

***Prequalify More Borrowers
with Free Tools in Calyx Point***

November 2017



User Conference

Early Bird Rate Ending Soon!

- ✓ Hands-on Software Training - \$5000 Value
- ✓ Panels on the Hottest Industry Topics
- ✓ Tactics to Build Your Business



www.CalyxVision.com

February 11-14 , 2018 | San Francisco, CA | Hilton Union Square

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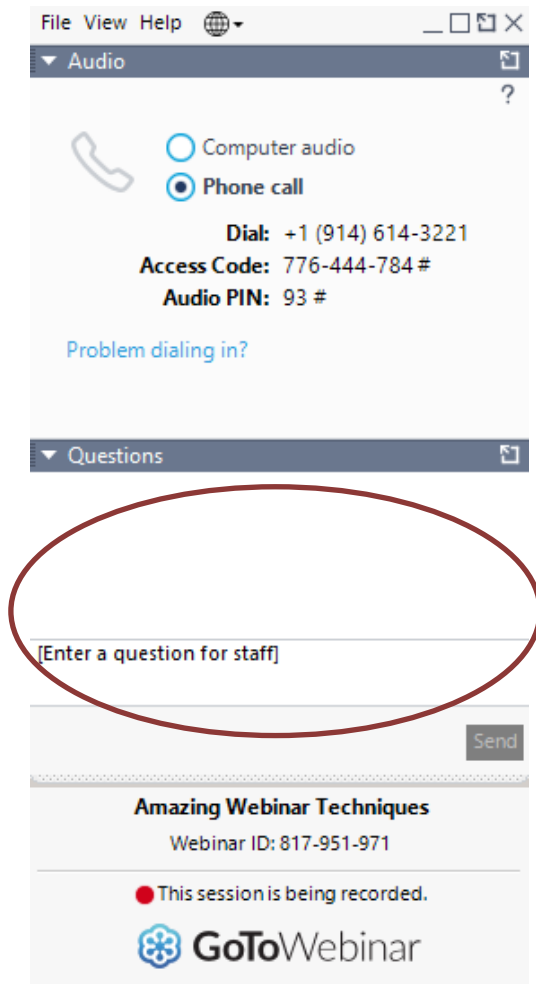
Type questions into the Questions box

Handouts are available for download

Technical Difficulties

GoToMeeting Support Line

888-259-8414



-
- ✓ State of non-agency lending
 - ✓ Opportunity for Point users
 - ✓ Live demo



Ben Wu

*Executive Director, Technology
CalyxSoftware*

Ben Wu has been in the mortgage industry for over 23 years, spearheading the creation of Point for Windows, WebCaster, QM Findings, and Portfolio Underwriter. Currently, Ben works with clients to assess their needs and apply technology to their lending decision to increase reach, mitigate risk, and broaden credit availability.



Bob Dougherty

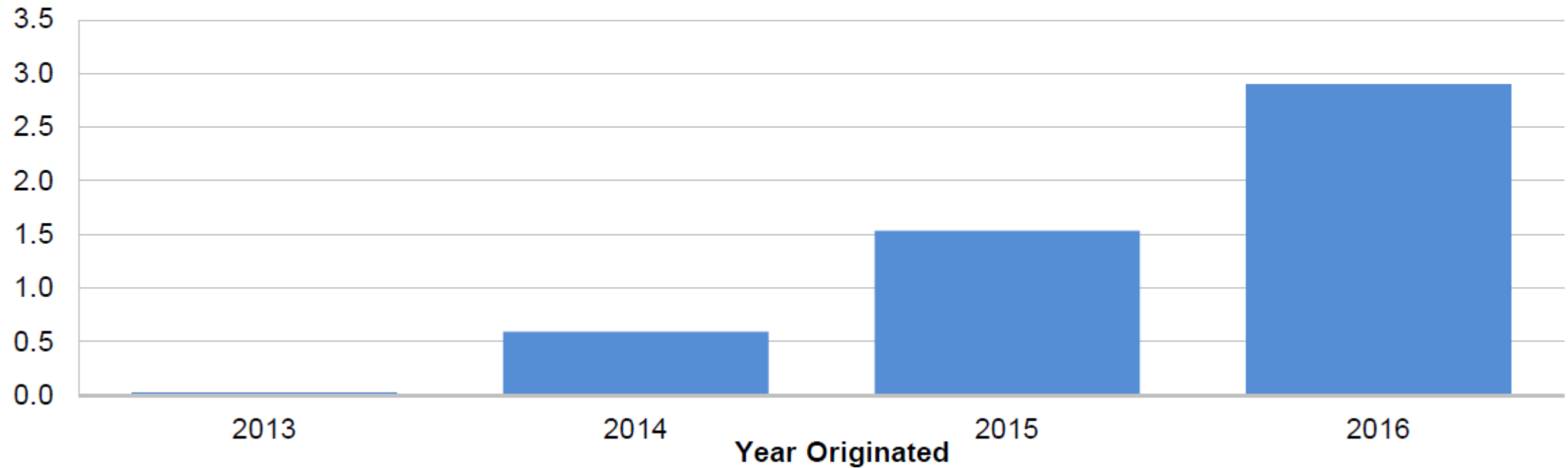
*Vice President, Business Development
CalyxSoftware*

