

# Teraverde® Locked Loan Revenue Leakage Bot for Encompass®

## Lock Loan Revenue Leakage Bot

- **What it Does:** The Locked Loan Revenue Leakage Bot helps lock desk, processors, underwriters and other authorized personas to see a history of locked loan data and factors affecting Loan Level Price Adjusters at various points during the loan process.

All Data Changes are highlighted in **Red**

- **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 is especially important when missed or incorrect LLPAs can affect profitability through lock loan revenue leakage. The tool helps 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 and get to work on the right data at the right time.
- **Does the Bot Integrate with Other Teraverde Products?** Absolutely. The Underwriting Data Comparison Bot is fully integrated with all other Teraverde Productivity Solutions.
- **What's Included?** The Underwriting 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.

**THERE ARE DIFFERENCES!**

Column 1 - Lock Request	Column 2 - Lock & Confirm	Column 3 - Closing	Column 4 - Update Sell	Column 5 - Summary Data	Current Loan Data
Investor: <input type="text"/>	Investor: Freddie Mac	Investor: Freddie Mac	Investor: Freddie Mac	Investor: Freddie Mac	Investor: Freddie Mac
Loan Amount: 151,500.00	Loan Amount: 151,500.00	Loan Amount: 151,500.00	Loan Amount: 151,500.00	Loan Amount: 151,500.00	Loan Amount: 151,500.00
2nd Lien: <input type="text"/>	2nd Lien: <input type="text"/>	2nd Lien: <input type="text"/>	2nd Lien: <input type="text"/>	2nd Lien: <input type="text"/>	2nd Lien: <input type="text"/>
LTV: 100,000	LTV: 75,000	LTV: 75,000	LTV: 75,000	LTV: 75,000	LTV: 75,000
CLTV: 100,000	CLTV: 75,000	CLTV: 75,000	CLTV: 75,000	CLTV: 75,000	CLTV: 75,000
Loan Term: 360	Loan Term: 360	Loan Term: 360	Loan Term: 360	Loan Term: 360	Loan Term: 360
Credit Score: <input type="text"/>	Credit Score: <input type="text"/>	Credit Score: <input type="text"/>	Credit Score: <input type="text"/>	Credit Score: <input type="text"/>	Credit Score: <input type="text"/>
Lock Period: <input type="text"/>	Lock Period: 60	Lock Period: 60	Lock Period: 60	Lock Period: 60	Lock Period: 60
Amort Type: Fixed	Amort Type: Fixed	Amort Type: Fixed	Amort Type: Fixed	Amort Type: Fixed	Amort Type: Fixed
Occupancy Type: Primary/Residence	Occupancy Type: Primary/Residence	Occupancy Type: Primary/Residence	Occupancy Type: Primary/Residence	Occupancy Type: Primary/Residence	Occupancy Type: Primary/Residence
Loan Purpose: Purchase	Loan Purpose: Purchase	Loan Purpose: Purchase	Loan Purpose: Purchase	Loan Purpose: Purchase	Loan Purpose: Purchase
No. of Units: 1	No. of Units: 1	No. of Units: 1	No. of Units: 1	No. of Units: 1	No. of Units: 1
Doc Type: FullDocumentation	Doc Type: FullDocumentation	Doc Type: FullDocumentation	Doc Type: FullDocumentation	Doc Type: FullDocumentation	Doc Type: FullDocumentation
Escrows Waived?: <input type="text"/>	Escrows Waived?: Not Waived	Escrows Waived?: Not Waived	Escrows Waived?: Not Waived	Escrows Waived?: Not Waived	Escrows Waived?: Not Waived
LPM: <input type="text"/>	LPM: <input type="text"/>	LPM: <input type="text"/>	LPM: <input type="text"/>	LPM: <input type="text"/>	LPM: <input type="text"/>
ARM Life Cap: <input type="text"/>	ARM Life Cap: <input type="text"/>	ARM Life Cap: <input type="text"/>	ARM Life Cap: <input type="text"/>	ARM Life Cap: <input type="text"/>	ARM Life Cap: <input type="text"/>
Orig./Discount (%): <input type="text"/>	Orig./Discount (%): <input type="text"/>	Orig./Discount (%): <input type="text"/>	Orig./Discount (%): <input type="text"/>	Orig./Discount (%): <input type="text"/>	Orig./Discount (%): <input type="text"/>
Total Price Adj: 1.1250000000	Total Price Adj: 1.0000000000	Total Price Adj: 1.0000000000	Total Price Adj: 1.0000000000	Total Price Adj: 1.0000000000	Total Price Adj: 1.0000000000
Initial Lock Request Date: //	Lender Credit (\$): <input type="text"/>	Lender Credit (\$): <input type="text"/>	Lender Credit (\$): <input type="text"/>	Lender Credit (\$): <input type="text"/>	Lender Credit (\$): <input type="text"/>
<b>Pricing Snapshot</b>	<b>Closing Snapshot</b>	<b>Update Sell Snapshot</b>	<b>Purchase Advice Snapshot</b>		
LD Gross Price (bps): 102.1250000000	Corp Gross Price (bps): 103.0000000000	Corp Gross Price (bps): 103.0000000000	Corp Gross Price (bps): 103.0000000000	Corp Gross Price (bps): <input type="text"/>	Corp Gross Price (bps): <input type="text"/>
Corp Gross Price (bps): 103.0000000000	Corp Gross Price (\$): <input type="text"/>	Corp Gross Price (\$): <input type="text"/>	Corp Gross Price (\$): <input type="text"/>	Corp Gross Price (\$): <input type="text"/>	Corp Gross Price (\$): <input type="text"/>

