

LENDING WITHOUT LIMITS

ORIGENCE | **RUL**

ORIGENCE

Agenda

Introductions

Company Overview

Who Are We

Meet Your Team

Origence Platform

Restricted-Use License Program

Tech Compliances & API Strategy

Platform Demo

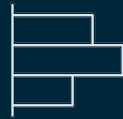
Benefits of the RUL Program

The Origence Difference

END-TO-END LEADING TECHNOLOGY

Platform & Solutions

OUR VISION IS TO CREATE ULTIMATE MORTGAGE ORIGINATION EXPERIENCE.



Platform developed over 9 years

\$75 million in investment



Acquisition completed Fall of 2018

Product launched Summer of 2019



Rated 'Best in Class' automation and
workflow by Stratmor Advisory Group

ORIGENCE

Who We Are

Developing lending technology platforms and solutions designed to evolve with the rapidly changing lending landscape.

551 Total Employees

250+ Mortgage Platform Team Members

115 Shareholders

1,200 Financial Institution Clients

2020 Performance (all loan types)

\$44 Billion in Funded Loans

1.9 Million Loans Processed

Performance to Date (all loan types)

\$368 Billion in Funded Loans

16.8 Million Loans Processed

MORTGAGE PLATFORM

Leadership Team



Michael Farris

VP, Senior Mgt. Team
Member

15 Years Tech/Compliance
Experience Pierson
Patterson, Digital Docs Logo



Andrew Weiss

VP, Platform Strategy

9 Years FNMA Advanced
Strategy Experience
Stratmor Advisory Group,
New Penn, BoA Logo



Susan Hartsock

Sr. Director Of Alliance
Partnerships

30 Years Leadership
Experience Mountain West
Financial, MISMO Board
Logo



Crystal Bauer

Title

9 Years Financial Tech
Experience New American
Funding, Greenlight Financial
Logo



Ray Jandga

SVP Of Development

25 Years Leadership
Experience SMT Logo

Pain Points

Unfortunately, many organizations are seemingly siloed between two options to achieve an ideal level of customization:

- Piece together different technologies with varying disparities & minimal customization
- Engineer an origination platform from the ground up

Member Experience Demands

Difficult to meet the evolving expectations of today's digital borrowers

Sub-Optimal Pull-Through

Lenders only close a fraction of the loans they receive

Decreasing Efficiencies

Complex processes and lack of automation decreases productivity and efficiency

OUR SOLUTION

A New Mortgage Experiance

A Better Member Experiance

We reimagined the member experiance, from point-of-sale to closing, by streamlining and automating the member lending journey.

Increased Pull-Through Rates

Integrated CRM and lead management with Mortgage POS and LOS to help keep members on track and increase purchase close rate.

Increased Operational Efficiencies

Increased efficiency through automation, with a focus on cycle time reduction, staff productivity, and unified systems.

Raised Opportunities For Profitability

Opened up avenues of profitability by replacing manual steps in the origination process with an automated enterprise solution.

ORIGENCE

Restricted-Use License

With the Origence Restricted-Use License (RUL), you acquire full access to the enterprise platform codebase, giving your organization the ability to build its ideal mortgage origination system using Origence's expert software building blocks.

Gain instant access to the tools, software and programs you need to drive success, create strategic differentiators and relinquish fragmented technology.

Enhanced Control, Unlimited Flexibility

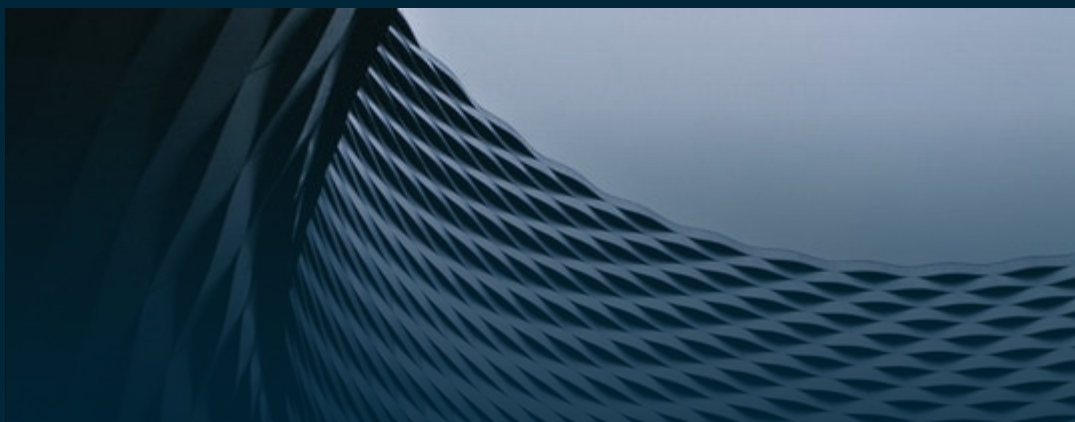
Configure, enhance, modify and customize the most expert features from the Origence platform