Dougherty's experience in mortgage operations and business development spans more than 20 years. He excels at building efficient mortgage businesses while increasing revenue. His expertise includes residential and commercial mortgage lending for banks and his own successful mortgage companies.

- ✓ 5 million borrowers returning from credit events
- ✓ Over 20 million sole proprietors
- ✓ Millennials now the largest group of home buyers (34%), ahead of baby boomers (30%)
 - Many lack the credit scores or employment history to qualify for conventional loans
- ✓ Non-prime origination doubling each year
 - Yet still just 1% of prior peak

Non-Prime Origination Volume

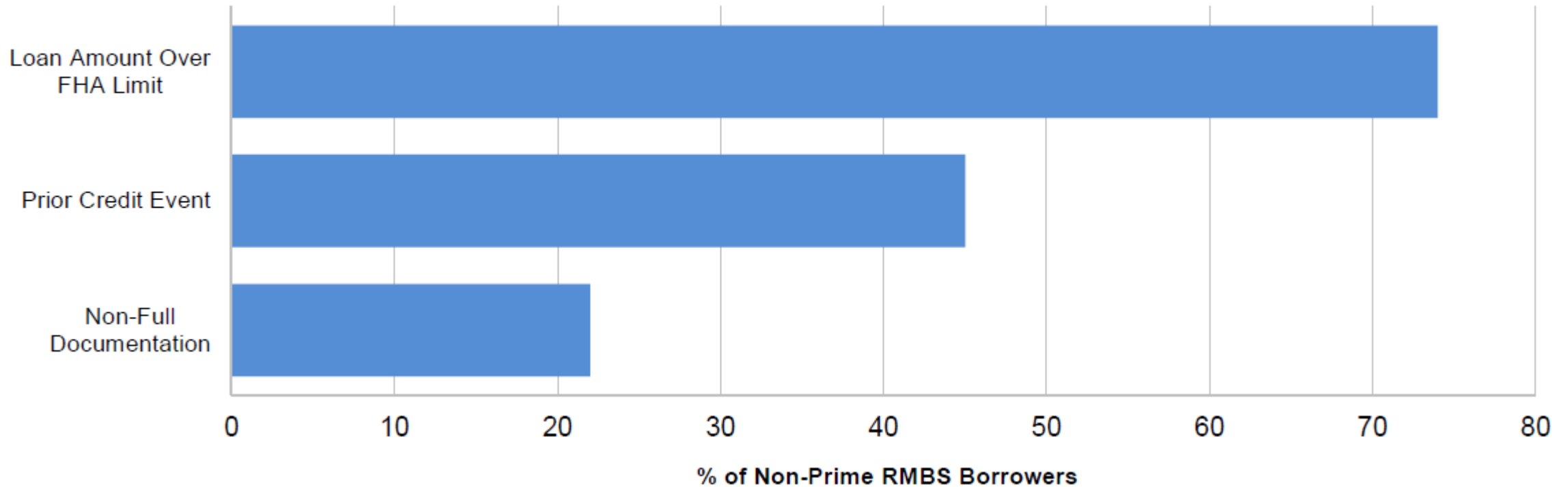
(\$ Bil.)



