

Coheus

# Every Lender is Drowning in Oceans of Data







Coheus

**But  
There Are Hidden Treasures  
in Those Oceans of Data**







Coheus Helps Lenders Find Those Treasures



Coheus Helps You be the Catalyst to Continued Excellence!





# What Are The Hidden Treasures in Your Data?

Lenders Unravel Hidden Treasures With Real Time Data Using Coheus, an **‘Out Of The Box’ Solution.**

Click on the Data Treasure Examples! Executive requests that usually takes hours to extract, build, and deliver. **Now in a few clicks.**

OCEANS OF DATA

**Identify Hidden Treasures**





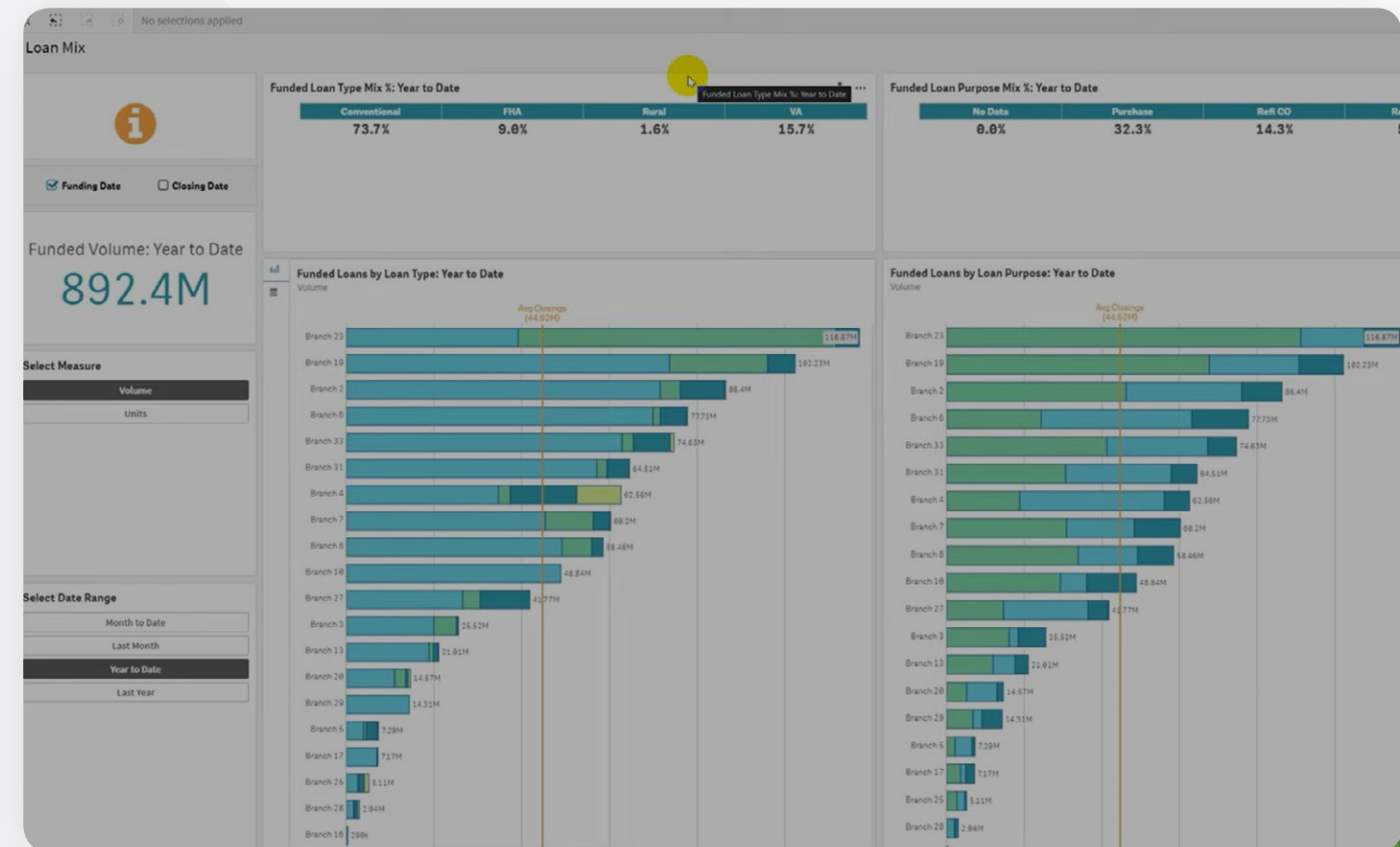


# Increase Producer Profitability



See For Yourself!