Low Risk

Shed the burden of inefficiency that comes from piecing together external programs or the costs and risk of building your own solution over the next five to seven years

High Reward

Unlock otherwise unattainable financial returns by improving business metrics (ex., effective cost of transactions) that would be otherwise unattainable with traditional programs

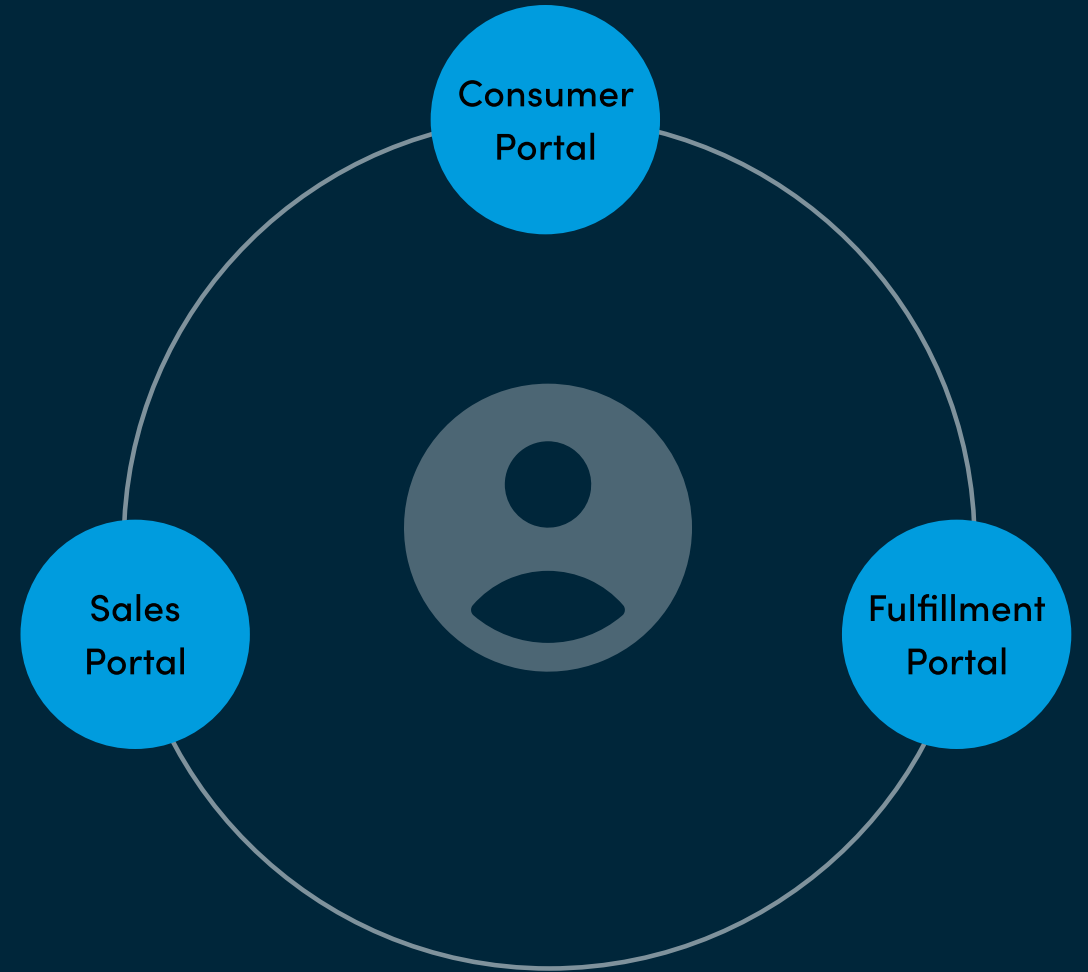


END-TO-END MORTGAGE

Origination Platform

Platform Overview

With the Consumer Portal, borrowers can quickly view all eligible loan options and have access to a number of application prefill capabilities and secure document processing that allow them to complete, submit and expedite their loan application.

