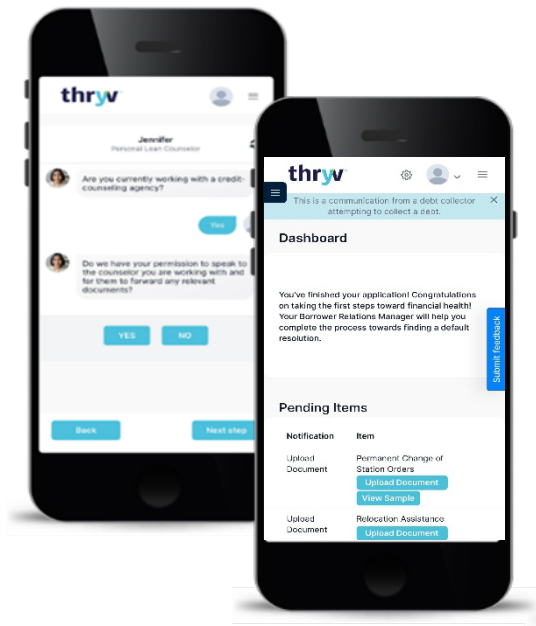# thryv™

THE INTELLIGENT BORROWER-CENTRIC LOAN SERVICING PLATFORM

thryv™ transforms the Loan Servicing relationship by putting the Borrower at the center of the loan management life cycle to decrease servicing costs, improve servicing efficiencies, and reduce homeowner fallout.

thryv™ from Crowd Capital is a first of its kind digital empowerment platform for mortgage Borrowers that enables Loan Servicers and Lenders to reduce the time, effort, and latency of managing the current Loan Modification process.

thryv™ offers the Loan Servicing industry a solution that automates the default resolution process for families at risk of foreclosure and proactively assists with their financial health and well-being to ensure the long-term affordability and success of their loan to keep their homes.

thryv™ empowers Borrowers to successfully achieve financial stability by providing the right actionable recommendation at the appropriate time to ensure success. Our Machine Learning Risk Mitigation Engine helps to identify "at-risk" Borrowers with enough lead time that that can be proactively notified (and coached) to act.

The thryv™ Loan Servicing platform:

- Automates the Loss Mitigation process, reducing/eliminating snail-mail and phone calls.
- Works with Borrowers to identify affordable solutions to resolve their loan delinquency.
- Monitors and improves Borrower financial health
- Provides access to counseling and financial resources unknown or otherwise unavailable to them
- Identifies any potential risk of re-default in advance
- Proactively engages with Borrowers to mitigate problems before it is too late
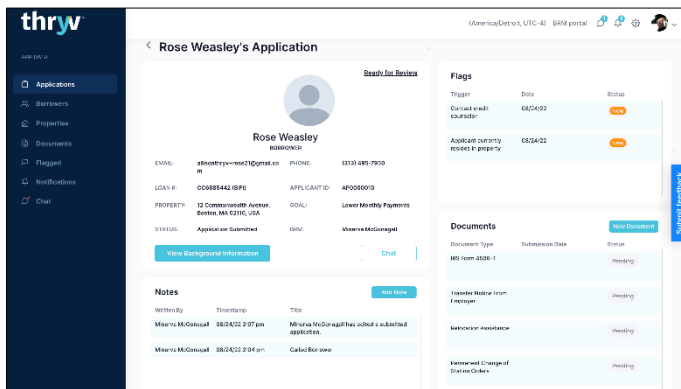
AVAILABLE AND PLANNED FEATURES

- Conversational chatbot-based guided loss mitigation and delinquency resolution.
- Borrower Relationship Manager (BRM) task management portal.
- Conversational user interface.
- Rules-based collection of Financial and situational Borrower data.
- Automated risk-based calculation of potential Borrower default resolution options.
- AI-based machine learning risk analysis engine to detect potential re-default conditions.
- Proactive targeted counseling to course correct Borrower behavior.
- Secure Document Management System (DMS) delivers guided documentation upload and storage.
- eSignature and Remote Online Notarization.
- Borrower Solution Application Manager™ (BSAM) dashboard.
- Secure real-time messaging interface between Borrower and servicer.
- Real-time event notifications.
- Automatic load balancing between active BRMs.
- Supervisory monitoring of all Borrower/BRM interactions.
- End-to-end audit trail of all Borrower interactions for compliance purposes.
- Mobile-first Borrower portal.
- AWS RDS's AES-256 data encryption at rest, SOC2, CSA, ISO 27001, Single Sign-On (SSO) and Two-Factor Authentication (2FA).

KEY BENEFITS TO LOAN SERVICERS AND LENDERS

- Increased loss mitigation automation and efficiency reduces process costs.
- Prevents fallout from within underserved communities, as well as broader Borrower base.
- Reduced servicing team intervention enables fewer employees to handle more cases.
- Automation focused on exception handling versus handholding improves team productivity.
- Eliminates mundane and error-prone tasks.
- Management insights into productivity and performance of employees.
- Delivers holistic Borrower financial picture to craft more affordable long-term solutions.
- Proactively reduce future re-defaults through continuous engagement with Borrowers at risk post loan modification.
- Compliance-focused audit history of all Borrower interactions with thryv™ platform.

KEY BENEFITS TO BORROWERS

- Warm and intuitive conversational interface reduces Borrower/servicer team friction.
- Consultative approach helps resolve financial hardship.
- Automates collection of Borrower data to support determination of potential paths forward from delinquency.
- Financial wellness center provides high level overview of financial health.
- Proactive engagement helps prevent future delinquency and mitigate potential re-default.
- Tailored recommendations on financial resources to help Borrowers "thryv".
- 24 x 7 x 365 "access" enables Borrower self-service to assistance.