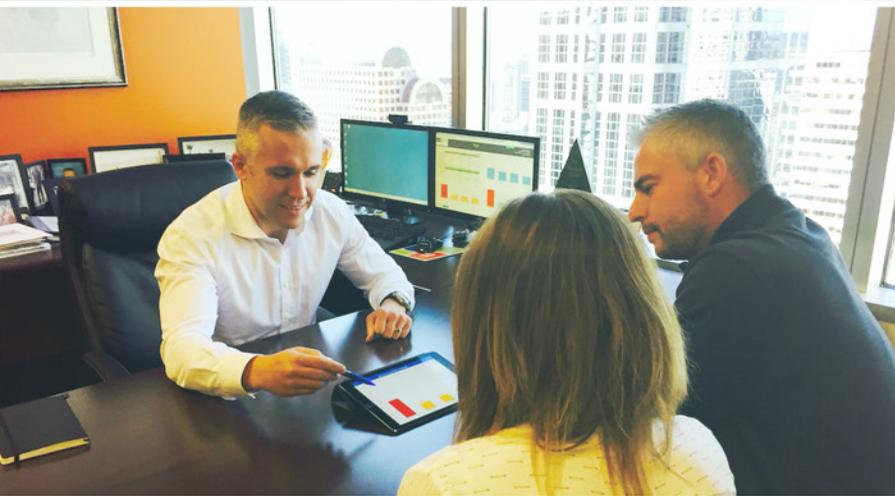


the
 MORTGAGECOACH
experience



WHAT

Mortgage Coach is the most effective technology to help loan officers turn a prospect into a client for life by helping the borrower visualize how they can achieve their goals by selecting the best mortgage program.

WHO WE ARE

Mortgage Coach has been trusted by top lenders to power their personalized borrower education presentation, turning transparency and borrower education into a competitive advantage for over 15 years.

With numerous native mobile apps available on the Apple App Store and Google Play, Mortgage Coach is the industry's most experienced expert at bringing top lending brands to the devices families and Realtors use most, delivering millions of app experiences to borrowers nationwide.

WHY

The nation's best mortgage professionals are great teachers; they help borrowers understand their loan options. Mortgage Coach dispels confusion quickly while enhancing the connection and conversation between lender and homebuyer. Thousands of banks and mortgage lenders rely on Mortgage Coach to turn borrower education into a competitive advantage.

HOW

Mortgage Coach helps to educate the borrower every time important calculations are involved such as APR, rates, fees, and TIP. Mortgage Coach makes it easy and effective for lenders to deliver clear financial details to borrowers and Realtors with graphics, charts, and videos, on any device. Mortgage Coach also seamlessly integrates with many technology partners, ensuring the right loan choice is clear for borrowers.



MORTGAGE COACH SUITE OF APPS

Mortgage Coach has three powerful solutions all with native mobile apps for iOS or Android Device.

MORTGAGECOACH

Mortgage Coach Total Cost Analysis makes it easy for loan officers to educate borrowers and help them make confident mortgage decisions with clear advice, simple charts, and detailed loan options.



RATEWATCH

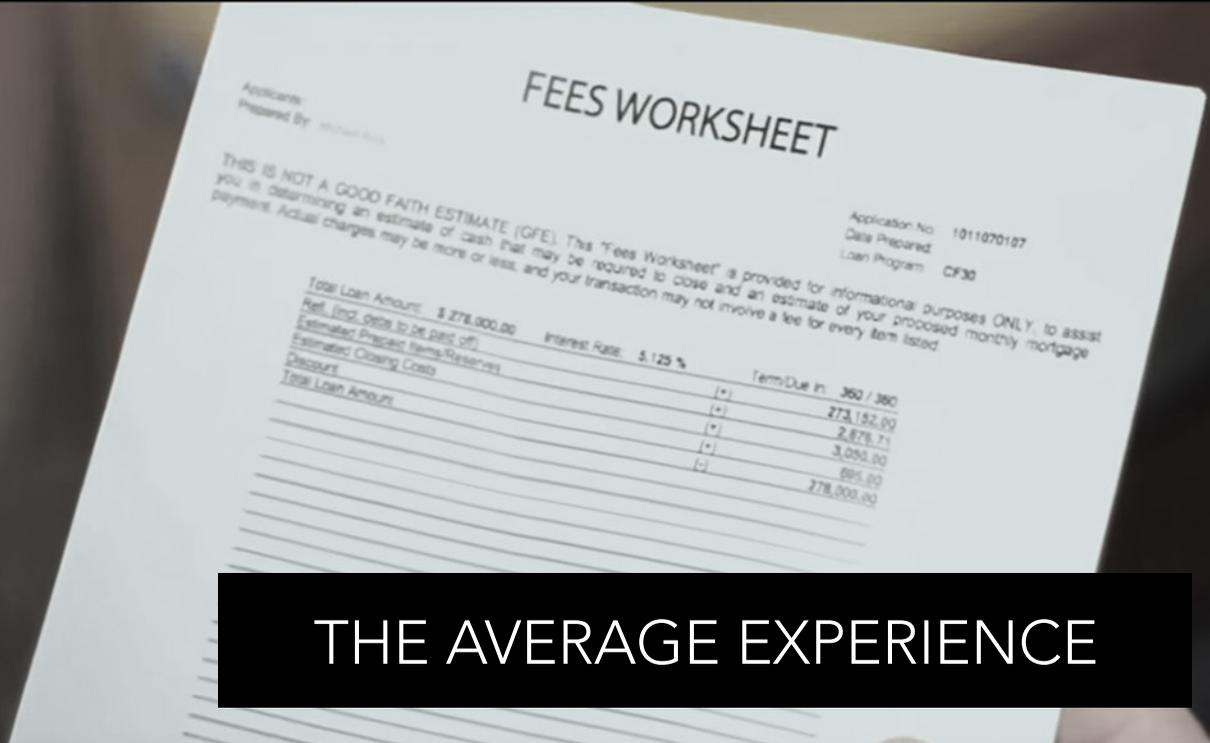
RateWatch puts critical mortgage insight such as detailed real-time MBS movement on the mobile device that is visually impressive and easy to share.



My Nest

My Nest is the ultimate real estate camera, solving a very important problem for anyone looking for a home today. Our lenders can provide this innovative method to help borrowers earlier in their home purchase process and create stronger relationships with existing trusted Realtor partners.





THE AVERAGE EXPERIENCE

THE MODERN MORTGAGE EXPERIENCE

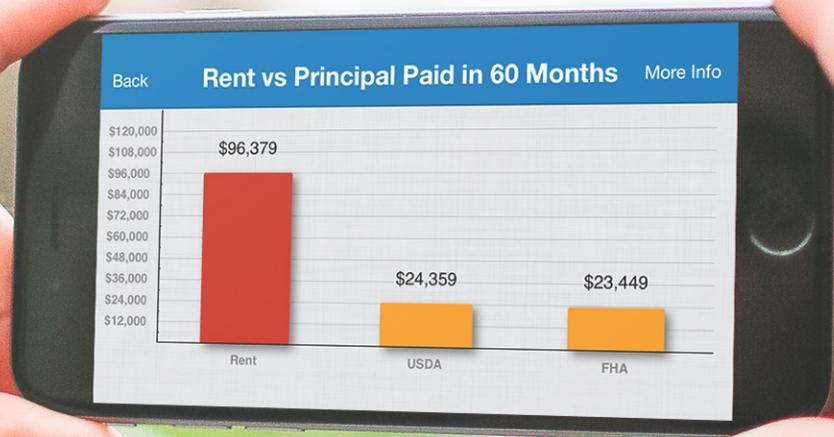
- Accuracy
- Borrower understanding
- Transparency
- Leadership





MORTGAGECOACH

TOTAL COST ANALYSIS



Millions of families trust Mortgage Coach to help make a confident mortgage decision. The nation's best mortgage professionals provide clear advice, simple charts, and detailed options. Ensure the right loan choice is always clear for the people you serve.



Mortgage Coach is available on your app store.



SPEAK DIGITAL WITH MORTGAGE COACH





Mortgage Coach
is Proud to Support **NAMMBA**



Becoming A Mortgage Planner vs Loan Originator

Session Speaker: Joe Puthur
PRESIDENT MORTGAGE COACH

DATE: DAY1 - THURSDAY APRIL 6

TIME: 4:30PM-5:30PM

 MORTGAGECOACH



Close More Loans and Generate More Realtor Referrals by Adding the Power of Mortgage Coach to your Lending Platform

THE BENEFITS OF MORTGAGE COACH



Integrated
Partnered with many other technology solutions



Top Class & Mobile
Ranked the #1 Mortgage app by **USA TODAY**



Smart Features
Video Narration, Live Highlighting, Shareable



Trusted by Millions
Used by 34% of the nation's top mortgage pros



Clear Visuals
Clarity of fees and costs through charts and graphs



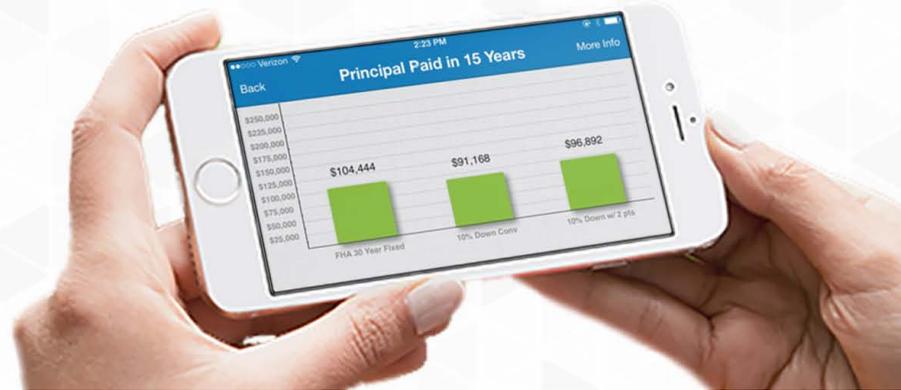
En Espanol
The Total Cost Analysis is now viewable in Spanish

Find out more at mortgagecoach.com/careers/

#1 MORTGAGE APP AS FEATURED IN



 **MORTGAGECOACH** helps you figure out whether your finances are in order for a new home.



Mortgage Coach, mobile app innovator, shared that their flagship mortgage education solution was featured in USA TODAY as one of five must-have real estate apps when looking for a home.

JUNE 2016

“We thank the thousands of dedicated mortgage professionals who provide clear mortgage advice every day with our app, delivering millions of Total Cost Analysis experiences, who made this honor possible. Mortgage Coach subscribers provide clear options and advice to help people make a confident mortgage decision,” shared Dave Savage, CEO of and founder of Mortgage Coach. “This was not a paid ad or sponsored content, but rather a team of journalists who did the research and understand just how impactful the right apps

Many of the most trusted and fastest growing lenders in the country depend on Mortgage Coach.

can be in the modern home buying experience; and specifically, the importance of education Mortgage Coach uniquely enables when making the purchase commitment.”

Mortgage Coach lenders can be found in all 50 states and many of the most trusted and fastest growing lenders in the country depend on Mortgage Coach. PrimeLending, a national mortgage loan originator, has provided the Mortgage Coach app to every one of their more than thirteen hundred mortgage professionals for years. “There is no better competitive advantage than delivering the best customer service. Mortgage Coach helps our professionals deliver customized, detailed and easy-to-understand guidance to borrowers in every conversation. I’m not surprised to see trusted media sources like USA TODAY recognize the innovation

behind the Mortgage Coach app, we experience firsthand the benefits using the app experience to more effectively communicate our message and brand,” said Scott Bristol, President of PrimeLending.

Nikki Groff, a long time user of Mortgage Coach, top-producer, and Chief Marketing Officer at Wallick and Volk, a lending brand that has been in business since 1932, shared “All of our mortgage advisors

“Our dedication to creating innovation to help people achieve the dream of homeownership confidently is unwavering.”

- JOE PUTHUR, PRESIDENT

use the Mortgage Coach app to provide education to our clients. Seeing the USA TODAY article reaffirms how everyone searching for a home can be positively impacted by the use of mobile apps and how professionals

like ours are making the purchase process easier by using the best available mortgage technology.”