*Fitch Ratings, The Return of Non-Prime U.S. RMBS, January 25, 2017

Reasons Why Non-Prime Borrowers Cannot Use FHA Loans

(Many Borrowers Have Multiple Reasons [Sum of >100%])

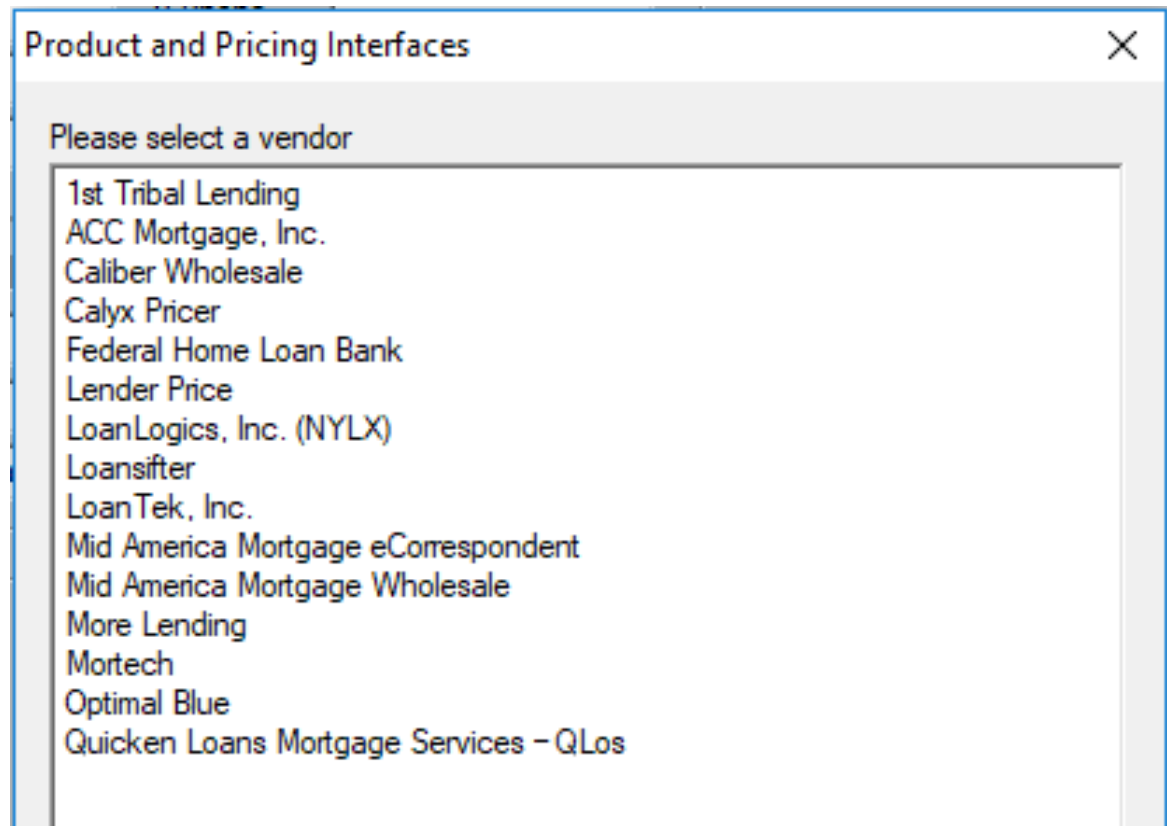
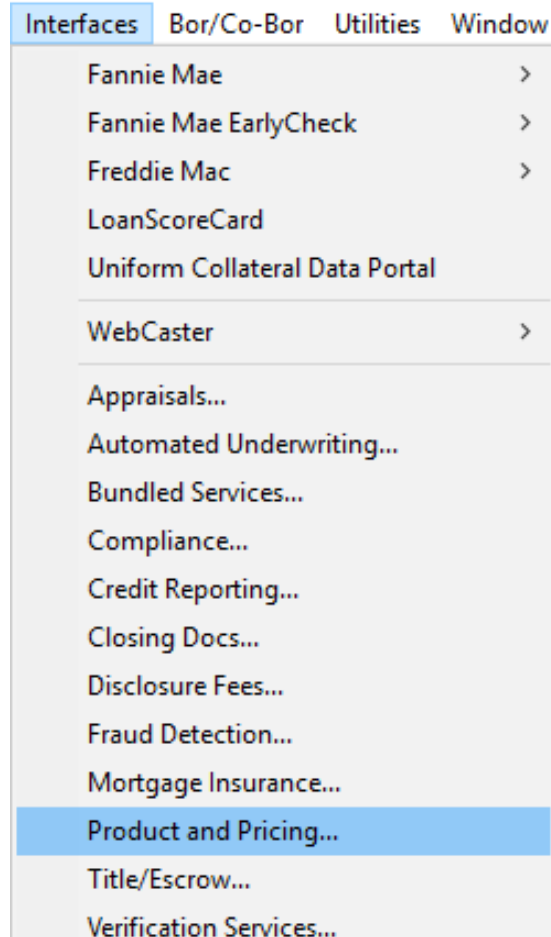


