

Speaker 1: Basically, there is two sets of features and capabilities in the system. The admin level where you manage the system and its configuration. And the jelly navigation that you manage your own profile, how you want to configure it, how you want it to look for you. Talk about the quick searches, the shortcuts, the things that you tend to want to learn up front so you can use it quickly all the way through the life cycle of using the system. The jelly admin boils down to two pieces, things that you're gonna do once and pretty much don't touch it except occasionally.

That's associated with your workflow. So here's a life along the stages that we discovered this is the stages that the loan goes through. Things like here are the conditions or the needs that we want the system to fire throughout these stages, here are the tasks we might want to do and then we use the system based on those. Occasionally, and as your processes changes, you discover, "Hey, something is falling through the cracks." I better add a task in here so people can check it off and not forget it. We discovered after using this practically there's a stage that is bypassed all the time. It's just ended up being transient when we did the analysis on it.

[inaudible] you see that you will just wanna just retire that stage so we remove it from the workflow. Things like that and they will be available to you. The other piece is also configuring the email templates. There is a concept in the system which is what we call communications email triggers, but it's really two pieces. Keep that in mind, by the way. One piece associated with potentially texting. If you wanna send a short message text, and the other one is for full communications on triggers in the system, the emails go out. Speaking of the email go out, we notice a couple of users were struggling on getting their emails to them for the code.

Speaker 2: I think they got them.

Speaker 1: I think one of the issues we wanna make sure, and I think I worked with John Ast, but we need to make sure the SPS runner is updated in your DNS for both domains. It sounds like we have a couple of domains that we're working with. Depending which address you're using, which domain, one of the getting, the other one is being delayed and they're all potentially going to spam. So we might have to do both just to make sure that you're covered.

Speaker 3: When you say both domains, you're talking about Coco and secured?

Speaker 1: Yes.

Speaker 3: Aren't they just alliances?

Speaker 4: No.

Speaker 3: Okay.

Speaker 1: No, they still have to be because they're considered domain by themselves.

Speaker 3: Okay.

Speaker 1: In there, so that's something that you have to work with. And this really for safety, or at least from eliminating some of the spam. You're effectively saying that you're explicitly authorizing our servers to send emails on your behalf. And after you sift a couple of emails and even if they go to spam, you right click on them and say, "This is a safe center's list." And the systems across the internet says it's okay and it will update itself. So that's, I believe, what's going on over there. So we'll work with you. I think we have one of those. you updated one already, right?

Speaker 3: Yeah, I was looking that up right now.

Speaker 1: If you need it, I can resend it to you. It's not a big issue. So with that in mind, talking about the system when you log in. We'll talk about the general menu navigation. And by the way, for the general use in there, we have the key items creating a loan, adding a note, adding a task, adding a need, moving things around, configuring your system. There is a small manual we're gonna [inaudible] we'll leave it with you for the rest of the team after tomorrow. And we will add to it a few things in there. Based on the definitions of the items that we want to emphasize for you, by next week sometime we'll get you an updated one that's specific to you, or the items that you feel are more aligned to you.

So with that in mind, the basic site is cococapital.liquidlogics.com. You don't need a www, you don't need HTTPS, anything of that. It's effectively gonna swap you automatically and put you in a secure site. We have it automatically direct you to the secure communications, so all of your logins, all of the information that goes across the net is SSL and [inaudible] pretty basic stuff. Once you do it once, Coco Capital, you can shortcut it and let it go on there, and then you can access it again, and again if you want. You have an ability, if you decided to, to create, let's say, if you wanna say Cococapitalending.com. That's an extension of all of your other sites. You can go buy Adobe in like that specific to the site and we can hide behind it automatically, so it wouldn't even show up [inaudible]

And then we can personalize it and privately evolve for you to that extent, if you want to as well. Just a side note if you decided to do something. So when you first log in, there is multiple portals for the system. We're gonna address the one here with the navigation that's associated with the eternal users. But for general knowledge, because I heard quite a bit about people are wondering what does the system do overall. The system is designed to have [inaudible] between different players around your world. You've got your borrowers, your borrowers typically communicate with you today via email, or Dropbox, or some other mean. We will give you, instead of that, if you want to leverage it, and I think you put it in the site within the transparent background.

So people can come online and apply online. It creates an account for them, it allows them dynamically to upload documents to you. They see what's remaining, what's needed, you can communicate back and forth with them with notes. It's mobile responsive, so if they happen to be on their phone, it's really super easy to use. And if

you communicate back and forth, you'll have a chat log feature with a faster chat management screen in the background, you'll log into it. So you have that, I like to call it sometimes by, loosely, log the Quicken Loans or Rocket Mortgage for the private lending world and private lending tree.

