



AI	1,822 (-35)	WWE	890 (-20)
MBC	3,605 (+210)	LJH	9,542 (-128)
YBV	3,204	MJB	2,609 (+35)
QMN	5,211 (+156)	MMJ	7,100 (-60)
WFF	712 (+12)	HJM	134 (+5)

Coheus™

Profit Intelligence...*Simplified*

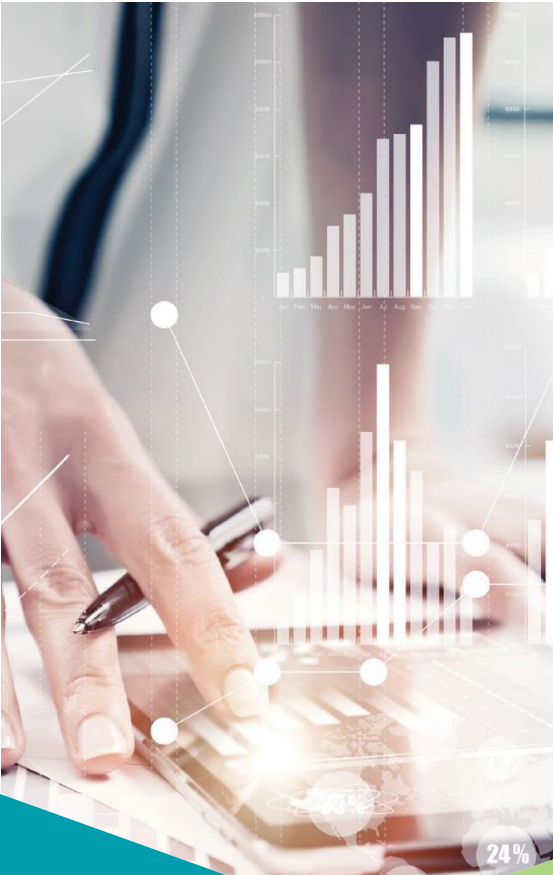


Coheus® One Solution

Make the Best Business Decisions When Those Decisions
are Powered by Coheus® OS

Maximize Encompass® Effectiveness with Coheus® OS.

Add the fully integrated Encompass Task Management, Service Level Management, Data Change Management and Tracking capabilities. Turn that vast amount of data into valuable knowledge and uncover profit and productivity improvement opportunities. All in one simple solution. Ready to go within 48 hours after you execute the Coheus OS Services Agreement and provide access credentials.



*Experience the
Productivity of
Coheus OS for
Encompass!*

SpeedPath Task and Service Level Management.

SpeedPath® is an integrated part of Coheus OS. Task and Service Level Management helps your front line team meet your customer experience design. The Task and Service Level Exception Viewer helps your front line team self-manage each loan to company service level requirements. The Viewer is always available on the desktop and shows “Yellow” status of a task or service level that is danger of failing, and “Red” for failed task and services levels.

Loan Number	Status	Borrower Last Name	Closing Date	Workflow Path
TEST180800071	Caution	Testers		Fast Purchase
TEST180200034	Behind schedule	Demo	03/15/2018	Fast Purchase
180800069	Behind schedule		09/15/2018	Refi
TEST180900077	Behind schedule	RBPTMORTGAGE		Fast Purchase
TEST180900078	Behind schedule	Tintin		Fast Purchase
TEST2008195011	Behind schedule	Grime		Purchase
TEST180900074	Behind schedule	Rbptmortgage		
431524	Behind schedule	Kujo	05/10/2019	Purchase
testiv	Behind schedule	West	03/30/2020	Refi
TEST2004195003	Behind schedule	Park		Fast Purchase
TEST2008195006	Behind schedule	TVMA		Fast Purchase

Coheus is Engineered with Industry Domain Knowledge

Coheus has mortgage domain knowledge built in. Coheus includes industry-leading models to evaluate specific elements of your book of business, your employee team, your investors and warehouse bank.

