



Coheus Gold

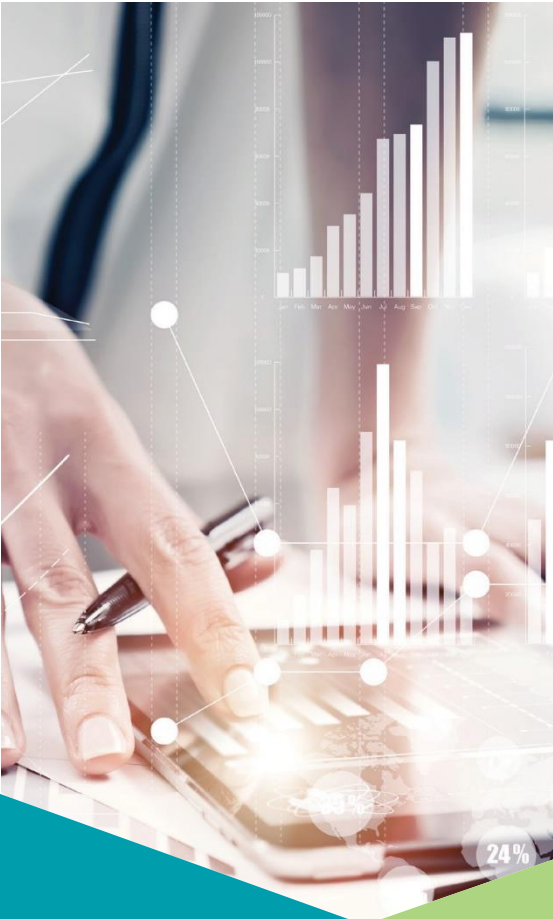
Domain Knowledge *and* Simplicity are Engineered In

Maximize your Encompass® investment.

Confidential, proprietary and copyrighted information of TVMA Inc. (trading as Teraverde) and Teraverde Financial LLC. This information is provided specifically to the company listed in the cover letter to this Document only for the purpose of evaluating Teraverde solutions. No other use is authorized nor permitted.

Maximize your Encompass® Investment with Coheus®.

Your Encompass LOS holds data on each of your loans. Hidden gems of information on your clients, loan products, credit metrics and each of your employees and originators that touch each loan. Turn that vast amount of data in Profit Intelligence with Coheus. Domain knowledge and simplicity of use mean immediate Return on Investment.



*Experience the
Coheus
Difference.*

Mortgage Domain Knowledge Built In

Coheus has mortgage domain knowledge engineered into each Application. Coheus includes the best ways to evaluate specific elements of your book of business, your employee team, your investors and warehouse bank is included.

This domain knowledge is derived from over 100 top CEOs in the lending business, as well as Teraverde's team of accomplished lenders.

No need to accept a competitor product that requires an analyst trained in writing reports. Or can't answer anything beyond your basic questions. That's why Coheus provides Return on Investment as soon as you log in.

Simplicity in design means if you can use a mobile device or tablet, you can use Coheus. Point, click and learn! Simplicity means adoption by your team.

One-Day to ROI using Encompass APIs or DataConnect®

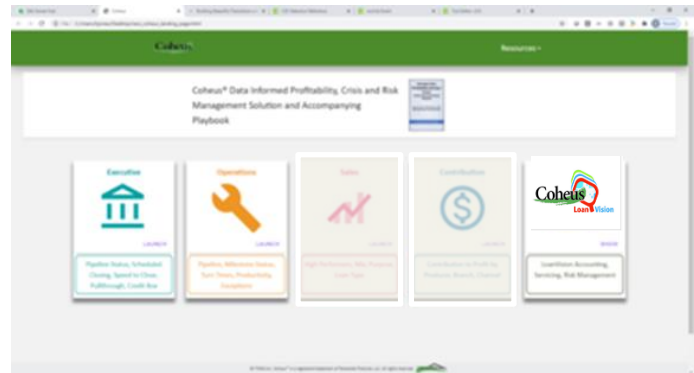
That's right. One day! We connect Coheus to Encompass via APIs or DataConnect and your data active in Coheus.

Our Coheus Connector is an included smart configurator that allows fast configuration of your custom fields, milestones and organization structure. That means by the end of Day One, Coheus is configured to your specific company's Encompass instance.

You and your team can go to work on speed to close, turnaround times, employee productivity, originator performance and pull through, fallout minimization, ensuring accurate data, delving into the treasure trove of data locked within your Encompass LOS. With point and click simplicity, and easy ad-hoc reporting without the need for a coder or technical analyst. All available at the end of day one, and every day thereafter.

Coheus delivers Profit Intelligence on Day One following install. Coheus is a Cloud-Based System that is fully integrated into Encompass. Here's what you get:

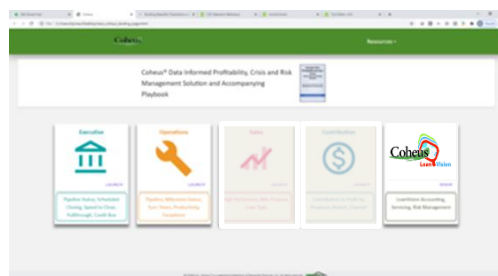
Coheus Platinum Includes Executive, Operations, Sales and Contribution at Installation:



- The **Coheus Portal** includes easy access to each Application, as well as our proprietary Playbook. The Playbook covers the domain knowledge built into Coheus. The Playbook is included in both written and video formats for ease of use.
- **Executive** includes profit intelligence that senior executives want, in a simple curated fashion. Executive includes over twenty frames of critical domain knowledge loaded with your company's data.
- **Operations** serves your senior operations team empowers your team with loan, employee, credit box, turnaround, productivity, warehouse and investor data and metrics. Presented in a simple fashion. And your team can go from company enterprise information to loan-level detail with easy point and click functionality.
- **Loan Vision Accounting** provides non-financial executives with easy to access and easy to use reporting for P&L, variances, comparisons to prior months, quarters and years, access to financials by branch and per average loan. All with the easy to use Coheus user experience interface.
- **Specialty Apps** are valuable optional add-ons, such as Servicing and Risk Management data informed solutions.
- Domain knowledge engineered in means you get actionable intelligence immediately.
- Sales and Contribution Apps are optional additions to Coheus Gold.



