

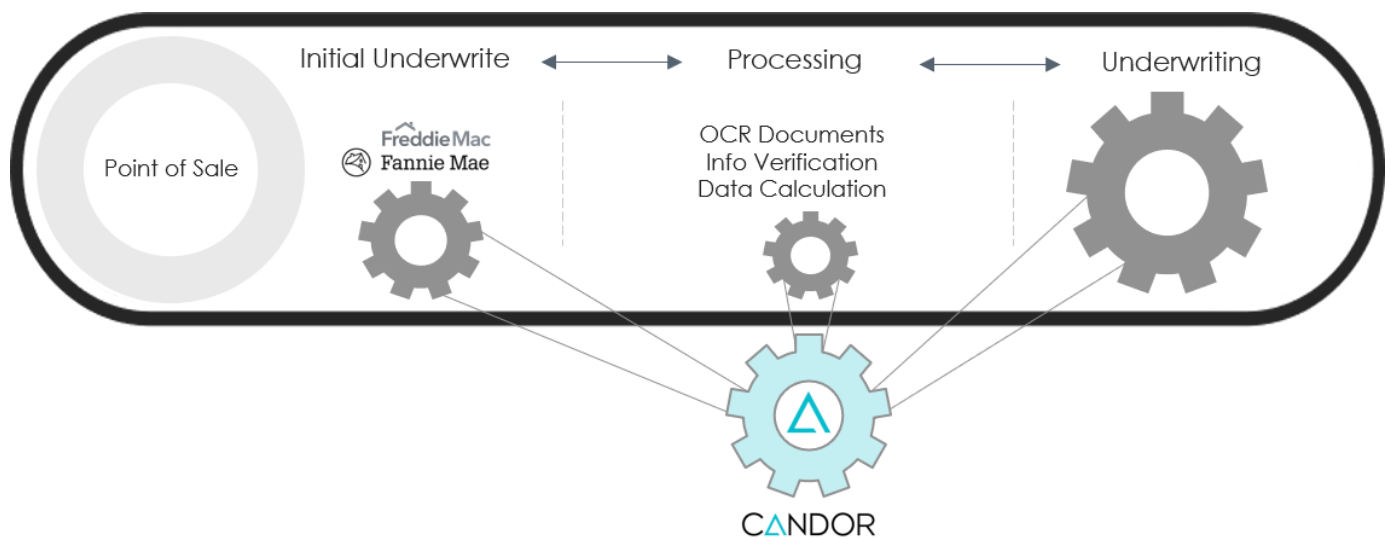
A machine that thinks & works like an underwriter

Loan Engineering System (LES)

A Machine as an Underwriter

The only dynamic underwriting engine that automates the unpredictable mortgage manufacturing process

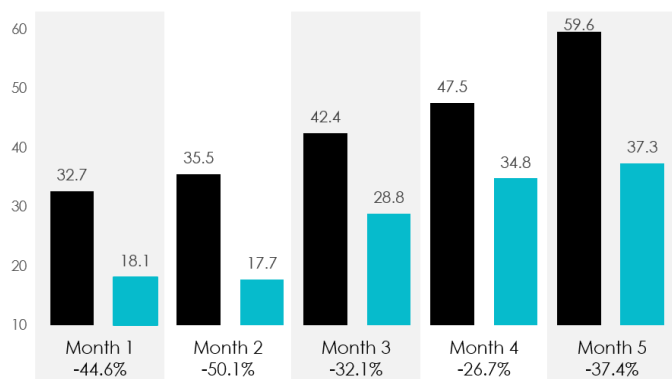
Underwrite early in the process without an underwriter
Eliminate the queuing and process bottlenecks



Client Supplied ROI Data

Man vs. Machine test: 3 clients, 5 months, >125k loans
27.2% pull through boost (graph not shown)

16.2 day reduction: initial approval to final approval



18.7 day reduction: origination to fund

