

Teraverde® Lock Desk Data Comparison Bot for Encompass®

Lock Desk Data Comparison Bot

- **What it Does:** The Lock Desk Data Comparison Bot helps loan officers, disclosure desk, processors, and other authorized personas to see:

Lock Request Data	Lock Confirm Data	Current Loan Data
THERE ARE DIFFERENCES!		
Borrower Information	Borrower Information	Borrower Information
Borrower First Name Rick Middle Last Name Grimes Suffix SSN 251-25-4122	Borrower First Name Rick Middle Last Name Grimes Suffix SSN 251-25-4122	Borrower First Name Ricky Middle Last Name Grimes Suffix SSN 251-25-4122
Co-Borrower	Co-Borrower	Co-Borrower
First Name Middle Last Name Suffix SSN	First Name Middle Last Name Suffix SSN	First Name Middle Last Name Suffix SSN
Subject Property Information	Subject Property Information	Subject Property Information
Address The Woods City Atlanta State GA Zip 30301 Property Type Detached Purchase Price 250,000.00 Appraised Value 250,000 No Units 1 Loan-to-Value Ratios LTV 80.000 % CLTV / TLTV 92.000 %	Address The Woods City Atlanta State GA Zip 30301 Property Type Detached Purchase Price 250,000.00 Appraised Value 250,000 No Units 1 Loan-to-Value Ratios LTV 80.000 % CLTV / TLTV 92.000 %	Address 123 The Woods City Atlanta State GA Zip 30301 Property Type Detached Purchase Price 280,000.00 Appraised Value 280,000 No Units 1 Loan-to-Value Ratios LTV 80.000 % CLTV / TLTV 90.714 %
Transaction Details	Transaction Details	Transaction Details
Loan Amount 200,000.00 PMI, MP Financed Total Loan Amount 200,000.00 Purpose of Loan Purchase Purpose of Refinance Loan Term (Due In) 360 Months Amortization Term 360 Months Interest Only Months Occupancy PrimaryResidence Loan Type Conventional Lien Position FirstLien Amortization Type Fixed Interest Rate 4.250 Credit Score 720 Loan Program Name Conventional Fixed AUS Recommendation Approve/Eligible	Loan Amount 200,000.00 PMI, MP Financed Total Loan Amount 200,000.00 Purpose of Loan Purchase Purpose of Refinance Loan Term (Due In) 360 Months Amortization Term 360 Months Interest Only Months Occupancy PrimaryResidence Loan Type Conventional Lien Position FirstLien Amortization Type Fixed Interest Rate 3.250 Credit Score 720 Loan Program Name Conventional Fixed AUS Recommendation Approve/Eligible	Loan Amount 224,000.00 PMI, MP Financed Total Loan Amount 224,000.00 Purpose of Loan Purchase Purpose of Refinance Loan Term (Due In) 360 Months Amortization Term 360 Months Interest Only Months Occupancy PrimaryResidence Loan Type Conventional Lien Position FirstLien Amortization Type Fixed Interest Rate 3.250 Credit Score 720 Loan Program Name Conventional Fixed AUS Recommendation Approve/Eligible
Investor Name	Investor Name	Investor Name
Loan Documentation Type FullDocumentation Escrow Account / Impound Types N Impounds Waived 1st Adj. Change % Annual Change % Life Cap % 0.000 ARM Margin Prepay Penalty N Buydown	Loan Documentation Type FullDocumentation Escrow Account / Impound Types N Impounds Waived 1st Adj. Change % Annual Change % Life Cap % 0.000 ARM Margin Prepay Penalty N Buydown	Loan Documentation Type FullDocumentation Escrow Account / Impound Types N Impounds Waived 1st Adj. Change % Annual Change % Life Cap % 0.000 ARM Margin Prepay Penalty N Buydown

- Current Locked Loan Data
- Changed Locked Loan Data
- Original Locked Loan Data

All Data Changes are highlighted in **Red** for easy visual highlights and quick review of the loan file.

• **Why It's Important:** Teraverde's Comparison Bots help ensure your loan team immediately sees any data that has changed within the loan and draws their attention to the changed data. This speeds throughput and reduces errors.

• **How Does It Increase Productivity?** Your team immediately sees what's changed, and every changed data element is highlighted in **Red**. Quickly see what's changed as soon as you open the Data Comparison Bot and get to work on the right data at the right time.

• **Does the Bot Integrate with Other Teraverde Products?** Absolutely. The Lock Desk Data Comparison Bot is fully integrated with SpeedPath®, the LE/CD Data Comparison Bot, the Underwriting Data Comparison Bot and all other Teraverde Productivity Solutions.

• **What's Included?** The Lock Desk Data Comparison Bot licensed code, Installation Guide and Administrator's Guide.

Pricing:

Lenders closing > 2,000 loans per year: \$3,750 single payment
 Lenders closing < 2,000 loans per year: \$2,500 single payment

Annual maintenance after first year is 10% of purchase price, billed annually and covers periodic updates of the product.