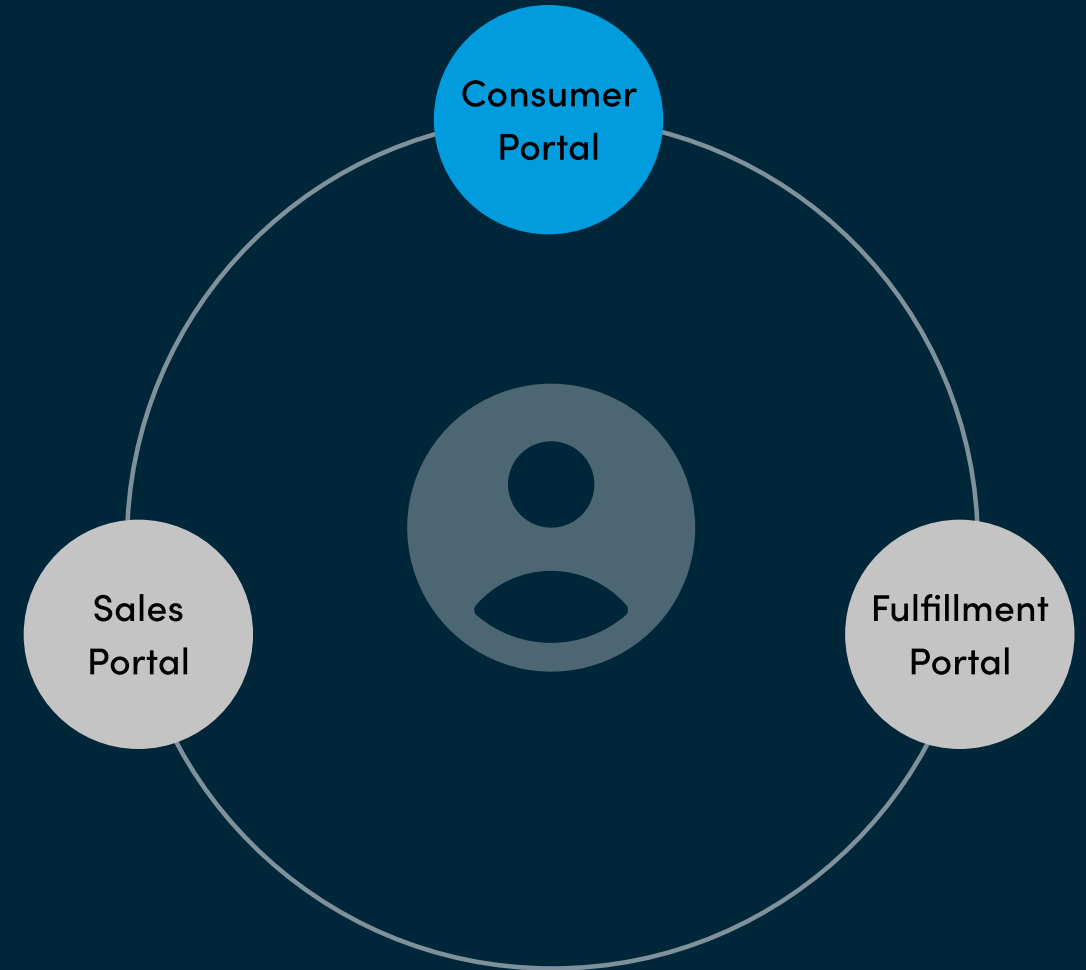


END-TO-END MORTGAGE

Origination Platform

Consumer Portal

With the Consumer Portal, borrowers can quickly view all eligible loan options and have access to number of application prefill capabilities and secure document processing that allow them to complete, submit and expedite their loan application.