“One of the reasons Mortgage Coach works so well is everyone has a smart phone. This is not an app for just one group of people. No matter what place, age, technical confidence, or previous education, with a Mortgage Coach Total Cost Analysis, everyone involved is able to understand the short and long term benefits of each type of mortgage. Anyone can open the app and get the information they need to make the right mortgage part of their financial plan,” stated Mike Hardwick, CEO of Churchill Mortgage.

Mortgage Coach releases updates to the native app experience often, ensuring that this article and honor is only one of many more to come. “Our

dedication to creating innovation to help people achieve the dream of homeownership confidently is unwavering. From new capabilities added to our flagship app, like real-time video narration updates, to entirely new app experiences, such as our My Nest home shopping camera app, our team will keep working to find new ways to modernize the mortgage experience.” added Joe Puthur, President of Mortgage Coach. “Even with accolades like this one from USA TODAY, we still have a long way to go in accomplishing our commitment to help everyone make a confident mortgage decision. That said, of the top 1% of professionals, 34% are Mortgage Coach subscribers, and that is a very clear testament to the importance of the educational experience we provide and our rapid progress toward helping all lenders step into the future.”

The article featuring Mortgage Coach - “FIRST-TIME HOME BUYERS FACE A COMPLEX AND EVER-CHANGING MARKET: HERE’S A GUIDE. INFORMATION AND INNOVATIONS YOU NEED TO KNOW ABOUT BEFORE PURCHASING A HOME” can be found at <http://usat.ly/1TpeWT>

Published May 19th 2016.





 **MORTGAGECOACH TALKING POINTS** will help make you the obvious choice with borrowers and Realtors.

TALKING POINTS WITH **BORROWERS**

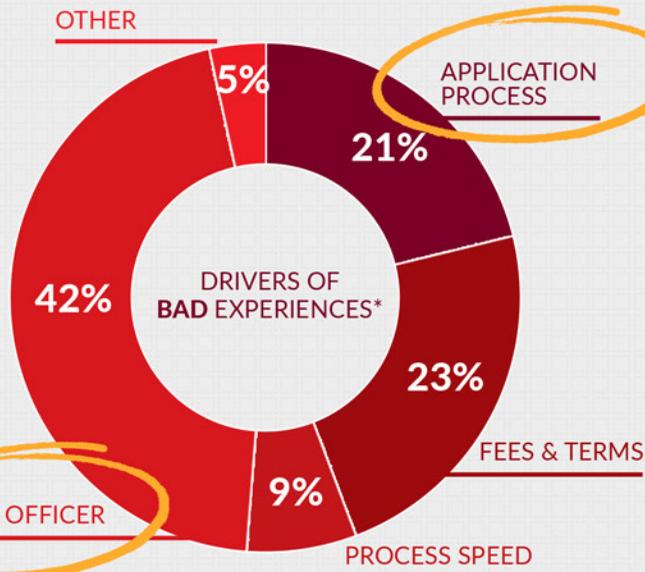
- “What differentiates me from most loan officers is that I work with our borrowers as a mortgage professional using a *Total Cost Analysis* to show how they can potentially save tens of thousands of dollars over the life of the loan.”
- “The CFPB wants to make sure when families get into mortgage debt, they understand all possible loan options. This *Total Cost Analysis* gives you the most complete overview available of each scenario that can work for you.”
- “Understanding TIP (Total Interest Percentage) helps make the importance of a mortgage decision even more clear and obvious.”
- “TIP (Total Interest Percentage) helps you understand the long term investment required for each mortgage option.”
- “TIP & Total cost over 5 years combined with a *Total Cost Analysis* provides the entire picture by illustrating the other important benefits and impact of each option, helping families make an informed decision. ”
- “Has your lender completed a *Total Cost Analysis* on your transaction to show you multiple strategies to help achieve your goals?”

- “The *Total Cost Analysis* I provide is simple to understand with graphs, charts, and a personal video message from me explaining their individual options and loan details.”

TALKING POINTS WITH **REALTORS**

- “Has your lender completed a *Total Cost Analysis* on your transaction and shown you multiple strategies to help you achieve your financial goals and potentially save you tens of thousands of dollars on your mortgage over time?”
- “Did your lender show you a *Total Cost Analysis* to help you select a mortgage that will help you achieve your long and short-term financial goals?”
- “One of my service standards is to make sure all my clients get a *Total Cost Analysis* even if they are already pre-approved. I do this because a *Total Cost Analysis* clearly shows the actual true and real cost of home ownership over time. This can potentially save you tens of thousands of dollars and help you become debt free faster.”
- “Second opinions on the largest transactions of your life is always a good thing and could potentially save you thousands.”

How Mortgage Coach Prevents Confusion & Bad Experiences



Top areas of Misunderstanding*

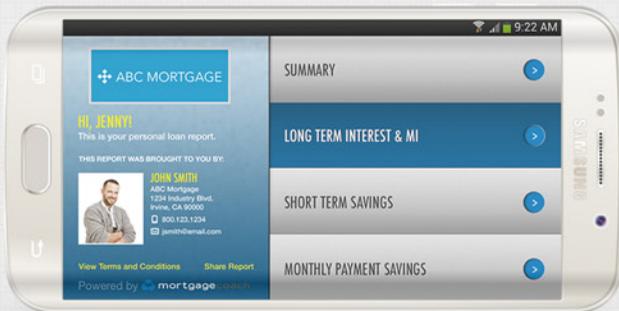
61%
FEES, TERMS,
OWNERSHIP
COSTS

19%
UNDERESTIMATION
OF PAPERWORK
COSTS

11%
CONFUSING
APPLICATION

9%
LACK OF STATUS
UPDATES

While more than 2 out of 5 of all bad experiences are a result of misunderstandings, it's the fees, terms, & ownership costs that confuse the most.



| | FHA 30 YEAR FIXED | 15% DOWN CONY | 15% DOWN W/ 2 P.TS. |
|---------------------|-------------------|---------------|---------------------|
| Purchase Price: | \$200,000 | \$200,000 | \$200,000 |
| Loan Amount: | \$154,000 | \$170,000 | \$170,000 |
| Interest Rate: | 4.500% | 4.500% | 3.875% |
| APR: | 5.374% | 6.060% | 4.805% |
| Term (months): | 360 | 360 | 360 |
| Payment: | \$1,129.38 | \$1,925.55 | \$1,827.14 |
| Tax Benefit: | \$388.32 | \$387.50 | \$305.31 |
| Reduction Paid: | \$0.00 | \$0.00 | \$0.00 |
| Cash To Close: | \$16,287.44 | \$24,000.00 | \$26,000.00 |
| Monthly Savings: | \$0.00 | \$500.83 | \$300.24 |
| 1st Lien TPI: | 72.880% | 62.880% | 65.440% |
| 1st Lien 5 yr Cost: | \$106,480.32 | \$95,387.82 | \$89,425.87 |

Customization

- Add your **picture** and **personal information**
- Make **instant modifications** to your report as changes arise
- Build trust and connect with homebuyers with a personal touch!

Clarity

- **Illustrate** and **compare** loan options side-by-side with graphs
- Clear up confusing **fees and costs** with vivid charts and lists
- Highlight important details in real-time
- Bring a high-value experience to the table!

How Mortgage Coach Drives Memorable Experiences



Knowledgeable

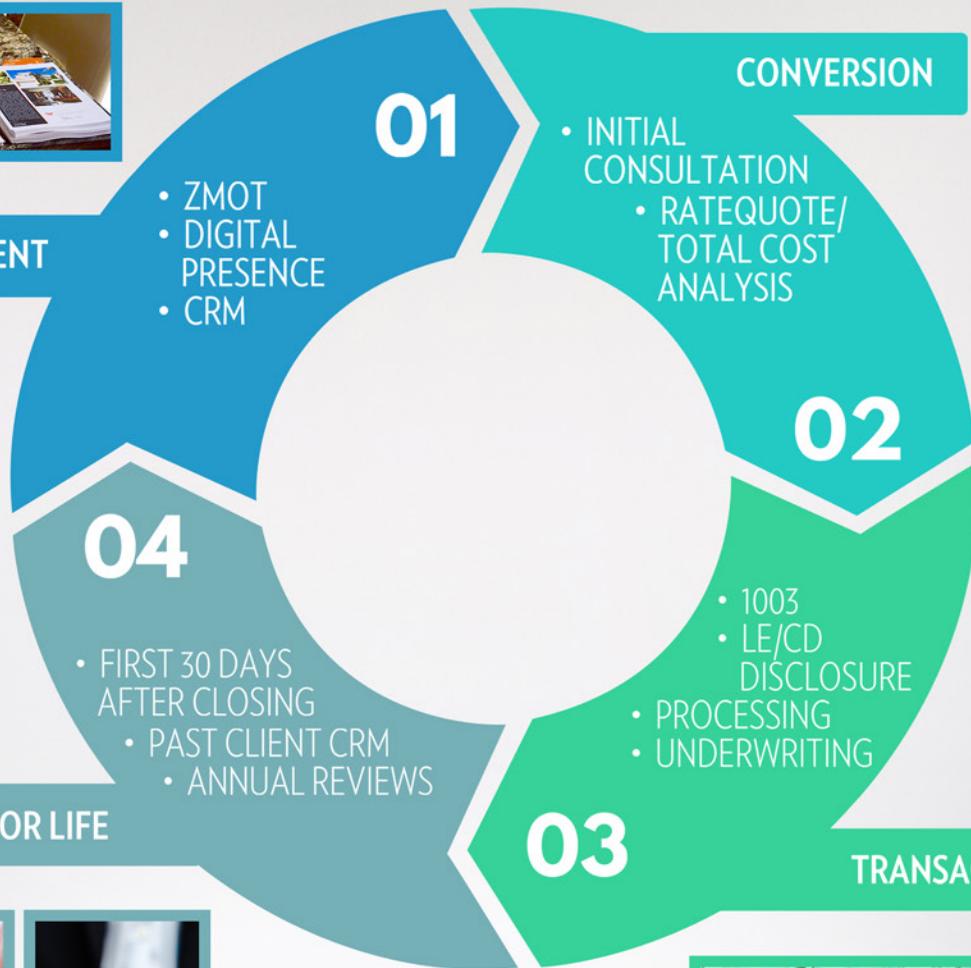
- **Communicate** loan options with charts
- Display your **expertise** with colorful visuals
- Build an **informative** experience with straight-forward visuals
- Show your client you have the heart of a teacher, not a heart of a salesman!

Personalization

- **Personalize** your presentation with a video or audio clip
- Highlight relevant data points
- Let your client know you are giving them the individual attention they deserve!

* FANNIE MAE NATIONAL HOUSING SURVEY, NOV. 2013

USE MORTGAGECOACH AT EVERY STEP



the Multicultural & Millennial-driven Market



BY KRISTIN MESSERLI

With the rise of multicultural consumers, now expected to make up two-thirds of homeownership growth over the next decade, lenders must have a clear understanding of the cultural nuances that exist and an ability to deliver a quality customer experience across cultures.

According to the National Association of Hispanic Real Estate Professionals (NAHREP), Hispanics accounted for 69% of the growth in homeownership in 2015. The National Association of Realtors (NAR) states one in three home purchases were made by Millennials in 2015.

Maria Zywiciel, President of NAHREP Consulting Services, says there is also a significant opportunity to reach the Latino Millennial, who now makes up 21% of Millennials and has a higher propensity towards homeownership than non-Hispanic Millennials. However, she states that as is the case with other cultures, the opportunity is only available to those who understand the cultural nuances and can deliver

Hispanics accounted for 69% of the growth in homeownership in 2015.

a service that addresses their needs.

The market is driven by Millennials and multicultural segments, each with unique needs, preferences in purchasing experience, and communication styles. Mortgage Coach offers a tool that allows lenders the ability to communicate across any culture, language, and education background.