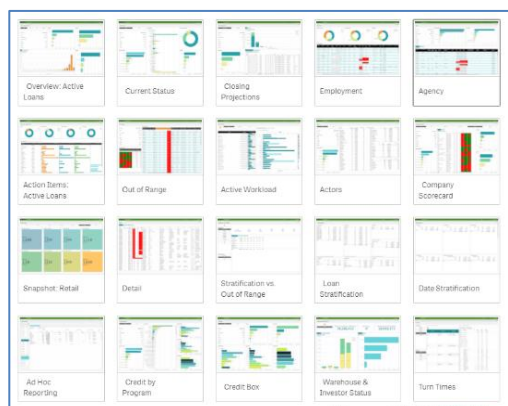
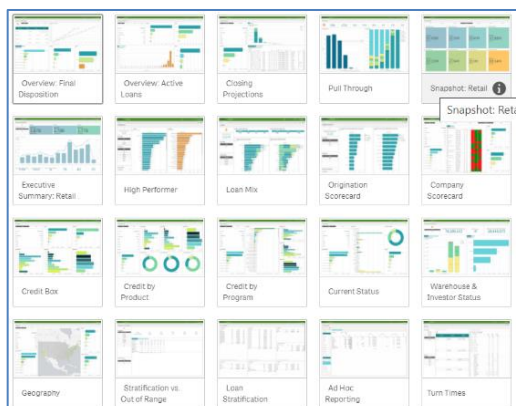
Here's What You Get on Day One – Instant Data-Informed ROI



Executive App

Operations App

LoanVision App



What's Included?

The tables below list the included technical functionality as well as a summary of the current Coheus Applications and the App's content. Feedback from users means Coheus is under continuing development and the specific contents of an application may change from time to time. This means ongoing additions of domain knowledge enhance Coheus on a regular basis.

| INCLUDED FUNCTIONALITY: | APPLICATIONS INCLUDE: | | | |
|---|----------------------------------|---|--|---|
| Coheus Connector | Executive | | Operations | |
| Encompass API or Data-Connect to Coheus API | Loan Final Disposition Overview | ✓ | Active Pipeline Overview | ✓ |
| Coheus Configurator so Coheus easily handles your Encompass Custom Fields, Milestones, and Organization Structure | Active Pipeline Overview | ✓ | Closing Projections and Detail | ✓ |
| Data Dictionary | Closing Projections and Detail | ✓ | Current Loan Status by Milestone | ✓ |
| Data Visual Map of your configuration | Pull Through | ✓ | Employment Data | ✓ |
| Milestones | Loan Life Cycle Snap-Shot | ✓ | Agency AUS and Other Data | ✓ |
| Security | Executive Retail Summary | ✓ | Active Loan Detail Analyzer | ✓ |
| Active Directory Access for each control of users and user permissions | High Performing Originators | ✓ | "Out of Range" Data Accuracy Widget | ✓ |
| Data Mapping PII Controls so you can prevent any PII information from entering Coheus | Originator Loan Mix | ✓ | Active Workload | ✓ |
| Other Features | Origination Scorecard | ✓ | Active Workload | ✓ |
| Point and Click Simplicity | Company Scorecard | ✓ | Turnaround Times by Actors | ✓ |
| No Programmers, Developers or Coders required | Credit Box | ✓ | Company Scorecard, Retail Snapshot and Loan Detail | ✓ |
| Your Encompass Admin can configure Coheus with a simple Encompass configuration tool included with Coheus | Credit Box by Loan Program | ✓ | Stratification, Ad Hoc and Other Data Management Tools | ✓ |
| Domain Knowledge is Built-In. Over 50 relevant chapters of performance metrics built in on day one | Current Loan Status by Milestone | ✓ | Credit Box, Credit by Program, etc. | ✓ |
| Data accuracy monitoring included as "out of range" warning and "elevated" warning | Loan Folder Business Rules | ✓ | Warehouse, Investor and Loan Turn Times | ✓ |
| Training on demand videos included on navigation, and subject matter | Warehouse Status | ✓ | | |
| On-demand training authored by best-selling author and long-time industry CEO, credentialed as both a CMB and CPA | Geographical Insights | ✓ | LoanVision App | ✓ |
| Coheus Connector Administrator Guide included | "Out of Range" Data Analyzer | ✓ | 13 Month Rolling P/L | |
| | Loan Stratification | ✓ | Month/Quarter/Year to Date Comparison P/L | |
| | Ad-Hoc Reporting | ✓ | Variance Comparison P/L with Graphics | |
| | Turn Around Times | ✓ | Per Loan P/L with Graphics | |
| | | | Month and Prior Month Variance with Graphics | |
| | | | | |
| | | | | |
| | | | | |



Profit Intelligence...Simplified

Coheus is an Executive and Managerial Solution that transforms data into profit intelligence for your business.

Coheus helps Executives uncover hidden insights, productivity and profitability opportunities in a data informed manner.

Stop sifting through endless data and detailed reports that obscure opportunities rather than illuminate opportunities.

Designed for Executives. Simplicity and speed in use, intuitive design with domain knowledge engineered in. Coheus speaks your language!



Order Coheus Today!

805 Estelle Drive - Suite 111 - Lancaster PA 17601

www.teraverde.com