- Finding the opportunities that usually sit in static reports is much easier to identify with Coheus
- Focus on strategy and enhancing your business- This Time With Accurate Data





# Increase Producer Profitability

## Scorecard Detail

Displays Retail Channel data for rolling 13 months: 3/1/2020 to 3/3/2021

| Loan Officer        |  | Branch    | Overall Quartile | Closed Volume | Monthly Closed Volume and Units | Volume Quartile |
|---------------------|--|-----------|------------------|---------------|---------------------------------|-----------------|
| Totals              |  |           | 3.0              | 2,506,726,013 |                                 |                 |
| Nickole Morency     |  | Branch 5  | 4.0              | 55,036,787    |                                 | 4.0             |
| Arnulfo Trapp       |  | Branch 10 | 3.8              | 47,237,839    |                                 | 4.0             |
| Maragret Henrickson |  | Branch 18 | 3.8              | 40,462,043    |                                 | 4.0             |
| Annelle Neuhaus     |  | Branch 18 | 3.5              | 78,926,025    |                                 | 4.0             |
| Tilda Bruckner      |  | Branch 31 | 3.5              | 75,468,624    |                                 | 4.0             |
| Noella Beaty        |  | Branch 31 | 3.5              | 65,924,262    |                                 | 4.0             |
| Idella Muldoon      |  | Branch 8  | 3.5              | 53,338,939    |                                 | 4.0             |
| Kenton Bastian      |  | Branch 18 | 3.5              | 51,079,330    |                                 | 4.0             |
| Lacy Letourneau     |  | Branch 18 | 3.5              | 38,484,450    |                                 | 4.0             |
| Usha Keeth          |  | Branch 18 | 3.5              | 27,114,604    |                                 | 3.0             |
| Roderick Rickert    |  | Branch 29 | 3.3              | 78,958,693    |                                 | 4.0             |
| Kip Bergdoll        |  | Branch 8  | 3.3              | 60,843,102    |                                 | 4.0             |
| Leonila Rubin       |  | Branch 29 | 3.3              | 46,163,044    |                                 | 4.0             |