For many Asian and Hispanic borrowers, there are several family members involved in the purchase or decision-making process outside of the primary borrower. Asian and Hispanic families are twice as likely to be multigenerational households, and they seek the advice and input of their families when purchasing a home. Many of these family members do not speak English, have low financial literacy, and have little trust in their lenders.

Manuel Rodriguez, a top producer for Alterra Home Loans says his favorite aspect of Mortgage Coach is that it transcends cultural differences. He shares the following example:

“Take my client Maria, for example. She is a 55 year old, non-English speaker, who does not

use email. While helping her with her home loan I almost didn't put together a 'Total Cost Analysis', since I figured it may be too advanced for her. Ultimately, I ended up color-printing the report for her and, to my amazement, she used the report to shop for her home loan and chose the long-term savings option to meet her goals. I don't know how I got through my 17 years of experience without using this tool and I don't see myself ever again working without the Total Cost Analysis."



The majority of first-time borrowers have limited knowledge about how the mortgage process works and what they need to know to make a smart decision about their loan. Ed Diaz, Sr. Mortgage Advisor for Banc Home Loans, shares that this is a particularly big problem in the Latino community, as many are first or second generation immigrants with language and cultural barriers layered with low

financial literacy.

Today's buyers desire information and transparency when making a purchasing decision.

Traditionally, the first touch point with a prospective customer includes an email with a number that tells the borrower how much they can qualify for. Naturally, those borrowers will often shop around until they find

someone who gives them the most credit and the lowest rate. They are not aware of the many factors that should be considered to ensure they make sustainable, smart decisions.

Diaz shares his passion for using the Mortgage Coach Total Cost Analysis tool, stating:

"Mortgage Coach has been a huge way for me to deliver a way to break the chains of no education.

It gives me the ability to really explain to a client in any culture as to how the numbers are calculated and what it means for them. It allows them to take ownership over the process. At the end of the day, they are the ones turning the key in the door and paying the mortgage every month. I am the advisor to help them make sure those financial decisions are wise and informed."

Today's buyers desire information and transparency when making a purchasing decision. Developing trust with the consumer is critical to getting loyal business and reduces the likelihood that prospective buyers will rate shop. In fact, research has shows that Asian and Millennial consumers will pay more for a service or product when it has a perceived higher quality or trust associated with the purchase.

The needs of first time homebuyers have changed dramatically and will continue to change with demographic, cultural, and economic shifts. Mortgage Coach provides a solution that not only increases business but also empowers borrowers across any culture to make smart financial decisions, ultimately building stronger communities.

THE PROBLEM

The problem in today's industry is the cultural gap between providers and their consumers, and the access today's consumers have to choose from various providers. In today's crowded marketplace, professionals must speak the language of their consumers.

The following outlines steps that can be taken to meet the demands of today's diverse consumers and how Mortgage Coach can improve the experience.

1 EXPECTATION FOR INSTANT GRATIFICATION

Instant gratification has been built into our economy and expectations for service. We want it and we want

it now is no longer an unreasonable expectation. Millennial consumers are not expecting to buy a home within a few days, but they are expecting to have service quickly and their questions answered immediately. In fact, current research highlighted in wired.com shows that if millennials don't have access to answers right away, half of them will walk away from the purchase.

2 DIGITAL LANGUAGE

Mobile technology is a part of daily living today. 89% of cell owners used their phones during their most recent social gathering. The majority of adults today own smart phones, and they use them to accomplish many of their daily tasks including anything from getting directions to applying for a job.

This generation consists of native speakers of "digital" language. They have grown up in a world that integrates our experience of "real life" with mobile technology. Millennials are mobile and prefer using mobile devices to communicate or perform research. Therefore, it makes sense they would prefer to have a simple, open communication with their providers over their mobile devices.

3 TRUST AND TRANSPARENCY

As consumers and employees, they also tend to be less outspoken. They are culturally taught not to speak up unless called upon and to respect authority. It is critical that companies provide content and conversations that can be shared and considered at home.

Most millennials are not trusting of people in general, much less someone in the mortgage or banking industry. According to Pew Research, only 19% of Millennials say people can generally be trusted, in contrast with 31% of just the previous generation. Additionally, Millennials entered the marketplace during or after the market crash.

Millennials want to do business with people they

can trust. Millennials want to feel informed before making a decision. They don't care what company you work for. They care about you as a person and whether they believe you will provide the most value during their experience.

4 EMPOWER WITH INFORMATION

Today's consumers desire to be empowered with information and resources that help them make confident decisions. In purchasing something as small as a dress shirts, consumers will look through reviews and multiple sites to make the "best" decision.

If you can be a guide and resource to your consumer, providing them with information from your first encounter, you will set yourself apart from the competition. This kind of service creates loyal customers and referrals.

While many providers in the industry are still not sure how to address the cultural divide, it leaves others the opportunity to stand out with a competitive advantage in service and gain millennial advocates.

- APRIL 2016



Kristin Messerli is the Founder and Managing Director of Cultural Outreach Solutions, specializing in helping companies in the mortgage industry better reach and serve multicultural and Millennial homebuyers. Her expertise is in multicultural marketing, Millennial homeownership, and compliance with diversity regulations in the Dodd-Frank Act.

MAKE CONFIDENT MORTGAGE DECISIONS WITH MORTGAGECOACH EN ESPAÑOL

The Mortgage Coach Total Cost Analysis in Spanish helps you put more families in homes in the communities you serve.

Verizon 3:02 PM

Volver Resumen Divulgación

| | FHA 30 YEAR FIXED | 10% DOWN CONV | 10% DOWN W/ 2 PTS |
|--------------------------|-------------------|---------------|-------------------|
| Precio de compra: | \$300,000 | \$300,000 | \$300,000 |
| Monto del préstamo: | \$294,568 | \$270,000 | \$270,000 |
| Tasa de interés: | 4.000% | 4.500% | 3.875% |
| APR: | 5.574% | 4.960% | 4.302% |
| Plazo(mm.): | 360 | 360 | 360 |
| Pago: | \$2,129.38 | \$1,925.55 | \$1,827.14 |
| Beneficio impositivo: | \$388.32 | \$397.50 | \$355.31 |
| Pag. reducido: | \$0.00 | \$0.00 | \$0.00 |
| Efectivo para el cierre: | \$16,487.47 | \$36,002.32 | \$35,932.97 |
| Ahorros mensuales | \$0.00 | \$203.83 | \$302.24 |

Resumen Desglose de pagos Costos de cierre Reversión

Verizon 11:48 AM

ABC MORTGAGE

RESUMEN

HOLA ANDREA!

Le proporciona este informe:

CHRISTINE SEO
ABC Mortgage
9876 Main St
Irvine, CA 92604
NMLS #: 1...
(123) 456-7890
cseo@mortgagecoach...
Ver los términos y condiciones del informe

MENSUALES

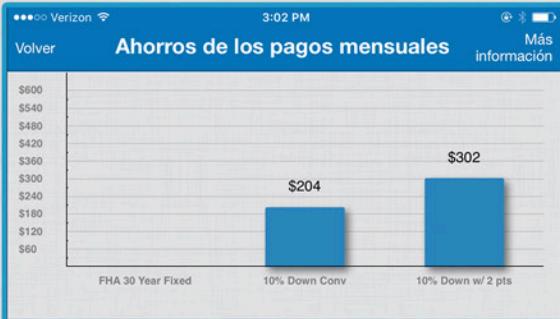
Powerd by mortgagecoach

CAPITAL PAGADO A LARGO PLAZO

Mensaje en video

Tiene un nuevo mensaje en video, que puede ver ahora o en cualquier otro momento si desliza hacia la izquierda desde la pantalla del panel.

Ver ahora Cancelar



Mortgage Coach is available on your app store



Total Cost Analysis



The **Total Cost Analysis** is a simple and interactive overview of loan options viewable on any device (smartphone, web, print) with graphs, videos, and a simple view of the total cost of the loan over time to help everyone make the best mortgage decision.

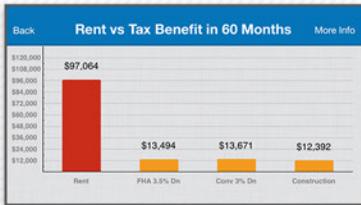
The **Total Cost Analysis** loan scenarios you can present are endless.

- FHA vs Conventional
- ARM Comparisons
- Construction Loans
- Cost of Waiting
- Move up Buyer
- 203K Renovations loans
- Jumbo Loans
- Points vs. No points
- Reduction Payment
- Refinance Opportunities
- LPMI, BPMI, Single Premium, 80/10/10
- And many more...

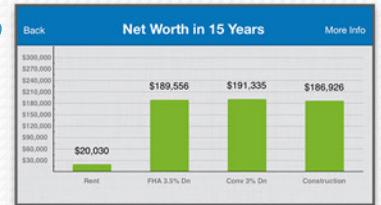


Top Mortgage Strategies

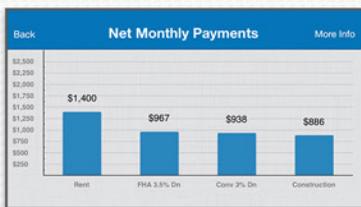
Earn long term loyalty or build Realtor partner relationships with a **First Time Homebuyer Report**



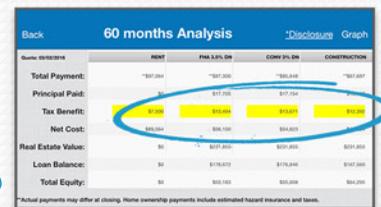
display options with clear graphs



highlight details that matter



| | RENT | FHA 3.3% DN | CONV 3% DN | CONSTRUCTION |
|-------------------|------------|-------------|------------|--------------|
| Quote: 03/02/2016 | | | | |
| Loan Amount: | NA | \$196,377 | \$194,000 | \$180,000 |
| Rate: | NA | 4.375% | 4.500% | 4.500% |
| APR: | NA | 5.003% | 5.405% | 5.470% |
| Term(mos): | NA | 360 | 360 | 360 |
| Total Payment: | \$1,025 | **\$1,463 | **\$1,427 | **\$1,344 |
| Tax Benefit: | \$125.00 | \$291.07 | \$233.66 | \$200.00 |
| Principal Paid: | \$0.00 | \$294.52 | \$255.47 | \$237.03 |
| Net Monthly Pay: | \$1,400.00 | \$967.05 | \$938.03 | \$885.83 |
| Net Monthly Sav: | \$0.00 | \$432.95 | \$461.97 | \$514.17 |



Create sense of urgency by sharing current financing option vs. what could potentially happen if the borrower waited and the rate, price, or both went up with a **Cost of Waiting Analysis**