The second piece in there is communications to your other parties around you. For example, brokers that might be working with you, appraisers and service providers tagging companies. You can actually send them a link and an order and they can upload the document back to you in the system through a page of their own. There's a feature that you can even engage with the state agents for leads and other things if you want to. We can't talk about that, but in general, the idea behind it is to create the peripheral around you and have an easy communication. And you're the central of that communication between it with that loan origination system at the heart of this reaching out to all of these pieces. So you've got your borrowers, you've got your brokers, you've got your appraisers, you've got your tile company, you've got a few things like that that you're putting back and forth with.

The internal system and their design to manage your workflow end to end. So the idea behind it, you can start with a lead, you can even start with a contact. So you have a list of contacts, you can even create custom fields for those contacts, attributes on the fly with drop downs or with questions that you create on your own. And you'll have a profile for that contact that later on you can use to run data or run analysis on it, but also you can use that for even campaigns if you want to. So that's a CRM function, CRM features for follow up. You can always use that. The next piece in the system is managing it as a lead. Now, it's beyond a contact, it becomes [inaudible] we know more information, we wanna pursue it.

We also can manage that and becomes a loan, a record, so to speak. It starts with a pre-approval and you can run that loan now through the workflow. So to draw the picture once again, you're gonna find yourself sometimes dealing with contacts, but most likely if you're entered in, it's either gonna be the lead or the loan record, more or less. And then you can extract these contacts in the background for email capabilities and CRM capabilities. You take it through the workflow, you make sure that the application is complete. And from the application completeness, it goes through the entire life cycle. And we go through all of these sessions next year. So with that in mind, does that give you a little bit of a ...

I veered off of the main subjects here and the navigations. Does that give you an idea of what the system do? Yeah, that's really your workflow. And then one thing I would wanna add to that is your checklist. So in underwriting, you have all your documents in one place, you can preview them, your checklist is there. You can check it, make sure everything's okay, put your notes in, provision it, and okay it, or suspend it, or deny it, or whatever you wanna do with that, or other condition. We call it needs, by the way, so from our lingo, we probably should change that. I heard so many things about that and maybe change it to call it [inaudible]

Speaker 2: Conditions?

Speaker 1: Conditions. Everybody is more familiar with that. So anyways, I guess I decided to be cute and say there's a need for it, we need this, but we're looking to that, as well. So with that in mind, I'm gonna go through some of the sections. First of all, you looked into the login, username and password. There's some navigations you'll see. Click on the left hand side, there's a left hand side menu. The top one is being the pipeline, and there's two of those called my pipeline and my portal. My portal, I'm probably gonna ignore it for you. And the reality is my portal used to be used for different things, but primarily now, we moved it so that [inaudible] so your task is here. You don't have to go into the portal to look at your tasks. So we consolidated everything for you in one place and then you don't have to go through it on that as well. And if you notice ...

Speaker 2: This is the new one.

Speaker 1: So this the new [crosstalk] well, I'll talk about that. This is coming up Friday. So you look at your pipeline, you always come to your pipeline, and you're doing few key items. Number one is you either want to look for a quick loan or you wanna look for something in there and search. And there's multiple search options. You've got, what we call, the quick search in here and we have the complete search. In the quick search, [inaudible] so if you know any letter of your borrower name, or the loan number, you start typing, it's going to start filling in the loan number for you. If you click on it [inaudible] it's gonna take you to the loan directory. So it's a shortcut, really quick lookup and you go forward. If you have to have more advanced options, you go into the search options and go beyond that.

And with that search option or capability, you're going to see ability for you to have a lot of searches. Do a control on this.

Speaker 2: That's what I was trying to find [inaudible]

Speaker 1: In there, it's just because the screen is different sizes. And then you have this bottom side that we call filters. I will talk about that in terms of how does that help you manage your workflow. The filters are meant for you to create a quick view. So from a reporting perspective when Jacqueline was talking about, "Hey, I wanna see what kind of the reporting," or somebody wants to see how is the pipeline looking. If I wanna see what's in closing, if I wanna see what's in processing, if I wanna see what does Heather have in funding in there. I am able to quickly go in and check in here any stage or any milestone. This is a lead or a contact, if you wanna scroll down a little bit in there. We could have something like in processing and their credit processing.

All of those would allow you to click on it and choose it. And if you say, "Here's are my closed loans or something in closing," I can do it and leave to anybody or I can select a person sometimes. So I can say, "Hey, I wanna see what Adam has in closing." And you can click search and it goes. Now, go up to the top for a second. If you notice in here when you click search, there's two features. One of them, you search and save review, the other one, you just search. You don't care about that every time. It does remember your last search, so if you wanna clear it, there's a clear button in there. And if you save it, it will show up here in the most recent searches, my saved searches.