- ✓ Jumbo / “super” jumbo
- ✓ Near-prime / non-prime / recent housing event
- ✓ Interest-only
- ✓ Construction / renovation
- ✓ Investment property
- ✓ Non-warrantable condo
- ✓ Bank statement loan
- ✓ Asset depletion
- ✓ Foreign nationals

Non-Agency Challenges

- ✓ Determining borrower fit
- ✓ Rate and price adjustors
- ✓ Credit analysis
- ✓ Submission requirements
- ✓ AE ping pong!
- ✓ Borrower frustration...

***Opportunity for
Point Users***



Lender	PPE	AUS	Wholesale	Correspondent
1 st Tribal Lending	Yes	Yes	Yes	Yes
ACC Mortgage	Yes	No	Yes	No
Caliber Home Loans	Yes	No	Yes	Yes
Federal Home Loan Bank	Yes	No	No	Yes
Mid America Mortgage	Yes	No	Yes	Yes
MORE Lending	Yes	Yes	Yes	No
Quicken Loans Mortgage Services	Yes	No	Yes	No

Make more money. Close loans with new, creative options outside your normal channels

Expand your reach. Access wholesale and correspondent pricing without registering with a new lender

Win more. Offer better rates and boost customer satisfaction by increasing your borrowers' options

Maintain privacy. Lenders only see your loan files if your borrower wants to move forward with the loan



Live Demo

- ✓ Capture an underserved market
- ✓ Access product and pricing from lenders
 - You don't need to be signed up yet
 - Provided at no cost to you!
 - No loan submission required
- ✓ Works directly from your Point file
 - Determines which loan products fit your borrower
 - Rate and price adjustors are applied automatically
 - Analyzes 1003 and credit history against lender guidelines
- ✓ Know you have a deal before you proceed or decline
- ✓ Non-agency lending is in rapid growth
 - Prequalify more borrowers
 - Get up-to-speed on the options now
- ✓ Let's go make some money!

Info@LoanScorecard.com

- ✓ Interface questions
- ✓ Direct other wholesale AE's

Interfaces Bor/Co-Bor Utilities Window

- Fannie Mae >
- Fannie Mae EarlyCheck >
- Freddie Mac >
- LoanScoreCard
- Uniform Collateral Data Portal
- WebCaster >
- Appraisals...
- Automated Underwriting...
- Bundled Services...
- Compliance...
- Credit Reporting...
- Closing Docs...
- Disclosure Fees...
- Fraud Detection...
- Mortgage Insurance...
- Product and Pricing...**
- Title/Escrow...
- Verification Services...

Product and Pricing Interfaces

Please select a vendor

- 1st Tribal Lending
- ACC Mortgage, Inc.
- Caliber Wholesale
- Calyx Pricer
- Federal Home Loan Bank
- Lender Price
- LoanLogics, Inc. (NYLX)
- Loansifter
- LoanTek, Inc.
- Mid America Mortgage eCorrespondent
- Mid America Mortgage Wholesale
- More Lending
- Mortech
- Optimal Blue
- Quicken Loans Mortgage Services - QLos