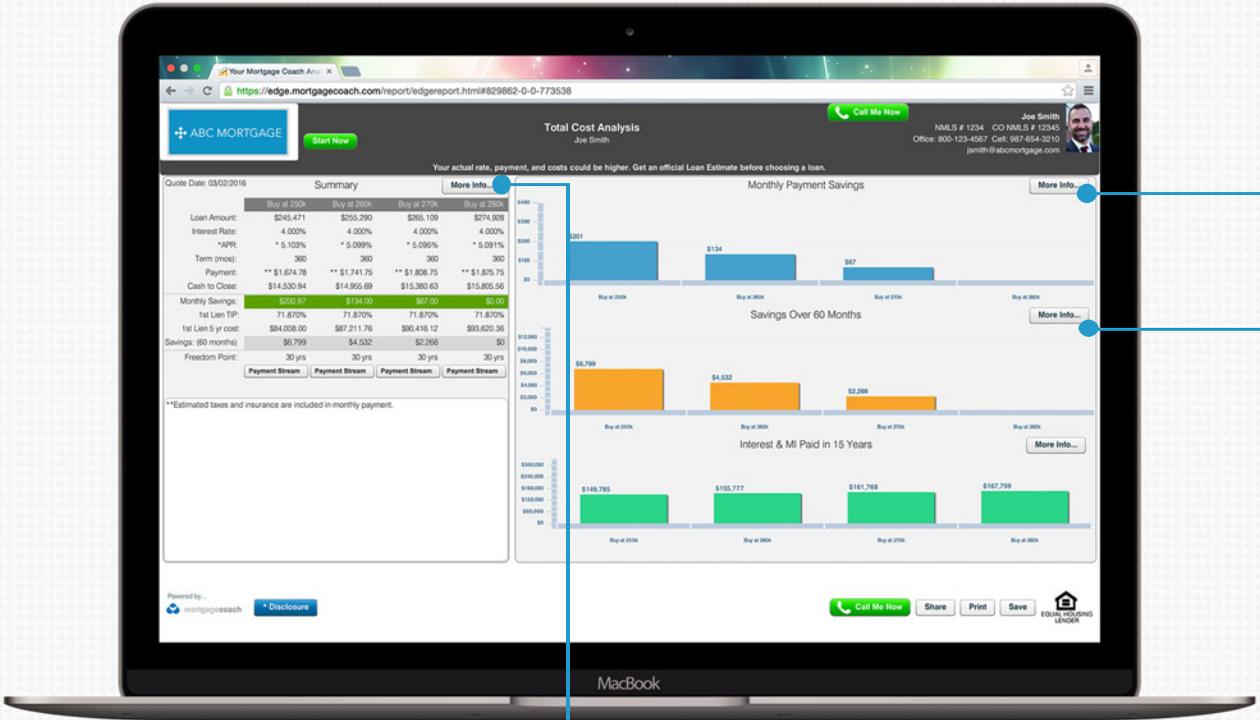


compare 4 scenarios in a single chart

| | BUY NOW | WAIT 4 DROP | NO DROP | WORST CASE |
|-------------------|--------------|--------------|--------------|--------------|
| Quote: 03/02/2016 | | | | |
| Loan Amount: | \$200,000 | \$180,000 | \$200,000 | \$208,000 |
| Interest Rate: | 4.250% | 5.000% | 5.000% | 5.000% |
| APR: | 4.350% | 5.105% | 5.104% | 5.104% |
| Term (mos): | 360 | 360 | 360 | 360 |
| Payment: | **\$1,302.63 | **\$1,336.70 | **\$1,392.39 | **\$1,448.09 |
| Tax Benefit: | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Reduction Pmt: | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Cash To Close: | \$5,110.83 | \$5,001.40 | \$5,110.83 | \$5,220.27 |
| Monthly Savings: | \$145.46 | \$111.39 | \$56.70 | \$0.00 |



Motivate move-up buyers into larger homes with several different purchase options and offers for your borrowers and Realtor Partners with a **Purchase Power Presentation**



Details

| Payment Breakdown | Buy at 250k | Buy at 260k | Buy at 270k | Buy at 280k |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Price / Value | \$250,000 | \$260,000 | \$270,000 | \$280,000 |
| P & I (1st) | \$1,171.92 | \$1,218.79 | \$1,265.67 | \$1,312.55 |
| Property Tax | \$360.42 | \$370.83 | \$381.25 | \$391.67 |
| Hazard Ins. | \$72.92 | \$75.83 | \$78.75 | \$81.67 |
| Mtg Insurance | \$189.52 | \$176.30 | \$183.08 | \$189.86 |
| HOA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Other | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Total PITI | ** \$1,674.78 | ** \$1,741.75 | ** \$1,808.75 | ** \$1,875.75 |
| Total Payment | ** \$1,674.78 | ** \$1,741.75 | ** \$1,808.75 | ** \$1,875.75 |

Total Monthly Payment

compare up to 4 loan options

Monthly Payment Savings

| Buy at 250k | Buy at 260k | Buy at 270k | Buy at 280k | |
|---------------------------|----------------------|----------------------|----------------------|----------------------|
| Loan Amount | \$245,471 | \$255,290 | \$265,109 | \$274,928 |
| Interest Rate | 4.000% | 4.000% | 4.000% | 4.000% |
| *APR | * 5.103% | * 5.099% | * 5.095% | * 5.091% |
| Term (mos) | 360 | 360 | 360 | 360 |
| Payment | ** \$1,674.78 | ** \$1,741.75 | ** \$1,808.75 | ** \$1,875.75 |
| Total PITI Payment | ** \$1,674.78 | ** \$1,741.75 | ** \$1,808.75 | ** \$1,875.75 |

Monthly Payment Savings

Buy at 280k Fee Detail

| Fee | Total | Paid By | APR Fee | Prepaid Escrows | Financed |
|---------------------------|------------|----------|---------|-----------------|------------|
| Appraisal Fee | \$650.00 | Borrower | | | \$3,000.00 |
| Credit Report | \$30.00 | Borrower | | | \$95.00 |
| Hazard Insurance Premium | \$860.04 | Borrower | | Yes | \$4,728.50 |
| Hazard Insurance Reserves | \$245.01 | Borrower | | Yes | \$500.00 |
| Lender's Title Insurance | \$150.00 | Borrower | | | \$0.00 |
| Loan Origination | \$2,400.00 | Borrower | Yes | | \$0.00 |
| Notary Fee | \$75.00 | Borrower | | | \$0.00 |
| Owners Title Insurance | \$600.00 | Seller | | | \$0.00 |
| Processing Fee | \$600.00 | Borrower | Yes | | \$0.00 |
| Recording Fees | \$100.00 | Borrower | Yes | | \$0.00 |
| Taxes Reserves | \$875.01 | Borrower | | Yes | \$0.00 |

Prepaid Interest Days: 0 Amount: \$0.00 MIP Paid in Cash: \$0.00

Total - Borrower Paid: \$4,066.06 Seller Paid: \$0.00

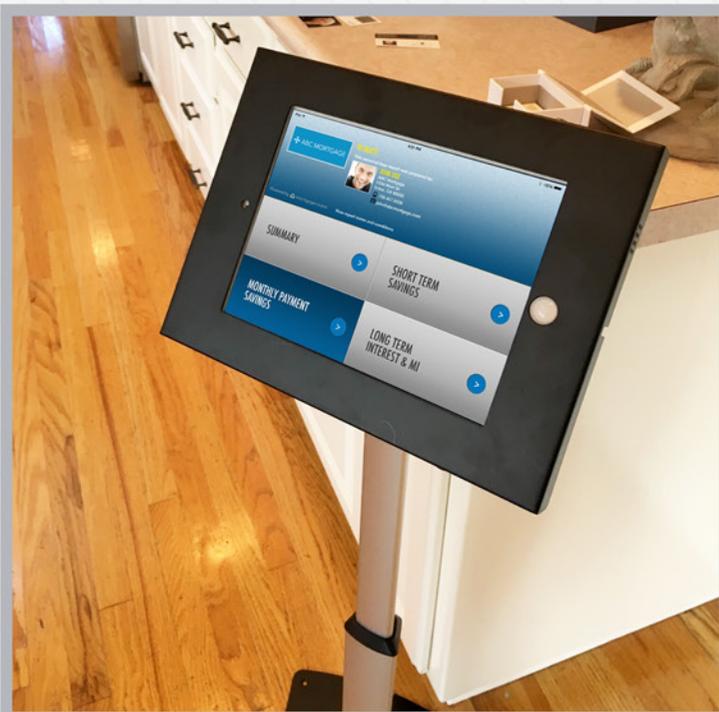
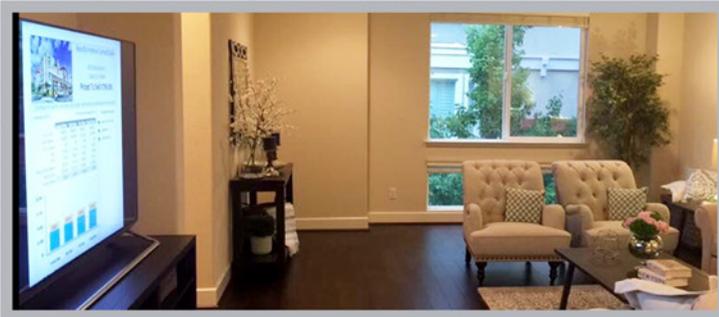
show fee details

Savings Over 60 Months

| Buy at 250k | Buy at 260k | Buy at 270k | Buy at 280k | |
|--------------------|-----------------|-----------------|-----------------|-----------------|
| Total PMI Payments | ** \$70,315 | ** \$73,127 | ** \$75,940 | ** \$78,753 |
| Principal Paid | \$23,449 | \$24,386 | \$25,325 | \$26,263 |
| Balance Remaining | \$222,022 | \$230,904 | \$239,784 | \$248,665 |
| Int & MI Paid | \$56,654 | \$58,920 | \$61,187 | \$63,453 |
| Closing Points | \$3,905 | \$3,905 | \$3,905 | \$3,905 |
| Total Cost | \$80,589 | \$82,825 | \$85,062 | \$87,308 |
| Net Savings | \$6,799 | \$4,532 | \$2,266 | \$0 |

THE MODERN OPEN HOUSE EXPERIENCE

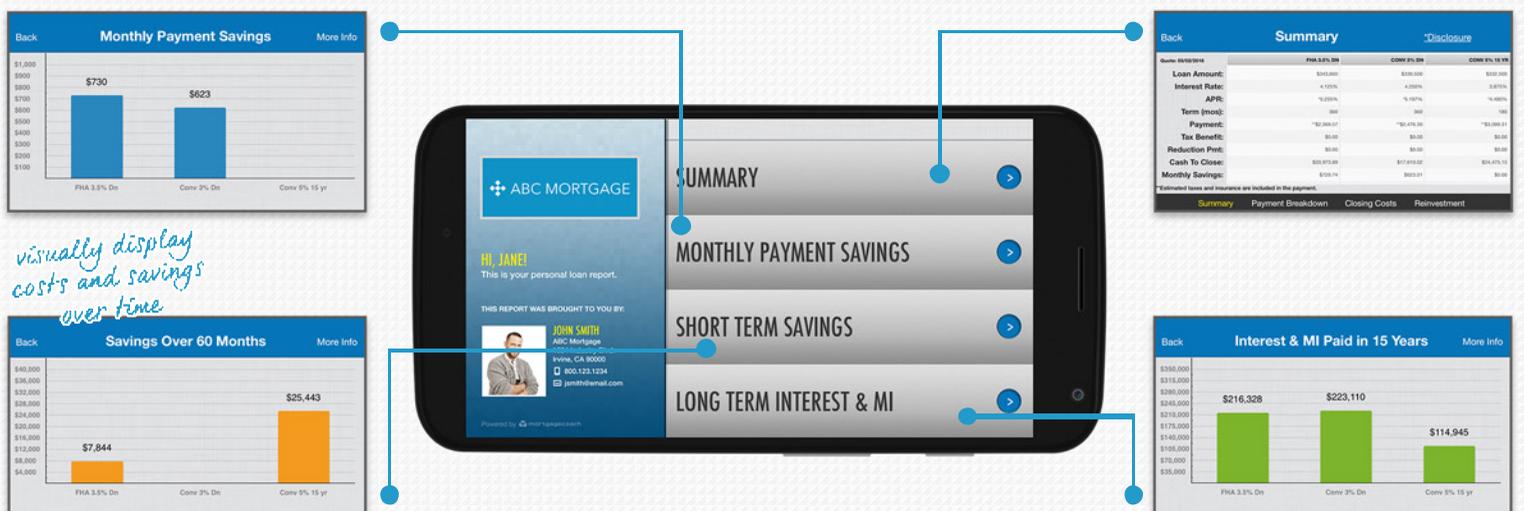
Mortgage Coach professionals provide Realtors and families that visit an Open House Experience a Total Cost Analysis making it super easy to view loan options with a personal video from any mobile phone.



Review your borrower's current mortgage scenario and any potential refinance options with an Annual Mortgage Review



Empower your customer, by offering a 15 Year Mortgage Option





MORTGAGE LEADERS LOVE MORTGAGE COACH



"We have been partnering with Mortgage Coach for over 5 years and their technology is state of the art. Reaching consumers where they are most comfortable, on their phones and tablets, in a professional and engaging manner, creates instant trust and credibility. Providing a presentation that lives on their smartphone and can be updated for years will ensure you are at the right place at the right time, creating and narrating these presentations is just a few clicks and 2 minutes of your time. Bottom line, Mortgage Coach will make your presentations more professional, more impactful, and will help you close more loans."