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

No developers or other technical resources are required. Coheus is fully developed the first time you use it. That's the power of mortgage domain knowledge being built in. Coheus is ready to provide Return on Investment immediately.

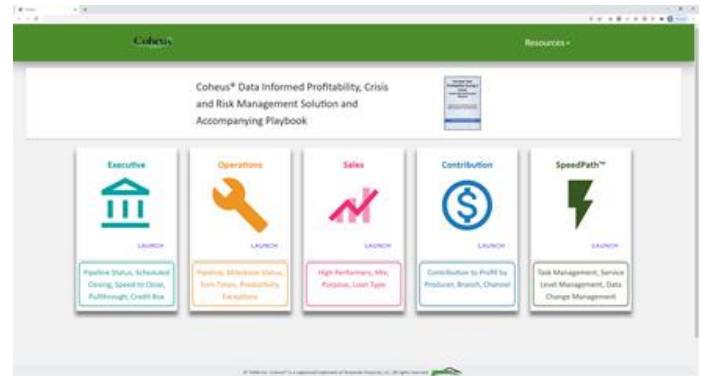
Simplicity in design means if you can use a mobile device or tablet, you can use Coheus. Point, click and explore! Simplicity means rapid adoption by your team.

Coheus OS Task, Service Level and Data Change Management together with Data Informed Productivity and Profit Intelligence are fully integrated with Encompass.

Here's what you get:



Coheus OS



The **Coheus OS Portal** includes easy access to each Application (listed below), as well as our proprietary Playbook. The Playbook explains 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. Coheus 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.
- **Sales** lets your origination management team get a near real time look at each originator on their team, their performance, pull-through and productivity.
- **Contribution** provides your executive team with loan level revenue detail at your 'buy price' to evaluate originators, and your 'sell price' to let you evaluate your secondary team. In near real time. Point and click simplicity with domain knowledge engineered in.
- **SpeedPath** includes SpeedPath Task, Service Level and Data Change Management features that helps your front line team meet your service level and customer experience requirements.
- **Specialty Apps** are optional, and include Servicing, Risk Management and Accounting.



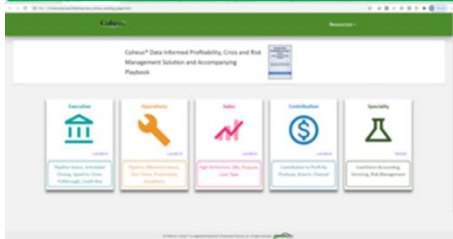
Here's What You Get on Day One – The Complete Solution

Coheus Portal

SpeedPath Loan Level Status

Exception Viewer

Data Change Management



Loan Number	Status	Business Unit Name	Change Date	Workflow Path
75571000001	Active	Finance	05/10/2018	Fast Pathway
75571000002	Active	Finance	05/10/2018	Fast Pathway
75571000003	Active	Finance	05/10/2018	Fast Pathway
75571000004	Active	Finance	05/10/2018	Fast Pathway
75571000005	Active	Finance	05/10/2018	Fast Pathway
75571000006	Active	Finance	05/10/2018	Fast Pathway
75571000007	Active	Finance	05/10/2018	Fast Pathway
75571000008	Active	Finance	05/10/2018	Fast Pathway
75571000009	Active	Finance	05/10/2018	Fast Pathway
75571000010	Active	Finance	05/10/2018	Fast Pathway