Click on the dots for more details



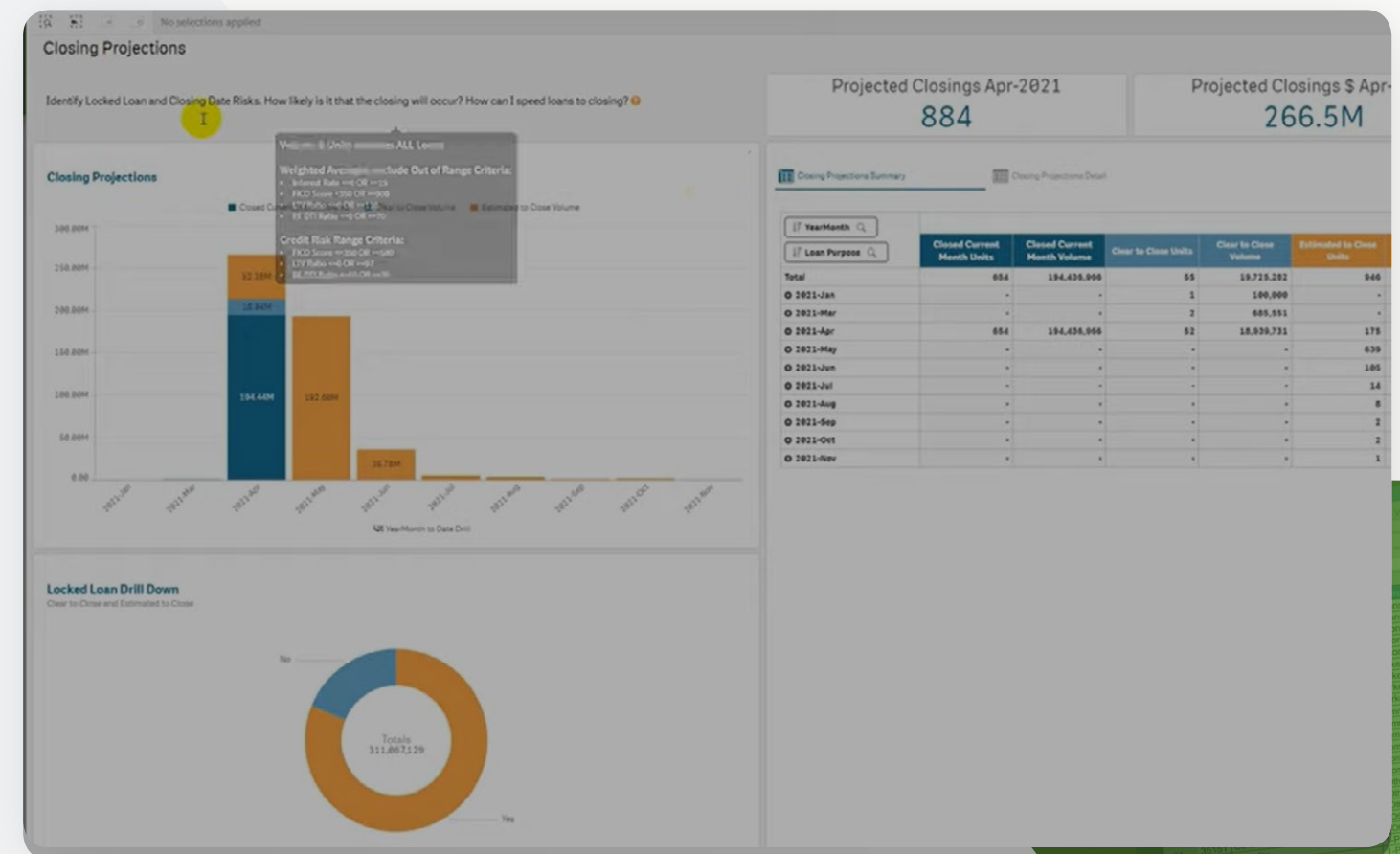


# Increase Staff Productivity

- Quickly access critical data and what's impacting your loan volume.
- Coheus helps you find data that usually takes hours to find.
- Identify your most productive team in a few clicks.



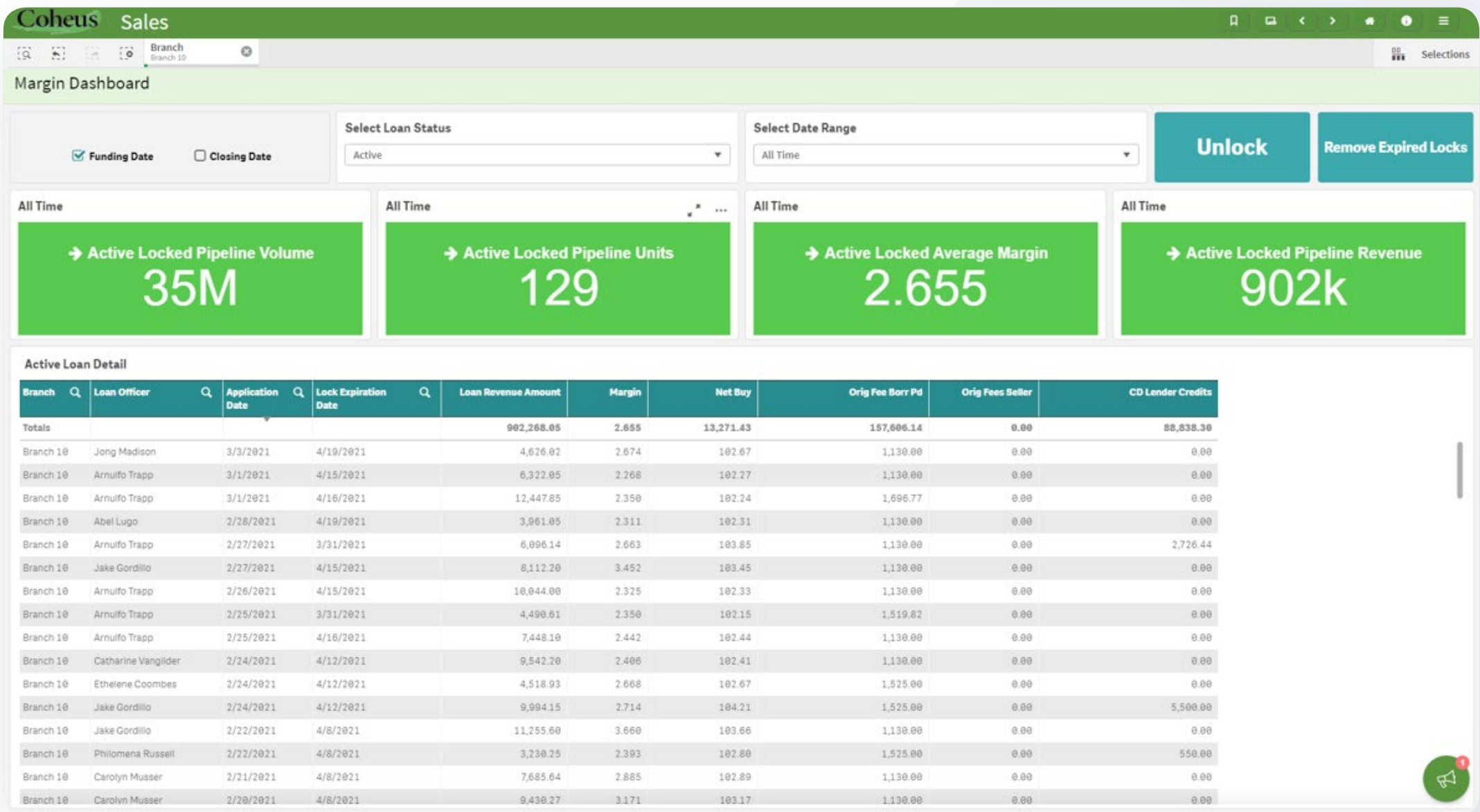
See For Yourself!