"Mortgage Coach delivers the value that our customers and originators deserve. Dave Savage and his team continue to lead with passion and innovation, striving to make a difference in our industry. Everything they do embodies the values we care about and allows us to build trust. Mortgage Coach gives our originators the ability to present the options with complete transparency, translating the advantages visually. Educating our customers in a manner they can understand. The ability for a customer to see the differences can transform their mortgage lending experience. Their coaching, knowledge and resources bring great confidence and a true competitive edge!"





**STEVE
JACOBSON**

CEO
FAIRWAY INDEPENDENT MORTGAGE

"Mortgage Coach is a 'game-changer' for the originator who uses it properly. What better way to separate yourselves from the competition – the question is rather why would an originator NOT use this system. The support is excellent, the product is first class – really just a matter of taking the time to embrace the product and using it on transactions – especially people that you do not have a prior relationship with. We so appreciate you and your team making this amazing product available to the industry."



**MIKE
HARDWICK**

CEO & PRESIDENT
CHURCHILL MORTGAGE

"Educating and communicating with a borrower during the home buying process ensures the origination of a healthy loan, which is the foundation to achieving debt-free home-ownership and is critical to the continued growth and success of the mortgage industry at large. By directly engaging the prospective home buyer with a Realtor and a lender sooner, Mortgage Coach apps equip borrowers with confidence and allows them to enjoy the experience as they make one of the biggest purchases of their lives."



**CINDY
ERTMAN**

EVP, NATIONAL SALES MANAGER
RPM MORTGAGE

"I believe that the Mortgage Coach Tuesday Interviews are some of the best training calls in the industry. I personally listen to many of them and always find value in their content. As a manager that coaches and trains loan agents, I find the content rich in strategies to drive success both in business and in life, and I honor Mortgage Coach for their commitment to teach and train with the best in class."





RYANKIEFER
BRANCH MANAGER OF PRIMELENDING

"Mortgage Coach is a great program I've used for years. It allows me to lay out loan options side by side and helps me communicate the positives or negatives of each program.

The video component is huge when you have a client who might be too busy to meet face to face, so you can send that out to them over the web or phone. They can watch it repeatedly to understand the loan options, things don't get lost in translation when, maybe, one spouse is sharing information with another - that sort of thing.

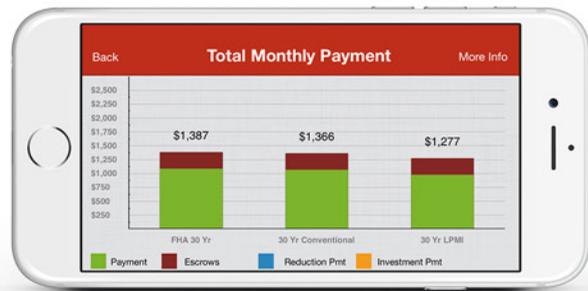
Mortgage Coach probably helps me easily get an extra deal or two a month that I otherwise wouldn't get just by using this software.

Real World Example:

"Scenario: We have a \$200,000 purchase, where client had a 690 credit score range, and could go either way, FHA vs. conventional.

We've got the FHA option laid out, compare that to a 30 year conventional with 5% down, traditional monthly PMI, and then finally the 3rd column or option shows them what LPMI lender paid mortgage insurance would look like on a conventional loan.

The Total Cost Analysis really does a great job of laying everything out side by side. The borrower can click on the more info to get a breakdown of closing costs, along with a breakdown of monthly payments. The TCA shows the taxes, the insurance, the mortgage insurance, the whole 9 yards, just really a nice, professional way to show exactly what we can do, and sort of rise above our competition here, given the competitive environment that we find ourselves in these days."



| | FHA 30 Yr | 30 Yr CONVENTIONAL | 30 Yr LPMI |
|------------------|------------|--------------------|-------------|
| Down Pmt/Equity: | \$7,000.00 | \$10,000.00 | \$10,000.00 |
| Loan To Value: | 98.10% | 95.00% | 95.00% |
| APR Costs: | \$2,900.00 | \$2,900.00 | \$2,900.00 |
| Non-APR Costs: | \$0.00 | \$0.00 | \$0.00 |
| Points: | \$0.00 | \$0.00 | \$0.00 |
| UFMIP/FF: | \$3,377.00 | \$0.00 | \$0.00 |
| Prepays: | \$0.00 | \$0.00 | \$0.00 |
| Contributions: | \$2,900.00 | \$2,900.00 | \$2,900.00 |
| Earnest Money: | \$0.00 | \$0.00 | \$0.00 |
| Cash To Close: | \$7,000.00 | \$10,000.00 | \$10,000.00 |

RANKED 110

OUT OF THE TOP 300 MORTGAGE PROFESSIONALS IN 2015 NATIONWIDE

287 CLOSED LOANS

\$73 MILLION VOLUME

SOURCE: MORTGAGE PROFESSIONAL MAGAZINE

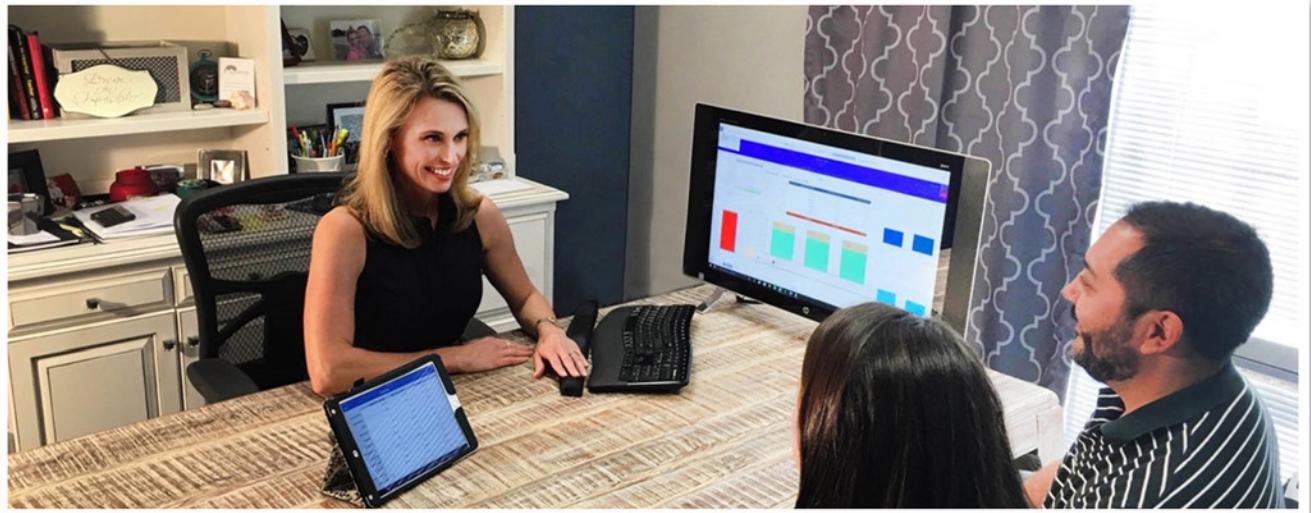


KELLY ZITLOW

VICE PRESIDENT OF CHERRY CREEK MORTGAGE



"My mission is to deliver an honest, well communicated, knowledge based lending experience. If you want a client for life you need to deliver a Mortgage Coach Total Cost Analysis for life."



Kelly Zitlow uses the Video narration feature to communicate and provide a knowledge based lending experience.

Summary

| | FHA Max Loan Amount | \$215k price | \$200k price | \$185k price |
|-----------------------|---------------------|--------------|--------------|--------------|
| Purchase Price: | \$280,881 | \$215,000 | \$200,000 | \$185,000 |
| Loan Amount: | \$275,793 | \$211,105 | \$196,377 | \$181,649 |
| Interest Rate: | 4.000% | 4.000% | 4.000% | 4.000% |
| *APR: | * 5.303% | * 5.389% | * 5.396% | * 5.404% |
| Term (mos): | 360 | 360 | 360 | 360 |
| Payment: | \$1,688.67 | \$1,334.81 | \$1,254.24 | \$1,173.68 |
| Tax Benefit: | \$254.83 | \$200.92 | \$188.65 | \$176.38 |
| Cash to Close: | \$13,635.89 | \$11,897.14 | \$11,356.74 | \$10,819.44 |
| Monthly Savings: | \$0.00 | \$353.86 | \$434.43 | \$514.99 |
| 1st Lien TIP: | 71.920% | 71.920% | 71.920% | 71.920% |
| 1st Lien 5 yr cost: | \$93,424.71 | \$72,759.93 | \$67,910.64 | \$63,065.05 |
| 1st Lien (60 months): | \$0 | \$12,677 | \$15,691 | \$18,702 |
| Freedom Point: | 30 yrs | 30 yrs | 30 yrs | 30 yrs |

Monthly Payment Savings

Savings Over 60 Months

Interest & MI Paid in 15 Years

A message from Kelly Zitlow

BUSINESS INTELLIGENCE CAN HELP YOU MAKE BETTER DECISIONS



HELP YOUR TEAM REACH THEIR FULL POTENTIAL WITH THE MORTGAGE COACH SCORECARD

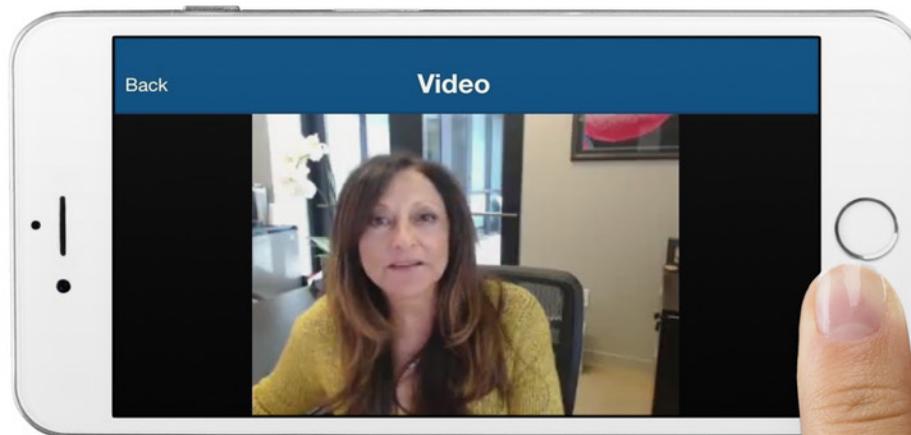


The Mortgage Coach mobile scorecard provides clear insight about your organizations sales activity. Ensure every prospect receives a Total Cost Analysis increasing conversion and improving speed to commitment.

LINDABUCHANAN

SENIOR MORTGAGE ADVISOR OF
CALIBER HOME LOANS

"I have been using Mortgage Coach and their loan analysis software for over 10 years. Mortgage Coach is a program that loan officers can utilize to give their clients a comparison of many loan options including Cost Analysis, Rent Vs Own and Reinvestment options. I have wowed hundreds of clients over the years with their mobile app and online analysis. The software even offers co-branding and live interaction on revising the analysis while you are on the phone speaking with the customer.



Video is one of the most popular modes of communication in today's market. I send about 1000 videos every month including video with all my Mortgage Coach reports. **I use the video component of the software on 100% of my client analysis** at which time I am able to honor the referring agent. My agents love it!

TOTAL COST ANALYSIS WITH VIDEO 
ARE VIEWED 4X MORE THAN PRESENTATIONS WITHOUT



MORTGAGECOACH DELIVER WHAT THE CUSTOMER NEEDS AND WHAT REGULATORS WANT INSTANTLY

It has never been more important to deliver a fully compliant sales conversation and educate the consumer about mortgage choices. As noted by the CFPB, understanding options is a big hurdle for many homebuyers. Mortgage Coach eliminates confusion while enhancing the connection and conversation between lender and homebuyer.

The CFPB's stated vision is to encourage a consumer finance marketplace where customers can see prices and risks up front and where they can easily make product comparisons; a marketplace that works for American consumers, responsible providers, and the economy as a whole. Mortgage Coach capabilities enable you to achieve these goals in every conversation with 7 key-components addressing the most pressing compliance concerns.