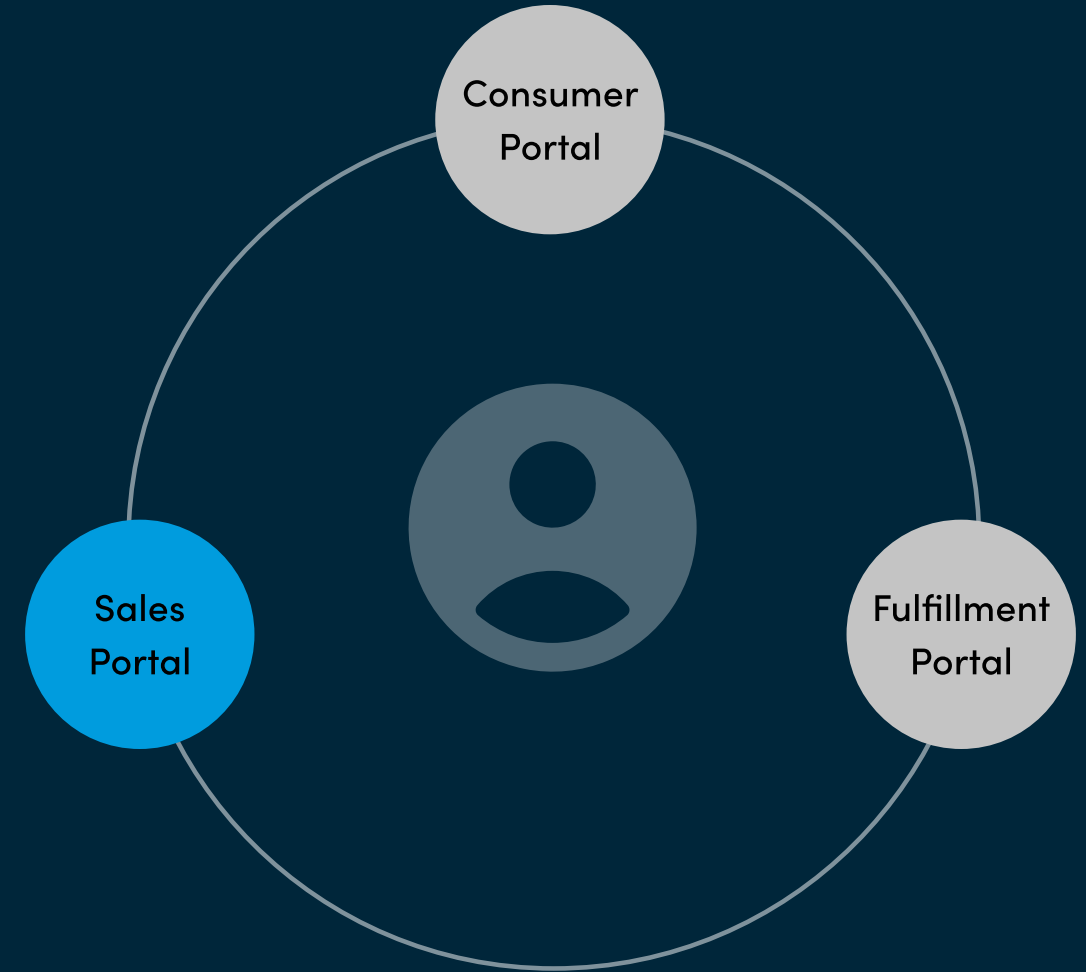


END-TO-END MORTGAGE

Origination Platform

Sales Portal

Designed to meet the needs of your loan officers, assistants or anyone else in the sales organization, the Sales Portal provides robust pipeline management tools that cover the entire spectrum with advanced customer engagement capabilities to ensure optimized pull-through from lead to prospect and from prospect to applicant. Also, delineated workflows to create the optimum loan manufacturing process.