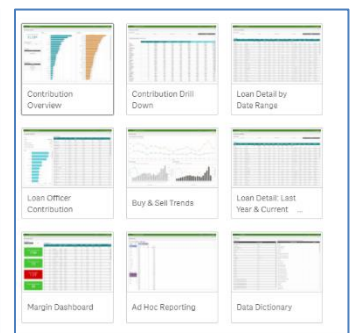
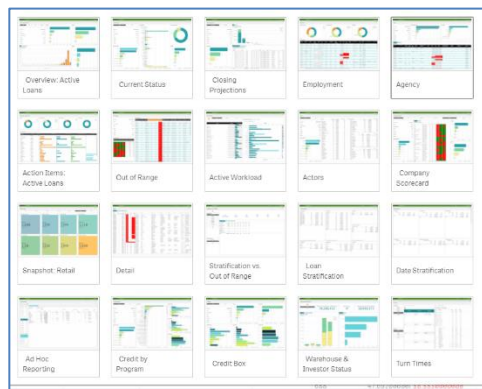
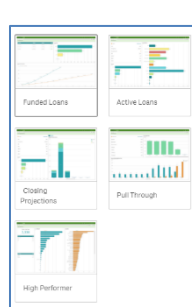
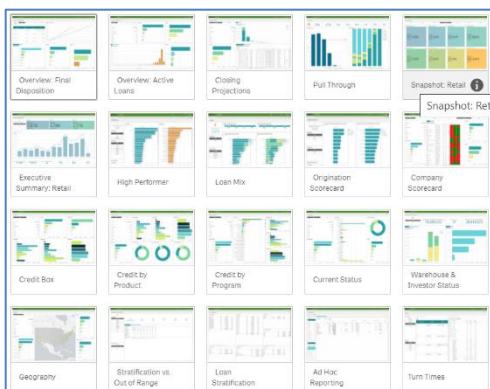


Coheus Executive App

Coheus Sales App

Coheus Operations App

Coheus Contribution App



Use Case Example – Triage Your Pipeline to Ensure Your Team Works on the Right Loans at the Right Time, with Accurate Data.

Give Your Team the Tools to ‘Triage your Pipeline’

Triage is a term of French origin meaning ‘to sort’. In the lending sense, triage means prioritizing loans by probability to close, probability to be sold without investor delays, and minimizing downstream risks of repurchase or indemnification. **It is prioritizing your team’s efforts to do the things necessary to make the right decisions on the right loans at the right time.**

How to minimize fallout? Traditional methods do not currently work as well as in more stable environments. In short, it’s assigning your resources to the loans that produce the highest revenue, have the highest probability to close *and* ensuring that the underlying loan data is complete and correct to speed investor funding and to reduce the risk of potential repurchase claims.

Triage starts with ensuring accurate data. For example, can you find all ‘out of range’ data in your pipeline right this instant?