① Education

Mortgage Coach empowers mortgage professionals to ensure they provide clear and transparent education to every buyer in an easy-to-digest format.

② Consistency

in rate quotes and borrower experience

Mortgage Coach provides an automated system that ensures consistency in quality service and reduces disparate impact in rate quotes during the customer experience.

③ Transparency

Mortgage Coach allows buyers to compare loan options easily and reduces risk of product steering.

④ Communication & Accuracy

Mortgage Coach provides the necessary precise calculations and clear terms to ensure compliant communication with buyers and realtors from the pre-approval process to closing.

⑤ Documentation of Communication & Changes

Mortgage Coach documents all iterations of the Total Cost Analyses while also notating the date/time of each presentation view.

⑥ Total Cost Analysis

Mortgage Coach empowers mortgage professionals to effectively describe the total cost of the loan in a simple format, ensuring compliant education and quality customer experience.

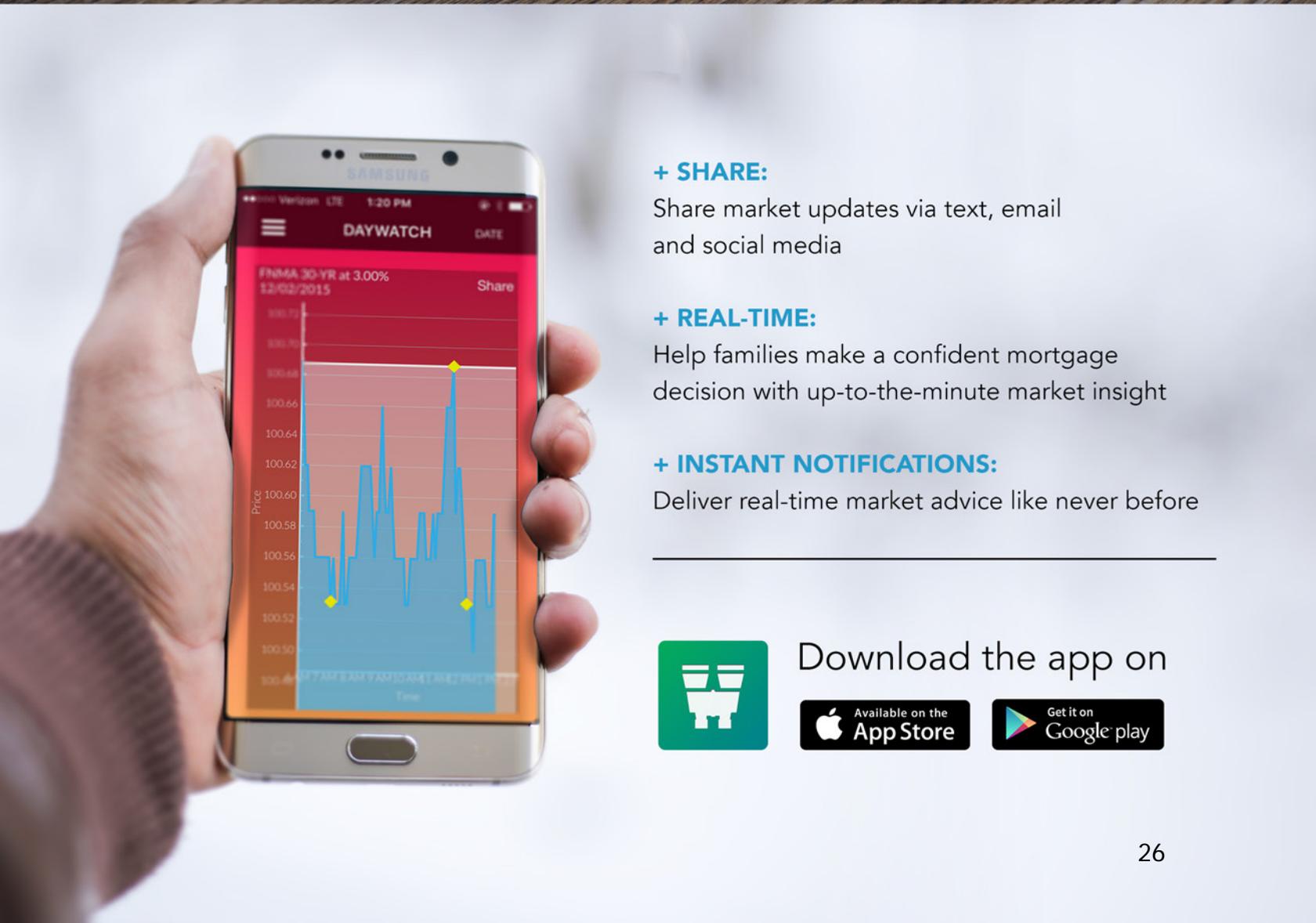
⑦ Training to Mortgage Professionals

Mortgage Coach provides ongoing training and access to Help Resources to support their understanding on how to use Mortgage Coach solution.

RATEWATCH

by MORTGAGECOACH

Stay ahead of market changes by tracking real-time MBS movements and economic insights from the palm of your hand.



+ SHARE:

Share market updates via text, email and social media

+ REAL-TIME:

Help families make a confident mortgage decision with up-to-the-minute market insight

+ INSTANT NOTIFICATIONS:

Deliver real-time market advice like never before



Download the app on





DAVE SAVAGE

DAVE SAVAGE, Founder of Mortgage Coach, has over twenty-seven years of experience as a mortgage executive, business leader, and mobile technology pioneer. As founder of SmartReply, Dave established a leading presence in mobile marketing. By launching Mortgage Coach, Dave has helped tens of thousands of loan officers and millions of homeowners make confident, informed mortgage decisions. Dave is passionate about leveraging mobile technology to reinvent the home buying experience.

Dave is a recognized leader in the mortgage industry for his contributions to improve the professionalism and quality of advice that originators provide homeowners. As a mortgage industry leader, Dave has been a speaker at many major industry events, and before Mortgage Coach, Dave was one of the nation's top loan originators and President of a national mortgage company. Contact Dave at dave@mortgagecoach.com

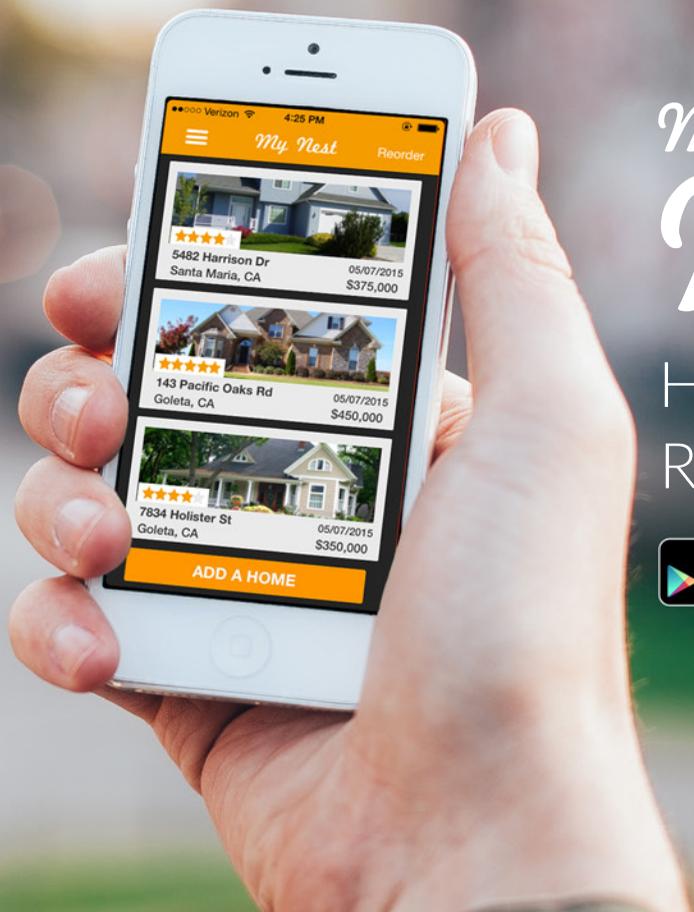
JOE PUTHUR

JOE PUTHUR, President of Mortgage Coach, has been reinventing the industry's most trusted selling strategy to embrace the internet and mobile revolution.

Throughout the past 15 years as a technology leader, in the mortgage industry his designs have always pushed the envelope of what software and systems can do for mortgage professionals. He was the founder and former CEO of Lasso Technologies, a start-up that pioneered bringing Loan Origination Software online. In 2005, Ellie Mae, acquired Lasso Technologies to create Encompass Anywhere, hands down the largest SaaS offered LOS.

Joe is a seasoned entrepreneur with extensive sales, management, marketing, and technical experience. He has been selected multiple times among the "40 Most Influential Leaders in the Mortgage Industry Under 40" by Mortgage Professional magazine. He's a passionate leader and a public speaker with the ability to effectively inspire mortgage professionals to tap into their full potential, with a little help from technology – and has more than a decade of success to prove it. Contact Joe at joe@mortgagecoach.com



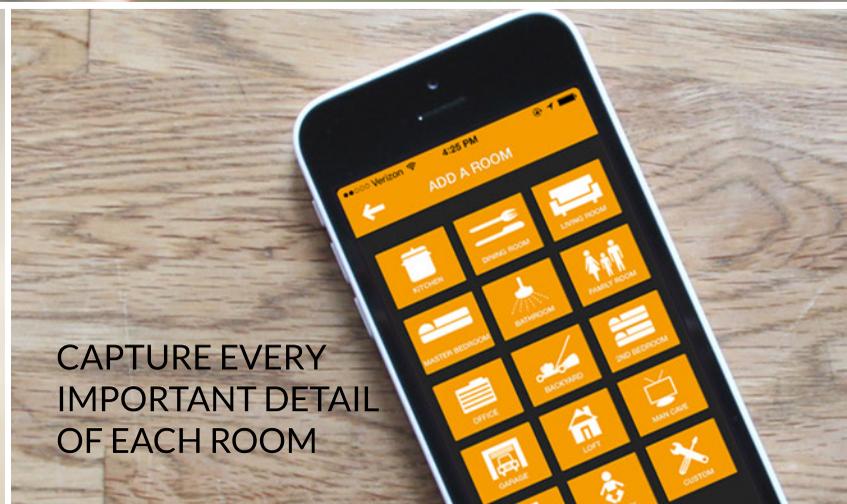


My Nest

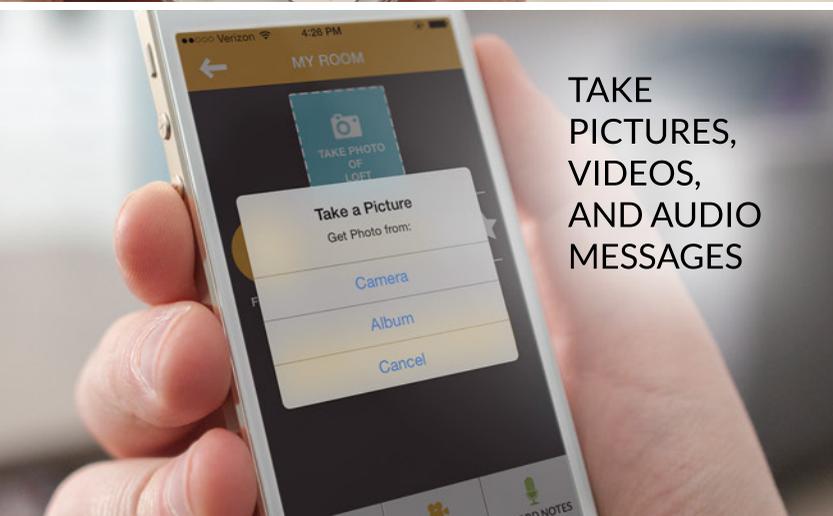
HOME-SHOPPING
REINVENTED



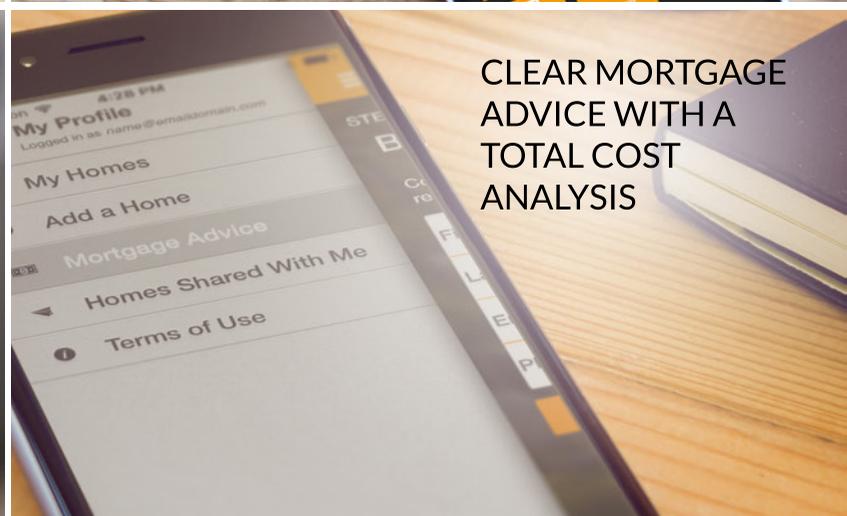
CREATE A
DETAILED
PROFILE FOR
EACH HOUSE



