

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.

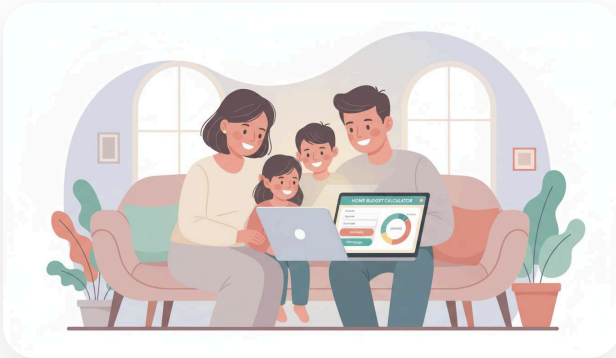
Simplifying the path to homeownership





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.



Analytics Dashboard

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



3x

50% 99%

Faster Processing Less Paperwork Uptime

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.