Loan Number	Current Status	Current Milestone	Occupancy	Loan Type	Loan Purpose	Loan Term	Application Date	Loan Estimate Sent Date	Loan Amount	Interest Rate	FICO	LTV	DTI
20030083115	Active Loan	Disclosure	Primary Residence	Conventional	Ref No CO	360	3/16/2020	3/17/2020	271,000	3.375	0	69.487	42.383
20030083142	Active Loan	Disclosure	Primary Residence	Conventional	Ref No CO	360	3/16/2020	3/17/2020	119,000	4.875	0	79.333	31.382
20030082804	Application withdrawn	Started	Primary Residence	Conventional	Ref No CO	360	3/17/2020	-	361,000	3.500	0	95.000	21.735
20030082281	Active Loan	Submittal	Primary Residence	Conventional	Purchase	180	3/9/2020	3/9/2020	56,800	4.150	0	80.000	15.792
20010078967	Active Loan	Submittal	Primary Residence	FHA	Purchase	360	3/3/2020	3/5/2020	211,000	3.625	0	96.500	34.525
20030081964	Active Loan	Rev Qualify	99-Missing	No Data	Ref CO	0	1/26/2020	-	172,500	3.725	0	75.000	0.000
20020080137	Active Loan	Rev Qualify	99-Missing	No Data	Ref CO	0	1/13/2020	-	196,000	3.807	0	51.400	0.000
20030081863	Active Loan	Rev Final	Primary Residence	FHA	Ref CO	0	1/12/2020	-	175,695	3.382	0	66.300	0.000
20020080169	Active Loan	Started	99-Missing	No Data	Ref CO	0	2/3/2020	-	772,800	7.250	0	48.300	0.000
20010079424	Application denied	Started	Primary Residence	Conventional	Ref No CO	360	1/23/2020	-	320,000	4.000	0	83.117	17.683
15090074537	File Closed for Incompleteness	Started	Primary Residence	FHA	Ref No CO	360	1/14/2020	-	685,413	4.750	0	82.069	46.769
20010078883	Active Loan	Rev Qualify	99-Missing	No Data	Ref CO	0	12/19/2019	-	113,740	3.632	0	51.700	0.000
15120077833	Application denied	Started	Primary Residence	Conventional	Purchase	360	12/2/2019	-	155,200	4.875	0	95.299	46.719
15110077641	Application withdrawn	Started	Primary Residence	Conventional	Purchase	360	11/24/2019	-	116,600	4.500	0	96.300	29.908
15110077491	Application withdrawn	Started	Primary Residence	FHA	Purchase	360	11/28/2019	-	209,000	3.000	0	0.000	48.735
15090074133	File Closed for Incompleteness	Started	Primary Residence	Conventional	Ref No CO	360	11/18/2019	-	195,000	4.875	0	81.000	48.721
15110077238	File Closed for Incompleteness	Started	Primary Residence	FHA	Purchase	360	11/14/2019	-	794,566	3.375	0	96.500	45.259
15110077369	Loan Originated	Rev Shipping	Primary Residence	Ref CO	Ref CO	0	11/6/2019	-	204,282	4.202	0	58.200	0.000
15100075382	File Closed for Incompleteness	Rev Qualify	99-Missing	No Data	Ref CO	0	10/17/2019	-	124,950	3.456	0	59.300	0.000
15100075961	Active Loan	Rev Qualify	99-Missing	No Data	Ref CO	0	10/14/2019	-	313,500	4.000	0	62.700	0.000
15100075983	Loan Originated	Rev Shipping	Primary Residence	FHA	Ref CO	0	9/26/2019	-	81,880	4.200	0	71.200	0.000
15090074508	Loan Originated	Rev Shipping	Primary Residence	FHA	Ref CO	0	9/13/2019	-	181,760	3.950	0	71.000	0.000
15090074506	Loan Originated	Rev Shipping	Primary Residence	FHA	Ref CO	0	9/12/2019	-	206,410	4.100	0	68.200	0.000

Another step: Review the red highlighted data elements where LTV is greater than 97%, DTI is greater than 50% and FICO is less than 580. These highlights are designed to identify ‘layered risk’. Layered risk is where a loan has more than one risk element such as high LTV, High DTI or low FICO.

Use Coheus to export a list of all loans with ‘out of range’ and red highlighted data by application date, branch, loan officer, processor and other loan data and get it to your team to assign for review and action. Triage starts with ensuring accurate data. For example, can you find all ‘out of range’ data in your pipeline right this instant?

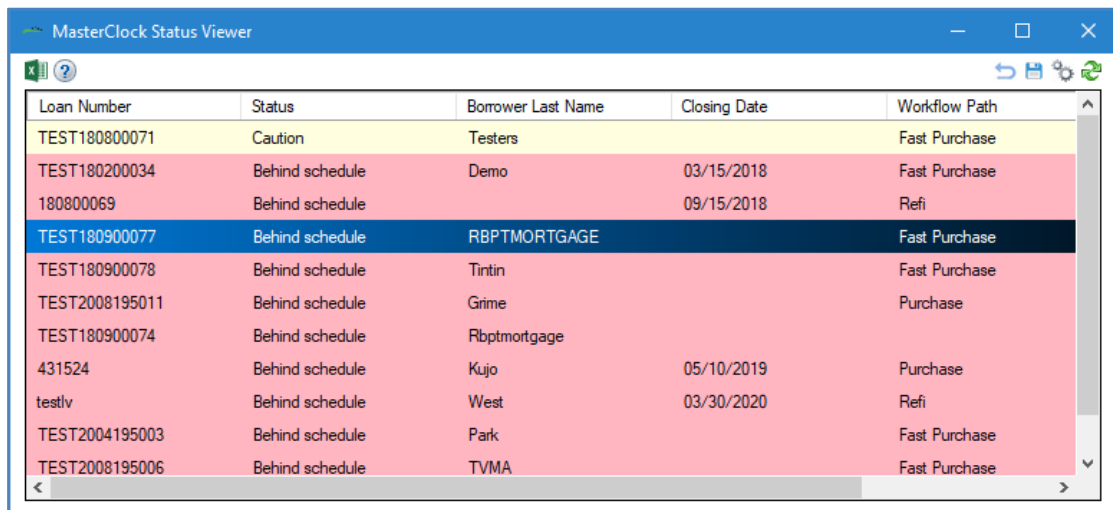
Help your team get loans right the first time.