CAPTURE EVERY
IMPORTANT DETAIL
OF EACH ROOM



TAKE
PICTURES,
VIDEOS,
AND AUDIO
MESSAGES



CLEAR MORTGAGE
ADVICE WITH A
TOTAL COST
ANALYSIS



MORTGAGE COACH HELPS INCREASE SALES WITH **MILLENNIAL** HOMEBUYERS

Millennials are skeptical of the mortgage process and expect loan officers to care only about their commission. However, through a transparent and educational experience, loan officers can demonstrate their commitment to the customer and the value of their role in the mortgage process. By providing consistent information over a digital platform, Millennials are more likely to feel confident in the process and identify the loan officer as a trusted resource.

Millennials want:

- To feel empowered to make decisions
- To have all of the information about their loan options and stay informed throughout the purchasing process
- Information presented in a digital format
- Communication through technology
- Consistent communication
- To work with an advisor or expert, rather than a salesman
- High quality product and experience

MILLENNIAL STATS:

RELATIONSHIP



84%
OF MILLENNIALS
WILL RELY ON
REFERRALS
TO MAKE PURCHASING DECISIONS
(Barkley)

TECH SAVVY



OWN A
SMART PHONE
AND SPEND AN AVERAGE OF
35 HRS PER WEEK
ON SOCIAL MEDIA (Simmons)

DESIRE TO OWN



90%
OF YOUNG RENTERS
REPORTED A DESIRE TO
OWN A HOME
SOMEDAY (Trulia)

HOME & MARRIAGE



SAID THEY WOULD POSTPONE
A WEDDING TO PUT A
DOWN PAYMENT
ON A HOUSE (Redfin)

DELIVER TRANSPARENCY, CONSISTENCY & EARN REFERRALS

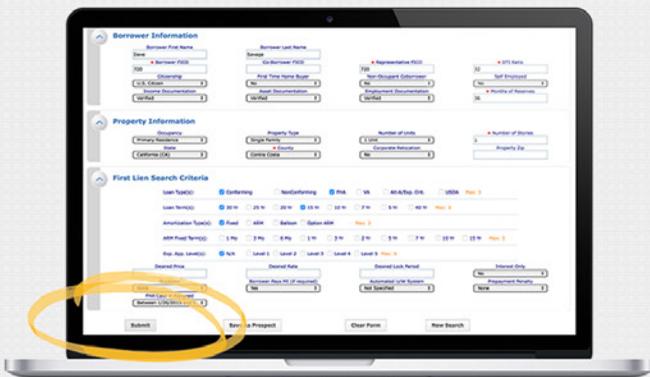
with the Optimal Blue and Mortgage Coach integration



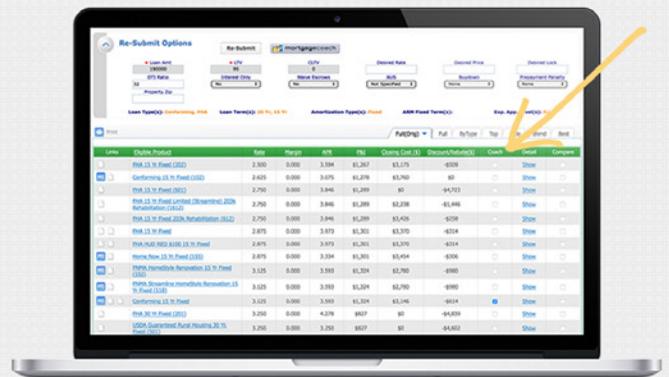
4 SIMPLE STEPS

to delivering Accurate Advice on any device.

1 **SUBMIT** your Search



2 **SELECT** your loan options



3 **CLICK** Mortgage Coach



4 **SHARE** on client's mobile device



Visit mortgagecoach.com/optimalblue to view more information



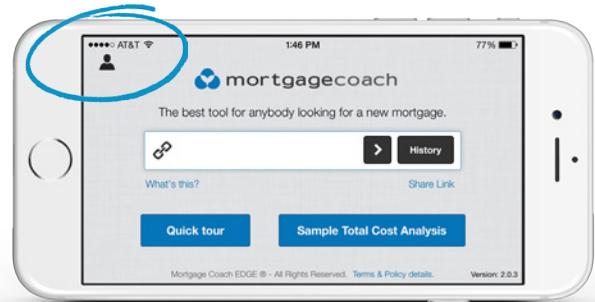
HOW TO **ADD** A

VIDEO 

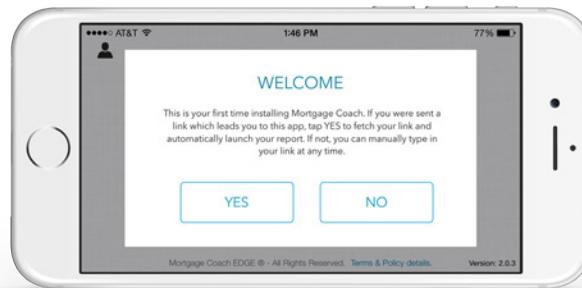
HOW TO ADD A VIDEO ON MOBILE

1

SELECT the login icon on the top left corner of the screen.

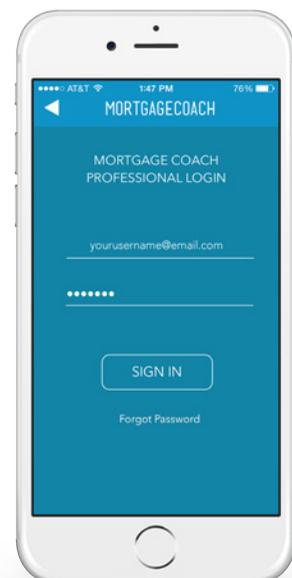


If this is the first time using the mobile app since our update, you will be prompted with this welcome screen.

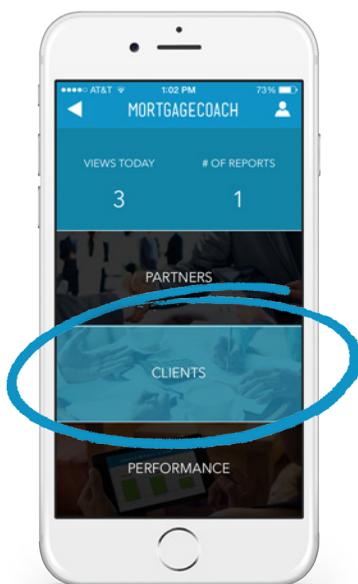


2

ENTER your email and password on the Mortgage Coach Pro Login Page.



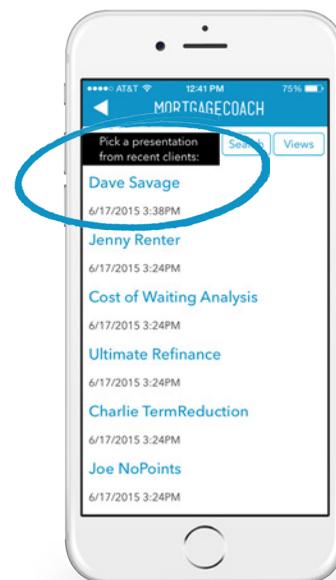
3



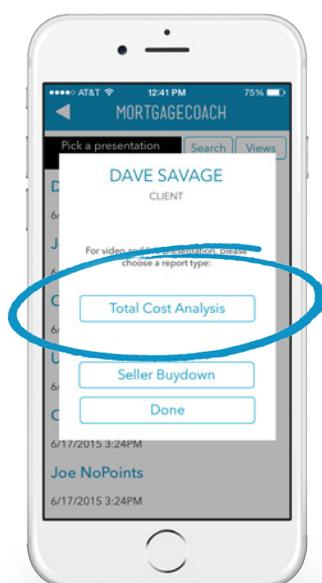
SELECT Clients or Partners.

4

SELECT a client/presentation.



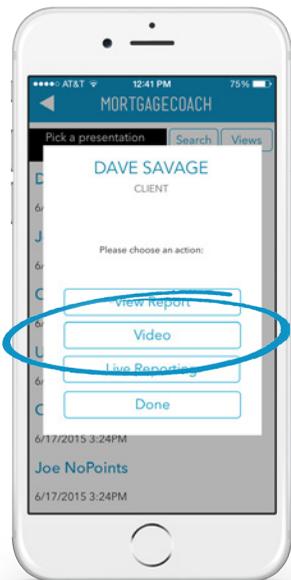
5



SELECT TOTAL COST ANALYSIS

on the pop-up window to add your video.

6

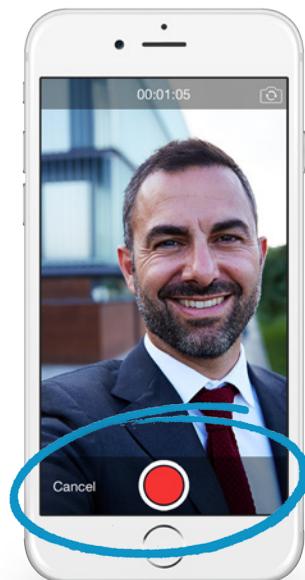


SELECT video.

7

RECORD video.

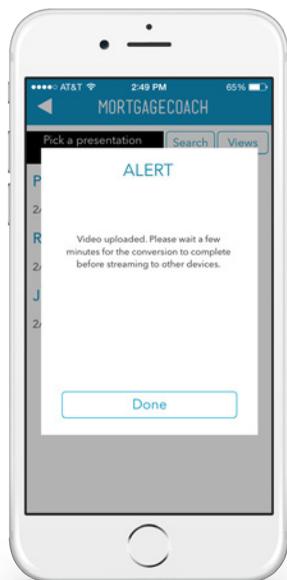
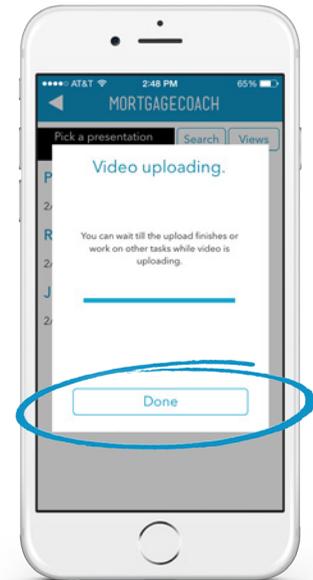
Your camera has now launched and you can click the red button to record your message. As this is a native app, the camera works how you would expect for an iPhone or Android device.



8

Now you are done adding your video!
A pop-up will notify you that your
video is uploading.

SELECT done.



An Alert message will notify you to wait a few minutes for the video to be available. It takes about 5 minutes for the video to be live.

You can check out your report on your mobile phone by selecting your presentation on your Clients and Clients page.



MORTGAGECOACH

VIDEO REVIEW CHECKLIST

CORE QUESTIONS: Did I...

