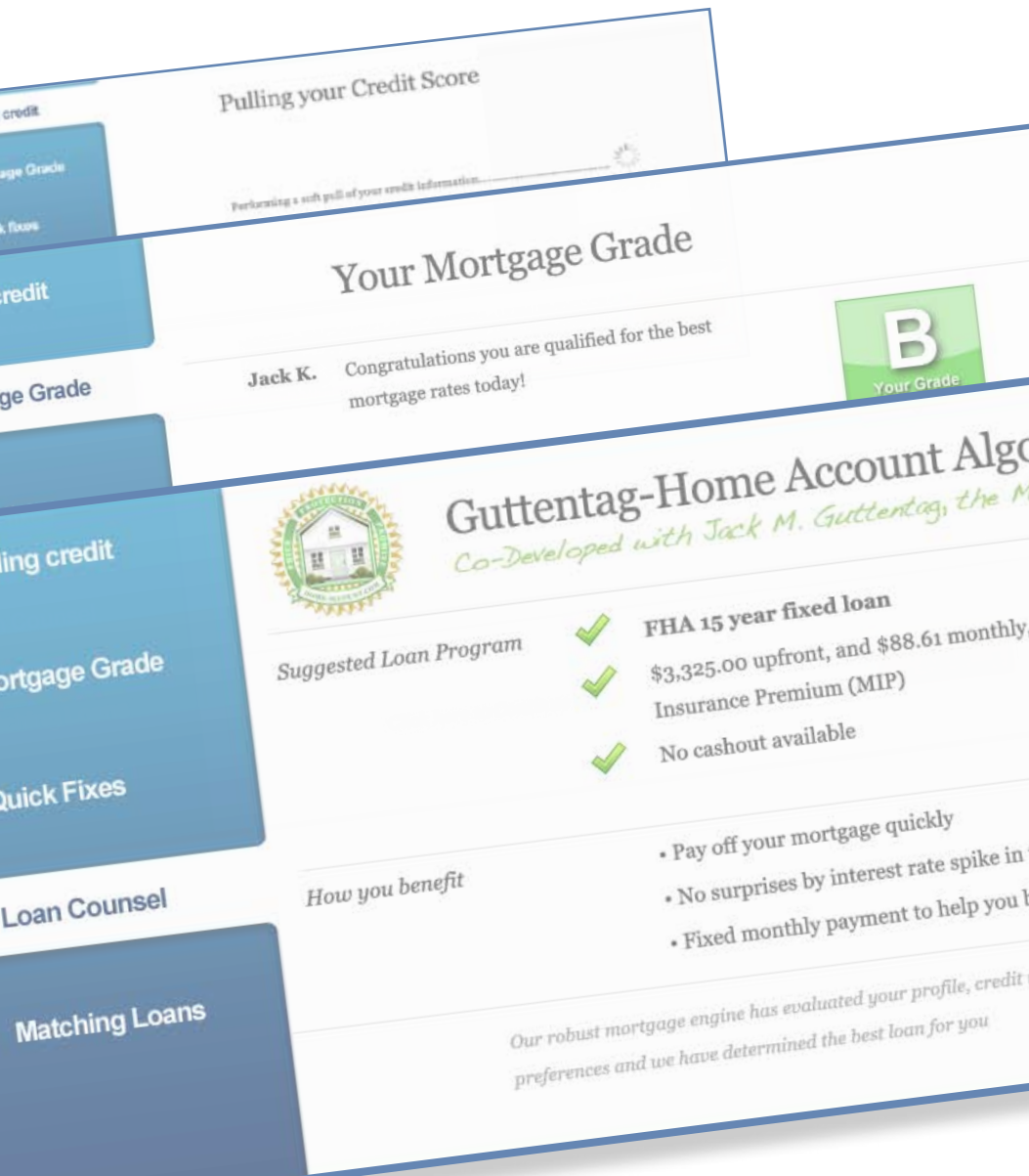




1 Enter Info
Borrower answers series of questions; establishing their financial status and 'personality'



1. Lender Underwriting

Lenders provide qualification criteria and borrower credit is soft-pulled from Experian

2. Mortgage Grade

Borrower preferences are analyzed to determine personalized Grade & Score

3. Application Quick Fixes

Tips to help borrowers raise their mortgage qualifications immediately

4. Guttentag-HA Loan Counsel

Suggests what sort of refinancing is best for each borrower's situation

5. Match to Lenders

Shows each lender's latest interest rates, monthly payments and fees

6. TrueCost Analysis

Calculates principal, interest, fees, insurance and savings over the life of each loan.

7. Rate/Point Optimization

Borrowers trade off points vs the rate to best reflect their specific desires

2 Select Loan
Borrower clicks RateLock and detailed financial info is shared with selected lender