# Increase Staff Productivity

Critical Data Over Your Entire Loan Origination Business  
Get The Data You Need To Increase Productivity



Click on the dots for more details







# Reduce Revenue Leakage

- Access one platform that displays your critical data impacting your overall Revenue.
- Quickly identify opportunities that help you gain more profitability.



See For Yourself!

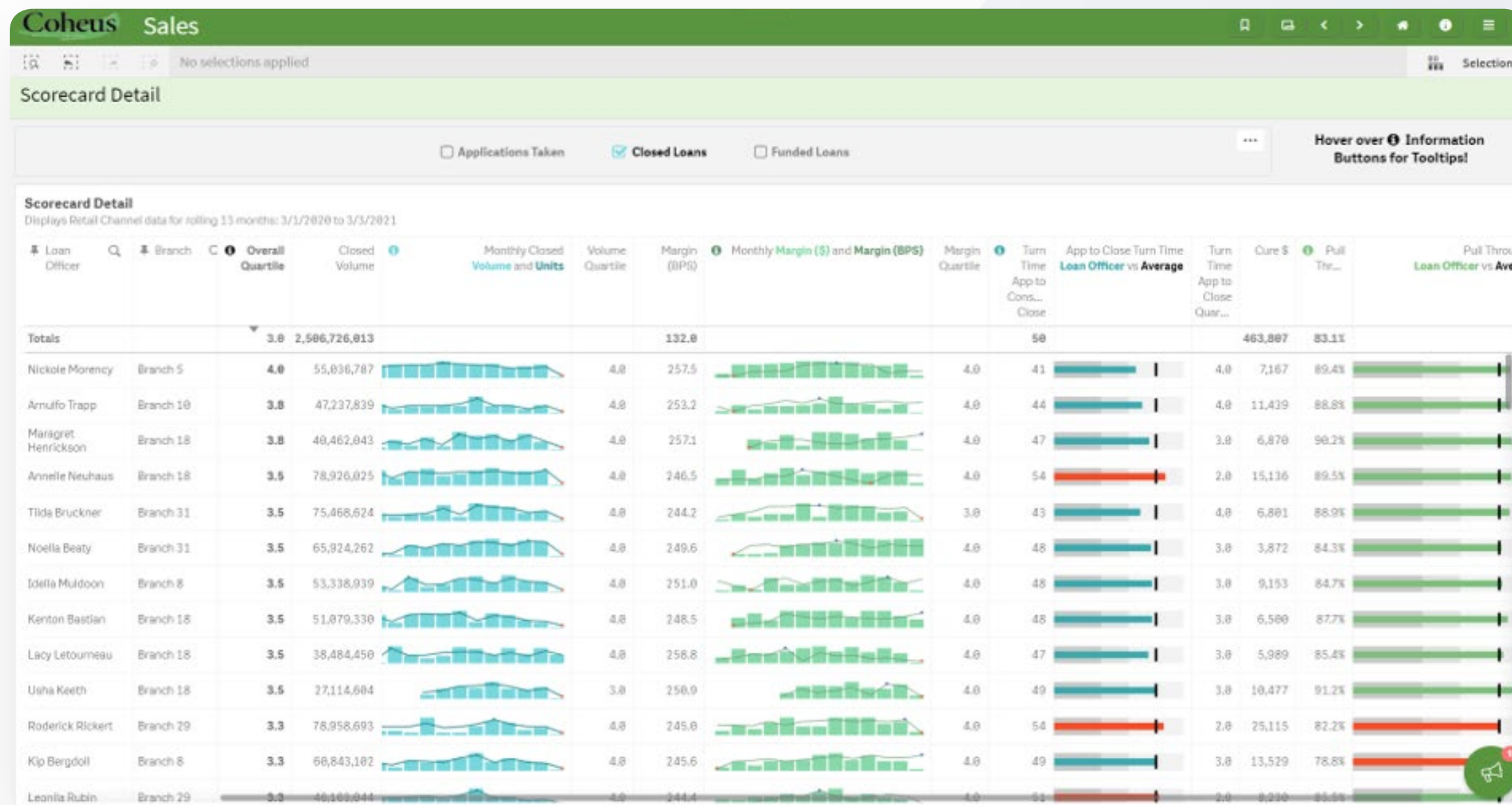






# Reduce Revenue Leakage

Each Screen Holds Specific Mortgage Data Designed to Increase Profitability and Productivity



Click on the dots for more details







# Improve Data Integrity

- Lenders produce thousands of data points, finding opportunities to increase profits has never been this easy!
- Coheus extracts and shows you data integrity issues before it's too late!



See For Yourself!







# Improve Data Integrity

## Coheus ROI Calculator

Lenders are benefiting from the Live insights provided by Coheus, taking action that leads to greater results is easy when you have accurate data in Real Time.



Coheus™ Return on Investment Calculator

Instructions for Use: Add your Company's data to the input fields below:

Annual Closed Loan Units  
1000

Average Loan Size  
276000

Purchase %  
65

Pullthrough %  
81

Government % of Total Loans  
35

Turn Time in Days  
55

Close to Investor Funding Time in Days  
17

| Playbook Items                               |       | Profit Impact per Annum | Include in the ROI computation below?   |
|----------------------------------------------|-------|-------------------------|-----------------------------------------|
| Increase Pull-Through %                      | 1.0 % | \$107,985               | <input checked="" type="checkbox"/> Yes |
| Reduce Withdrawals %                         | 1.0 % | \$107,985               | <input checked="" type="checkbox"/> Yes |
| Increase Purchase Volume %                   | 2.0 % | \$13,800                | <input checked="" type="checkbox"/> Yes |
| Increase Government Loans %                  | 1.0 % | \$27,600                | <input checked="" type="checkbox"/> Yes |
| Improve Turn Times(days)                     | 2.0   | \$55,200                | <input checked="" type="checkbox"/> Yes |