- Mention the names of the borrower?
- Endorse or mention referral sources?
- Repeat the top goals of the borrower?
- CHALLENGE and EDUCATE the client?
- Highlight key benefits of the options presented?
- Emphasize benefits over time to align savings to big goals and life style like paying off the debt 10 years after and saving X over 10-20 years?
- Mention any other key members of the buying team and recommend sharing the MC link with other family members, friends or trusted advisors in the mortgage decision?
- Close with a simple call to action and excitement about working together?

VIDEO ANALYSIS

- How was my energy?
- Is my video less than 2 minutes and did I keep eye contact from start to finish?
- Does the message align with the borrower and Realtors goals?
- How simply did I describe their loan options?
- How much do they perceive I really care about helping them make a confident decision?
- How much did I honor the referral partner?
- Did I tailor, teach and provide leadership to this client at the highest possible level?
- Is the background simple and professional?
(reduce distractions and unprofessional backdrop items)



MORTGAGECOACH

MORTGAGECOACH.COM



HOW TO

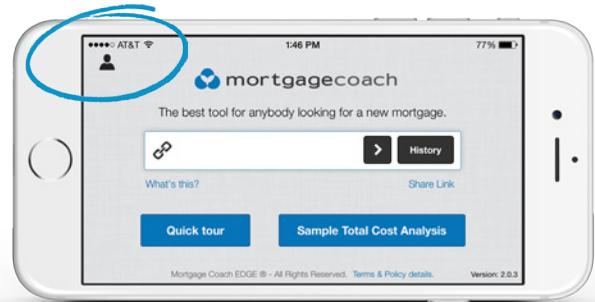
HIGHLIGHT

IN REAL TIME

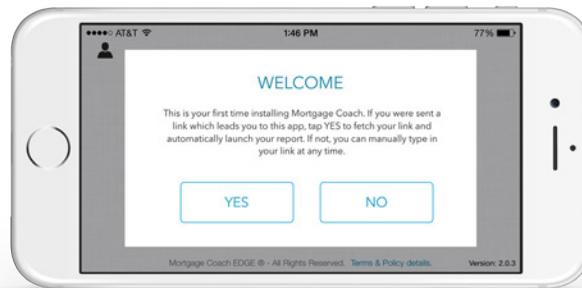
HOW TO HIGHLIGHT IN REAL TIME

1

SELECT the login icon on the top left corner of the screen.

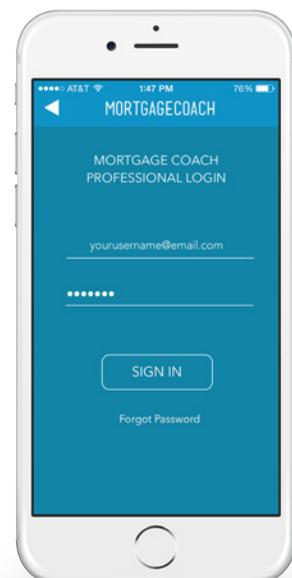


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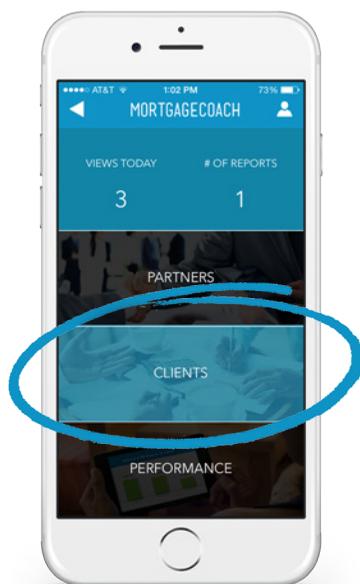


2

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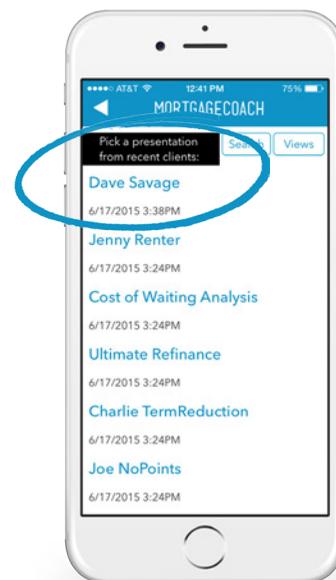
3



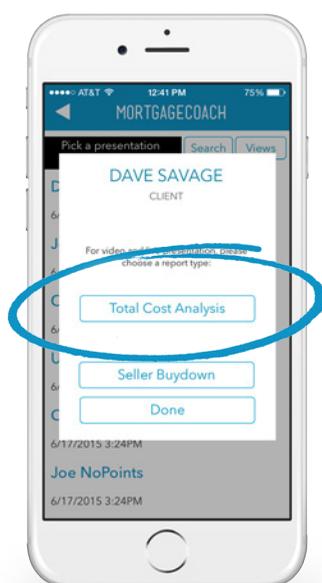
SELECT Clients or Partners.

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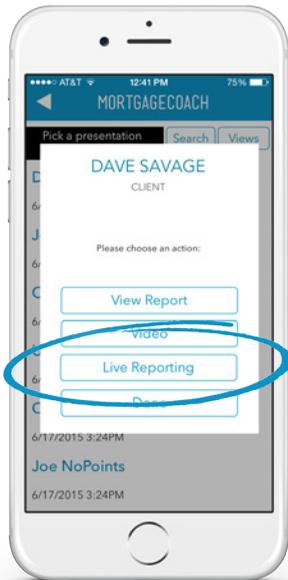


5



SELECT TOTAL COST ANALYSIS on the pop-up window.

6

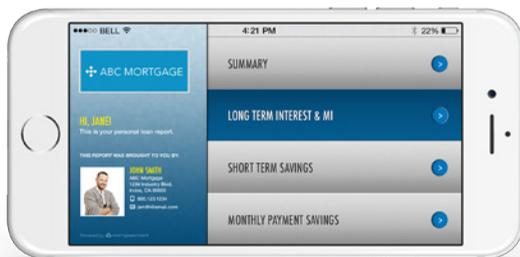


SELECT Live Reporting.

7

GUIDE your presentation.

The app will direct you to the report you chose. As you move through the presentation, select different charts, and highlight fields, the client will see the same happening on their preferred device, from mobile to desktop.



 A screenshot of the MortgageCoach app showing a 'Summary' table. The table compares four options: CURRENT, NEW 30 FIXED, 5/1 ARM, and 5/1 ARM 1 PT. The table includes columns for Loan Amount, Interest Rate, APR, Term (mo), Payment, Tax Benefit, Reduction Pmt, Cash To Close, Monthly Savings, and 1st Lien TPI.

| Item | CURRENT | NEW 30 FIXED | 5/1 ARM | 5/1 ARM 1 PT |
|------------------|-----------|--------------|------------|--------------|
| Loan Amount: | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Interest Rate: | 3.875% | 4.250% | 3.750% | 3.875% |
| APR: | NA | 4.685% | 3.975% | 3.975% |
| Term (mo): | 360 | 360 | 360 | 360 |
| Payment: | \$630.27 | \$1,017.81 | \$1,380.81 | \$1,380.81 |
| Tax Benefit: | \$460.00 | \$111.68 | \$953.00 | \$866.12 |
| Reduction Pmt: | \$0.00 | \$368.44 | \$460.00 | \$468.44 |
| Cash To Close: | \$0.00 | \$2,762.96 | \$2,762.12 | \$2,762.00 |
| Monthly Savings: | \$0.00 | \$405.46 | \$348.44 | \$305.27 |
| 1st Lien TPI: | NA | 93.070% | 98.910% | 140.640% |



MORTGAGE COACH DAILY TRAINING

SIGN UP AT

WWW.MORTGAGECOACH.COM/CALENDAR

MONDAY
9AM (PDT)

INTRO TO MORTGAGE COACH



TUESDAY
9AM (PDT)

INTERVIEW WITH DAVE SAVAGE



WEDNESDAY
11AM (PDT)

MOBILE CONVERSATIONS



THURSDAY
9AM (PDT)

Q&A TRAINING



WED 1PM
& **FRI 9AM**
(PDT)

MORTGAGE COACH DEMO



MON - FRI
8AM &
11AM (PDT)

MORTGAGE COACH UNIVERSITY



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THE TUESDAY INTERVIEW WITH DAVE SAVAGE



DAVE SAVAGE, CEO and Founder of Mortgage Coach interviews the industry's top leaders, mortgage professionals, inspirational leaders, authors and celebrity speakers.

Join us Weekly: <http://mcedge.tv/interview>



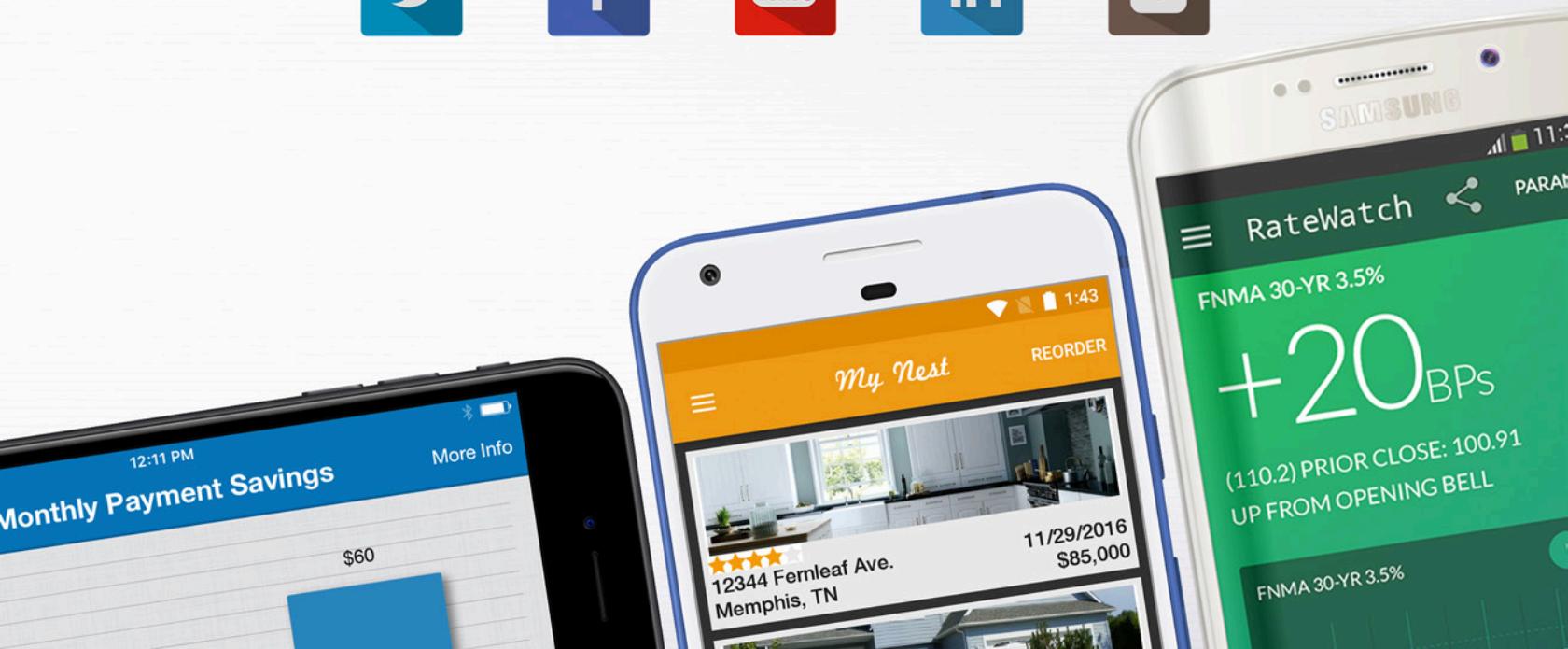
CONTACT SUPPORT

We love to help! Let us know how we can support you in helping families make confident mortgage decisions.

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THE MORTGAGECOACH
TOTAL COST ANALYSIS

RATEWATCH

My Nest