Use Case Example – SpeedPath’s Task and Service Level Solution Helps Your Team Execute Flawlessly to Detect and Correct Loans at Risk of Service Level Failure

Keep Your Team Focusing on Service Levels... Whether Remote or in Your Office.

Every member of your team can begin their day with a visual display of all loans at risk of Service Level failure, or that have actually failed a service level.

All configured so the right people work on the right issues at the right time. The Service and Task Level Viewer is always available on each member of your team’s desktop. Each team member knows what loans need immediate attention, as every loan is configured to have a specific Workflow Path Service Level for each task.

A screenshot of the MasterClock Status Viewer application. It features a table with columns: Loan Number, Status, Borrower Last Name, Closing Date, and Workflow Path. The table lists several loans, with statuses like 'Caution' and 'Behind schedule'.

Loan Number	Status	Borrower Last Name	Closing Date	Workflow Path
TEST180800071	Caution	Testers		Fast Purchase
TEST180200034	Behind schedule	Demo	03/15/2018	Fast Purchase
180800069	Behind schedule		09/15/2018	Refi
TEST180900077	Behind schedule	RBPTMORTGAGE		Fast Purchase
TEST180900078	Behind schedule	Tintin		Fast Purchase
TEST2008195011	Behind schedule	Grime		Purchase
TEST180900074	Behind schedule	Rbptmortgage		
431524	Behind schedule	Kujo	05/10/2019	Purchase
testlv	Behind schedule	West	03/30/2020	Refi
TEST2004195003	Behind schedule	Park		Fast Purchase
TEST2008195006	Behind schedule	TVMA		Fast Purchase

Click on the Loan, and the Up-to-the-Minute Loan File Status is displayed.

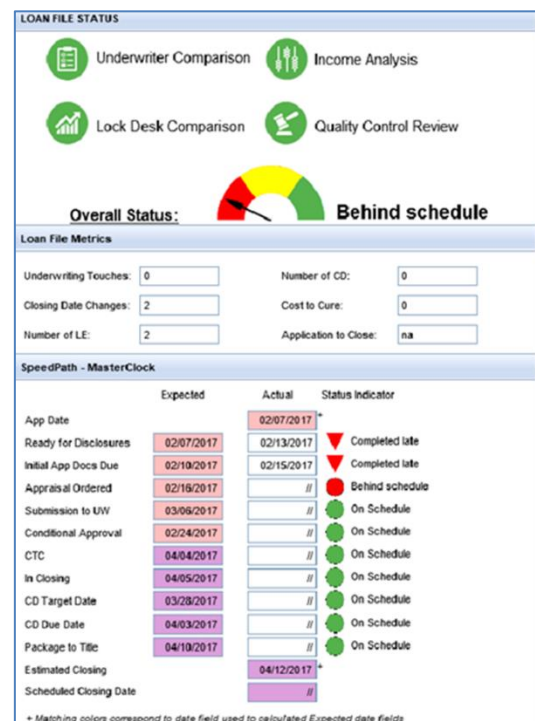
SpeedPath’s visual display resides within the native Encompass desktop. For example, the Loan Status on the right shows the loan is behind schedule.