| Speed Investor Funding (days)                | 3.0   | \$82,800                | <input checked="" type="checkbox"/> Yes |
| Eliminate Weakest Link Producers (bottom 5%) | 5.0 % | \$55,200                | <input checked="" type="checkbox"/> Yes |

Profit Increase from Playbook Actionable Items

Coheus Annual Cost

**Net Return on Investment**

**Months to Recoup Investment**

\$450,570

\$37,500

**\$413,070**

**1.00**

This calculator provides indicative values of estimated economic benefits of achieving efficiencies. Your own results may vary and results are not guaranteed.

Reset

Calculate

Print

View/Change Assumptions in Calculations

Click on the dot for more details





# Installing Coheus

Coheus's Business Intelligence Is Installed And Ready To Go In 48 Hours After Signing Agreement.

You have a mortgage technology specialist to answer questions and a team to assure your success with actionable data about your business.



**We've Got You Covered Along the Way. Follow the 4-step process:**

- 1** Go to:
- 2** Select Your Package and enter your Encompass Client ID, Company Name
- 3** Log in or create a new account, add your credit card information, accept the Terms and Agreement
- 4** Provide Encompass Credentials to connect your LOS to Coheus via the Encompass API and you'll be up and running\*!

# Coheus

Brings You Critical Data  
When You need it most

Answer the following questions today:

Exactly how much will  
I lose this month?



Who are the most profitable  
(as opposed to high volume) originators?

## This is what you get when you purchase Coheus:

1

'Out of the box' 40+ Mortgage Data Analytics With Your Data In Real Time

2

Get Your Time Back | Spend Less Time on Generating Reports and More Time on Strategy!

3

Executive Playbook | Over 20 Plays To Start Improving Your Lending Business Right Away.

4

Clear View Of Bottlenecks And Opportunities That Drive More Revenue For Your Business.



# Take the next step To power up your business!

This is your chance to join the Teraverde Family  
and begin to innovative your business:



Increase Profitability



Mitigate Risks



Enhance Productivity



Drive Opportunities

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Coheus Award-Winning, Certified Mortgage Business Intelligence



Coheus