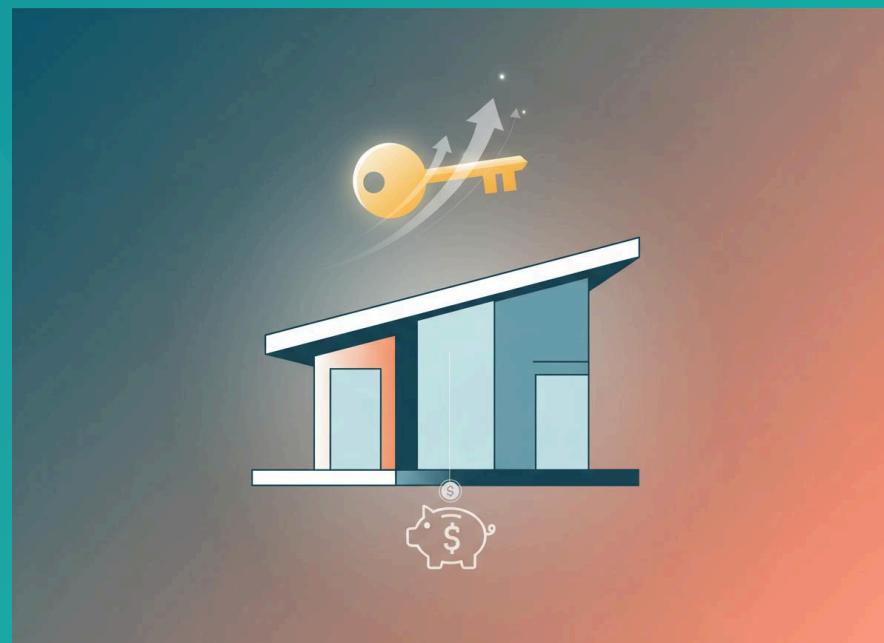


## PRODUCT OVERVIEW

# MortMortgage

A modern mortgage platform that simplifies the home financing journey for borrowers while giving lenders powerful tools to make faster, smarter decisions.

Simplifying the path to homeownership





# For Home Buyers

Everything you need to find and finance your dream home



 **No credit check required. No commitment. Just clarity.**



## Pre-Qualification Calculator

Know what you can afford — instantly. Enter your income, debts, and down payment to see your maximum purchase price and estimated monthly payments.



## 10-Step Application Wizard

A guided experience through the URLA 2020 application with smart address lookup, automatic saving, and built-in validation.



## Plaid Bank Integration

Skip the paperwork. Link your bank account to instantly verify income and assets. Secure, fast, and fewer documents to track down.



## Loan Comparison Tool

Compare up to three scenarios side-by-side. See 15-year vs 30-year terms, different down payments, total interest, and true costs.



## Personal Dashboard

Track all applications in one place. See status updates, continue where you left off, and know exactly where you stand.



# For Lenders & Administrators

Powerful tools to make faster, smarter decisions



## Complete Application View

Centralized dashboard with all applications. Filter by status, search by borrower name, and manage from draft through approval.



## Qualification at a Glance

Clear summary showing credit score, debt-to-income ratio, loan-to-value ratio, estimated payment, and overall qualification status.

**3x**

**50% 99%**

Faster Processing Less Paperwork    Uptime



## Analytics Dashboard

Visibility into your pipeline: application volume, approval rates, average loan amounts, breakdown by loan type, and recent activity.

## Integrated Underwriting Tools



### Credit Analysis

Tri-bureau reports  
with one click



### Income Verification

Instant employment  
verification



### Property Valuation

AVM results &  
comparables



### Loan Pricing

Multiple rate  
scenarios



# Built for Compliance & Security

Industry standards with enterprise-grade protection



SOC 2 Compliant

256-bit Encryption

URLA 2020 Standard



## URLA 2020 Compliant

- All required fields and sections captured
- HMDA-compliant demographic collection
- Declaration questions match regulatory requirements
- Proper handling of sensitive information



## Industry-Standard Exports

- MISMO v3.4 export in JSON or XML format
- URLA PDF generation with SSN masking
- All data mapped to industry standards
- Seamless LOS integration



## Security & Privacy

- Secure authentication with role-based access
- Document uploads validated for type and size
- Sensitive data (SSN) masked in exports
- Bank connections through Plaid's secure infrastructure



# Why MortMortgage?

See how we solve common mortgage challenges

Challenge	Our Solution
Borrowers abandon complex applications	Guided wizard with auto-save and clear progress tracking
Manual income/asset verification takes days	Instant verification through Plaid integration
Underwriters juggle multiple systems	All verification tools in one unified panel
Difficult to compare loan options	Side-by-side comparison tool with visual breakdowns
Integration with existing LOS	MISMO v3.4 export ready for seamless integration
Compliance concerns	Built on URLA 2020 standards with HMDA compliance



## For Borrowers

- Clear, guided application process
- Instant pre-qualification
- Easy loan comparison
- Track progress in real-time



## For Lenders

- Faster underwriting decisions
- Integrated verification tools
- Complete pipeline visibility
- Industry-standard exports

# **Ready to Modernize Your Mortgage Process?**

MortMortgage brings together everything borrowers and lenders need in one streamlined platform. From the first "Can I afford this?" question through final underwriting decisions, we make the mortgage process clearer, faster, and more transparent for everyone involved.

**MortMortgage – Simplifying the path to homeownership.**