Glance at the list of tasks and your team member can see the loan needs an appraisal ordered to get it on track.

Once the appraisal is ordered, the Loan Status goes back to “On Schedule”, and the loan automatically is removed from the Status Viewer.

If another service level becomes at risk, it immediately shows up in the Status Viewer (for the team member’s whole pipeline) and at the loan level within each loan.

That’s how Coheus OS keeps your pipeline on track.



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, and the SpeedPath components. 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:	
SpeedPath Task and Service Level Management		Executive	
SpeedPath Master Clock to configure Task and Service Levels by Channel, Product or Org ID		Loan Final Disposition Overview	✓
SpeedPath Underwriting, Lock and LE/CD Data Change Management Forms built into Encompass		Active Pipeline Overview	✓
Task and Service Level Exception Viewer		Closing Projections and Detail	✓
SpeedPath Loan Level Visual Viewer		Pull Through	✓
Integration with Coheus		Loan Life Cycle Snap-Shot	✓
Coheus Connector		Executive Retail Summary	✓
Encompass API or DataConnect Configurator to Map Custom Fields, Milestone and Organizational Structure elements unique to your Company		High Performing Originators	✓
Data Mapping PII Controls so you can prevent any PII information from entering Coheus		Originator Loan Mix	✓
Other Features		Origination Scorecard	✓
Point and Click Simplicity		Company Scorecard	✓
No Programmers, Developers or Coders required		Credit Box	✓
Your Encompass Admin can configure Coheus with a simple Encompass configuration tool included with Coheus		Credit Box by Loan Program	✓
Domain Knowledge is Built-In. Over 50 relevant chapters of performance metrics built in on day one		Current Loan Status by Milestone	✓
Data accuracy monitoring included as "out of range" warning and "elevated" warning		Loan Folder Business Rules	✓
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	✓
Coheus Connector and SpeedPath Administrator Guides included		"Out of Range" Data Analyzer	✓
		Loan Stratification	✓
		Ad-Hoc Reporting	✓
		Turn Around Times	✓
		Sales	
		Funded Loans	✓
		Active Loan Pipeline and five other app screens	✓
		Closing Projections and Detail	✓
		Operations	
		Active Pipeline Overview	✓
		Closing Projections and Detail	✓
		Current Loan Status by Milestone	✓
		Employment Data	✓
		Agency AUS and Other Data	✓
		Active Loan Detail Analyzer	✓
		"Out of Range" Data Accuracy Widget	✓
		Active Workload	✓
		Turnaround Times by Actors	✓
		Company Scorecard, Retail Snapshot and Loan Detail	✓
		Stratification, Ad Hoc and Other Data Management Tools	✓
		Credit Box, Credit by Program, etc.	✓
		Warehouse, Investor and Loan Turn Times	✓
		Contribution	
		Contribution Overview	✓
		Contribution Drill Down to Producer, Product, Loan	✓
		Detail Loan and Contribution Data	✓
		Loan Officer Contribution	✓
		Buy and Sell Price Trends	✓
		Contribution Dashboard	✓
		Ad Hoc Reporting	✓
		Additional Loan Level Detail	✓
		Data Dictionary	✓

Our Clients Select Coheus OS Because:

“Teraverde has delivered on its promise of speed and useability. Lots of software companies promise and demo but fail to deliver. Teraverde delivered!”

- **Independent Mortgage Banker, President & CEO**

“The front-line team can instantly see what data has changed as soon as they open a loan.”

- **Mortgage Company, Processor**

“Coheus provided real-time analysis of the portfolios, servicing, geography and credit metrics. This helped us move the deal very quickly.”

- **Investment Banker**

“Your SpeedPath and Coheus Profit Intelligence tools help us make more profit per loan and get the reporting we need to manage each day.”

- **Independent Mortgage Bank, President**



Make the Best Business Decisions -When
Those Decisions are Powered by Coheus