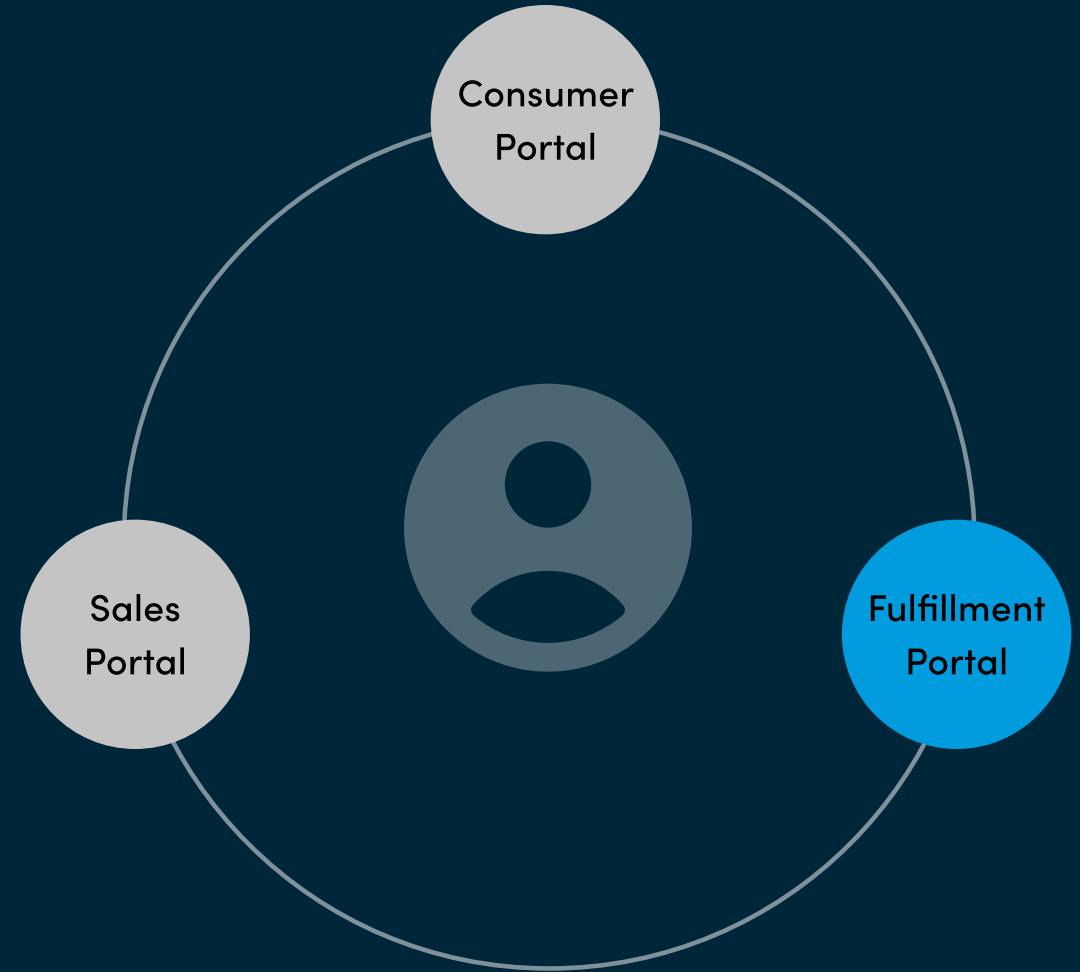


END-TO-END MORTGAGE

Origination Platform

Fulfillment Portal

From innovative automation to simplified workflow configuration to delineated workflows that create the optimum loan manufacturing process, the Fulfillment Portal allows lenders to significantly reduce cycle time, increase productivity and transform loan production.



ORIGENCE

API-First Strategy

Developed with an API-first strategy, the Origence Mortgage Platform lets you easily build a better lending experience utilizing strategic integrations and connectivity. Origence gives you the freedom to:

- Leverage our extensive and growing set of pre-integrated third-party services
- Create new integrations through our API set

