



Coheus Silver

Domain Knowledge *and* Simplicity in a single solution

Maximize Encompass® Effectiveness with Coheus®.

Your Encompass LOS holds thousands of data fields from 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 into valuable knowledge about your business instantly. Coheus provides ready-to-use data-driven insights that illuminates every facet of your lending processes - Gain immediate Return on Investment with Coheus.



Coheus is Engineered with Industry Domain Knowledge

Coheus is a complete solution out of the box. It includes the best ways to evaluate specific elements of your book of business, your employee team, your investors, and warehouse bank.

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

Other Mortgage Analytics solutions may require an analyst trained in writing reports. Coheus reduces the need for static reports by providing near real time knowledge about your business. Get right to the issues to increase productivity, profit, and throughput.

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

48 hours to ROI using Encompass APIs or DataConnect®

That's right. 48 hours! We connect Coheus to Encompass via APIs or DataConnect and your data is live 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 48 hours, Coheus knows your Encompass system configuration.

You and your team can 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 48 hours, and every day thereafter.

Experience the Coheus Difference.

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 Silver Includes Executive and Operations:

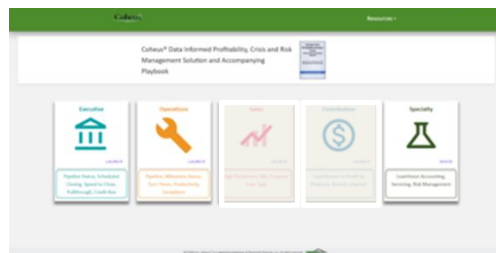


- The **Coheus Portal** includes easy access to each Application, as well as our proprietary Playbook. The Playbook covers the domain knowledge built into Coheus. The Playbook is included in both written and video formats for ease of use.
- **Executive** includes profit intelligence that senior executives 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.
- **Specialty Apps** are valuable optional add-ons, such as Servicing, Risk Management and Accounting data informed solutions.
- **Sales and Contribution Apps** are optional additions to Coheus Silver.

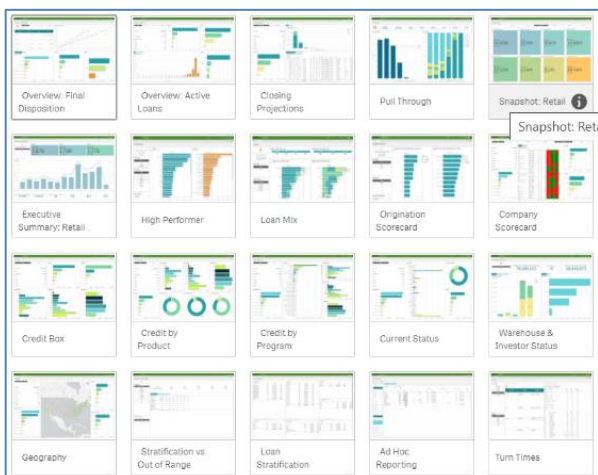
'Domain knowledge engineered in' means you get actionable intelligence immediately.



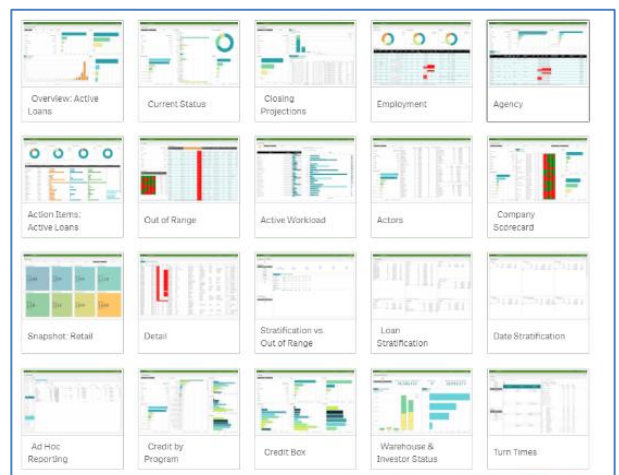
Here's What You Get in 48 hours – Instant Data-Informed ROI



Executive App



Operations App



What's Included?

The tables below list the included technical functionality as well as a summary of the current Coheus Applications and the content. 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	✓	Turnaround Times by Actors	✓
Point and Click Simplicity	Company Scorecard	✓	Company Scorecard, Retail Snapshot and Loan Detail	✓
No Programmers, Developers or Coders required	Credit Box	✓	Stratification, Ad Hoc and Other Data Management Tools	✓
Your Encompass Admin can configure Coheus with a simple Encompass configuration tool included with Coheus	Credit Box by Loan Program	✓	Credit Box, Credit by Program, etc.	✓
Domain Knowledge is Built-In. Over 50 relevant chapters of performance metrics built in on day one	Current Loan Status by Milestone	✓	Warehouse, Investor and Loan Turn Times	✓
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 Administrator Guide included	"Out of Range" Data Analyzer	✓		
	Loan Stratification	✓		
	Ad-Hoc Reporting	✓		
	Turn Around Times	✓		

Our Clients Select Coheus 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**

"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**

"Coheus identified profitability by loan officer, branch and product instantly. Fantastic solution!"

- **Mortgage Bank, Chief Executive Officer**



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

