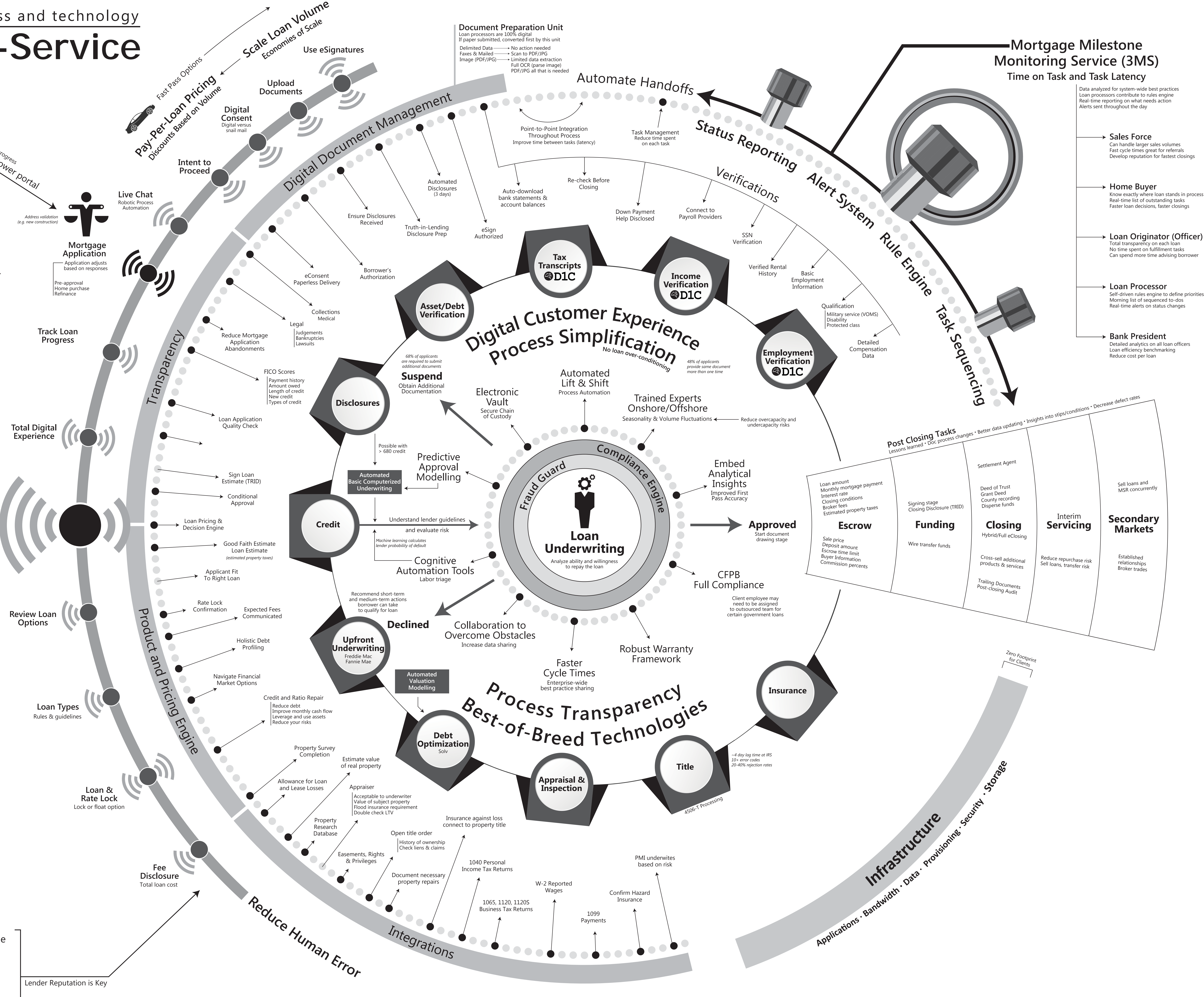
1099 Payments

Confirm Hazard Insurance

PMI underwrites based on risk

4506-T Processing

4-day lag time at IRS
20+ error codes
20-40% rejection rates



Mortgage Milestone Monitoring Service (3MS)

Time on Task and Task Latency

- Sales Force**
Can handle larger sales volumes
Fast cycle times great for referrals
Develop reputation for fastest closings
- Home Buyer**
Know exactly where loan stands in process
Real-time list of outstanding tasks
Faster loan decisions, faster closings
- Loan Originator (Officer)**
Total transparency on each loan
No time spent on fulfillment tasks
Can spend more time advising borrower
- Loan Processor**
Self-driven rules engine to define priorities
Morning list of sequenced-to-do's
Real-time alerts on status changes
- Bank President**
Detailed analytics on all loan officers
Loan efficiency benchmarking
Reduce cost per loan

80% of loan officers who exceed \$21m in annual loan volume prioritized a lender's ability to support high loan volumes as "Very Important".

62% prioritized technologies and systems that help them scale their businesses as "Very Important".

Lender Reputation is Key