Crowd Capital Technology Roadmap

Products

Borrower App	Data	Data Architecture / Models	Investor App

Q2 2022	Q3 2022	Q4 2022	Q1 2023
Beta Release	Web App Launch	Scale Note Volume	Post-Mod Feature Development
Historical Modification Data	User Docs, Product Analytics	Open Source, Purchased Data	User Transaction Data
AWS Framework, Pipelines	DBMS: OLAP, Analytics	Default Resolution Rec.	Disposition Scenario Modeling
		Portfolio Visualization Development	Fund/Investment Performance Dev.

Q2 2023	Q3 2023	Q4 2023	Q1 2024
Mobile Development	Post-Mod Feature Launch	Mobile Alpha Release	Mobile Beta Release
		Product Analytics	Additional Behavioral Data
Likelihood to Modify UI Reviewer	Confidence Level & Edge Cases	Likelihood to Redefault	Scale Redefault Model
Pre-Alpha Release	Beta Release	Launch Web App	Launch Mobile App

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Borrower App Roadmap

Q2 2022

Default Resolution
- Onboarding
- Application
- Direct Message BRM
- Document Management System
- BRM Application Processing
- Default Resolution Offer

Borrower Engagement
- Customer Support
- IT Support
- Notifications

Backend Management
- User Management
- BRM Management

Security
- Virus Scanning

Legal & Regulatory
- PII
- CFPB Guidelines
- Standard Web Compliance

User Feedback
- Product Analytics Integration

Objectives: Development
- Satisfy Legal & Regulatory Requirements
- Facilitate User Journey Critical Paths
- Complete Internal Testing
- Successful Product Launch to Live Users

Q3 2022

Default Resolution
- Improve Application Financial Info Collection

Borrower Engagement
- Credit Score Integration
- Expense Tracking Integration

User Feedback
- User Survey Integration
- A/B Test Planning

Objectives: Adoption Loop
- Validate Assumptions
- Successful Borrower Onboarding
- Successful Application Submission

Q4 2022

Default Resolution
- Scale Onboarding
- Onboarding Automated Load Balancing
- Scale Info / Document Storage

Borrower Engagement
- Optimize Borrower Notifications
- Release Notes

Backend Management
- BRM Workflow Automations
- Default Resolution Recommendation

Objectives: Engagement Loop
- Improve User Onboarding/Application Submission
- Successful Borrower Document Submission
- Borrower Engagement with BRM

Q1 2023

Default Resolution
- Borrower Budget Creation / HUD Integration
- What-If Analysis

Borrower Engagement
- Financial Literacy Recommendations

Loan Management
- Third Party Payment Processing
- Historical Statement Log

Objectives: Engagement Loop
- Successful Loan Modification Agreement
- Decreased time to Action through BRM Workflow Automations
- Improved Qualitative User Feedback on Pre-Modification Process

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Data Roadmap: 2022

AWS Framework — Q2 2022

Default Resolution
- OLTP: Onboarding Files Table
- - Signup/Application Tables
- Record Matching Signup/Application & Onboarding

Borrower Engagement
- CRM Database
- OLTP: Customer Support Table

Security
- Secure Data/Source Code

Objectives:
- Hire data engineer
- Set up data infrastructure
- Revamp data roadmap

OLAP DB, Data Analytics — Q3 2022

Default Resolution
- Onboarding Files Wrangling Scripts

User Feedback
- OLAP: User Surveys
- Product Analytics/OKR Dashboard

Risk Management Model
- Advanced Note Screening parameters
- Indicative Offer Recommendation
- Detailed Due Diligence Data Import

Objectives:
- Optimize task time
- Buy better notes
- Improve customer issue tracking
- Improve OKRs through product analytics

Default Resolution Recommendation — Q4 2022

Default Resolution
- Scale Onboarding File Storage
- Scale Info/Document Storage
- Expense Tracking
- What-If Analysis

Borrower Engagement
- OLTP: Customer Support
- Customer Support Dashboard
- Collect Borrower Engagement Data

Risk Management Model
- Default Resolution Scenario Modeling
- UI Reviewer

Objectives:
- Optimize task time
- Learn more about borrower behavior
- Configure training data for risk mitigation. model

Disposition Scenario Modeling — Q1 2023

Default Resolution
- Onboarding Files API

Loan Management
- Payments Table

Risk Management Model
- Likelihood to Modify Model

Objectives:
- Learn more about borrower behavior

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