Supporting Graphic Here



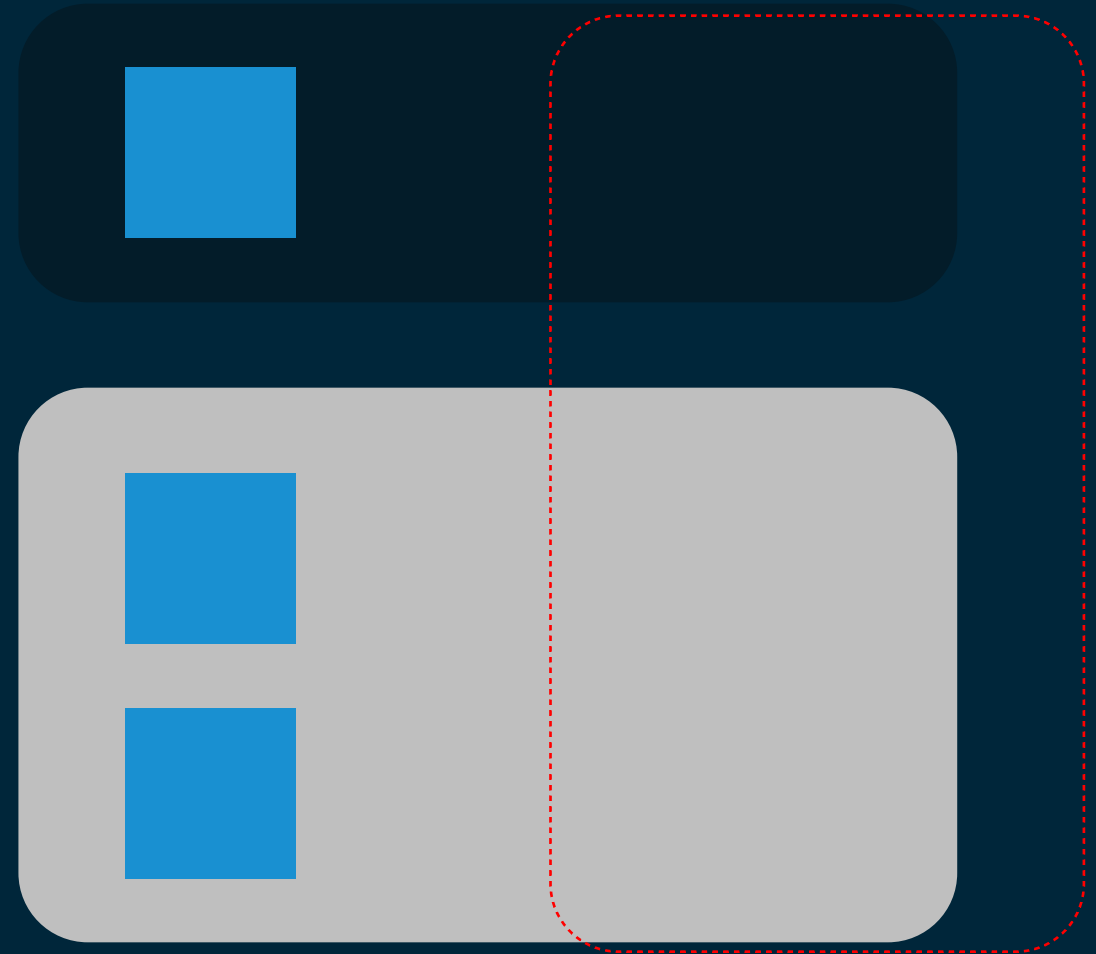
ORIGENCE MORTGAGE PLATFORM

IN ACTION

ORIGENCE

Mortgage Platform

- Bullet point here
- Bullet point here
- Bullet point here
- Bullet point here



Supporting Graphic Here

LEADING TECHNOLOGY

Customized to You

Drag-And-Drop Workflow Creation

- Configurable event-based workflows
- Flexible rule automation and process orchestration

Document Processing & Data Validation

- Automation of document and service ordering—Credit, VOI,, VOA, VOE 4506T, and other verifications
- Document-to-data transformation—OCR,ADR and machine learning

Resource Optimization

- Automated task assignments to optimize resources usage
- Team-wide work-load and skill-based resourcing filters

Simplified Configuration & Orchestrated Tools

- Ongoing development of administration tools
- Specialized, flexible processes based on loan data
- Fine-grained control without additional programming

Leading-Edge Technology

- Hosted in Microsoft Azure
- web-based, cloud-enabled software
- easy API integration and API development portal
- Angular-based UI widgets
- reusable frameworks and enterprise components

YOUR UNIQUE MORTGAGE

Lending Software

Conceived after TRID, Origence has created an end-to-end mortgage origination platform that transforms the traditional origination experience.

Today, Origence is driven by the idea that a single origination platform for all loan types can offer an improved experience for borrowers and drive profits, efficiency and productivity for lenders.

The Origence Restricted-Use License frees you from inefficient, fragmented technology and places you in control of determining how to manufacture a loan and create the ultimate origination experience.

Supporting Graphic Here



ORIGENCE

Why RUL?

Enhanced Control, Unlimited Flexibility

Configure your borrower and lender experience to meet your team's unique needs.

Low Risk

Eliminate the high costs and risk of failure associated with piecing together external programs or building an origination platform from the ground up.

High Reward

The effective cost of transactions is substantially less than that of a standard transactional model—offering a savings of up to hundreds of millions of dollars.

Customer Support

Dedicated team of mortgage industry experts to address your support needs

Built For Today, And Tomorrow

Receive our already best-in-class platform alongside the continued benefits of its ongoing evolution through regular system maintenance and updates

ORIGENCE

Why RUL?

Thoughtfully-designed calcs graphic

LONG-TERM

Partner for Success

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

CUSTOMER

Testimonial

“ Lorem ipsum dolor sit amet, consectetur
adipiscing elit, sed do eiusmod tempor
incididunt ut labore et dolore magna aliqua.”

Name Here

QUESTIONS?

ORIGENCE | **RUL**