So anything I go in and create right now is gonna show up over here. One other item, and just before moving forward with this, is at the end in your normal operation, you're gonna at the beginning figure out maybe a handful of key searches that you do again and again. I'm in [inaudible] I'm in leads, I'm in closing, you can go in and create the ones and then you have them available for you. You can also create them dynamically for a time period. Show me everything that's been created in the last 30 days or created in the last 60 days, or 90 days. So that pipeline automatically adjusts itself as of today's date minus 90, or minus 30, or minus 10, whatever you happen to have in as well.

So let's close this for a second. One other thing that you, and in your current pipeline, it looks like three big dashes coming up this way. It allows you to configure your pipeline for your own needs, the way you like it to be. If the borrower name and borrower phone number is important to you, you can move it in here and arrange it to be the second column, the third column, the fourth column, whatever you want it to be. If you're in closing, you might not need the borrower name, you might wanna know who the closer is in there. If you are in underwriting, you might wanna know who's the person working with you in processing.

So everybody is going to be different in their needs and you're able to go configure these pipeline elements to go in there. Keep in mind, the more columns you add, after seven to ten columns there's a lot of information available in there. But just to put things in perspective, we'll say up to 20 columns. The reality is we can take more, but also can slow in the order pipeline load time, as well. Let's say that you have in a couple of months 100 loans that you're working with and you created 20 columns, that's 2,000 data elements that has to be painted on the screen every time you refresh. So keep it to the things that are relevant to you. You can always add and subtract on the fly if there's a special need for it, as well.

So I'm gonna touch on this here at the top before I go there. This, click on it. So these are some quick reporting graphs associated with you. So as a user, you can pull some data and elements. What do you have monthly by stage, what do you have in the loans, you get estimated closings. Some of that is important from a sales perspective, especially the front end sales, like where their pipeline is, so we created that. So you can, if you want to, expand it and do this. Now, let's go into my account. This where the basics and the fun begins.

Speaker 2: Can you all see that? Where they clicked on was the door on the top right?

Speaker 1: Right at the top, you're always going to see that as your navigation. If you go to my account, for number one, you can change your password. The password by itself has the general constraints of upper, lowercase, and characters, at least minimum eight. But also, you do have an expiration on it every 90 days. Just to remember that every 90 days, it's gonna ask you to update your password. You noticed when you first logged in there the first time, there was two factor authentication. We can enable that every time if we want to, I think that's an overkill. We have one organization that wants it that way, so they're a little bit off.

But most people, after you authenticate them, the other two factor authentication that we have in the system is on the borrower side when the borrower's doing and E-sign feature. That will do a two factor authentication on them. And we send them a second authentication for them. So that's the [inaudible] so that's the way you change your password. You user information is a feature which for a lot of things in there. I want you to take a way a few things out of it and their key items. Number one, remember that pipeline view graphs? If you checked it in there and you just don't [Ogre 1] it, you can go to my account and check the view. It goes back and hides itself, so it no longer looks.

The default history of the pipeline. That's a big one. You can go in from starting empty, 10, 20, 30, 40, all the way to 100 worth of loans. the reality is if you don't work from the pipeline every time, and the most relevant one could be maybe 10 or 30, up to 30 usually, you want it empty because that quick search and the most recent searches that you've done. Because we also have one of the drop down, we keep track of the last 10 of those that you accessed. So you can have a quick shortcut to them.

Speaker 2: My recent loans.

Speaker 1: Yeah, so you can see the last 10 loans that you have accessed. And if you click on them, it's gonna take you directly to them. So a few things like this makes it irrelevant for you unless you were doing some specific views for some reason. It's to actually have the pipeline upload empty. And you do a quick search and you are in the loan. If you have a view or a specific queue you wanna see, like maybe the closing queue or the underwriting queue, you can click on it, it comes down, you can navigate that way. But just keep that in mind. Let's go back to my account. Click on it one more time.

There are some features in here of storing some passwords for different functions. The biggest one of all is going to be your credit in there if you don't want to enter the credit all the time. You can put that in there. The rest of it, and these services are not chose in their by and large. Everything has been defaulted.

Speaker 2: So when you say credit, are you talking about pulling credit reports?

Speaker 1: Yes.

Speaker 2: Okay.

Speaker 1: For the people who are pulling all the time, they might not wanna enter it every time.

Speaker 2: Okay.

Speaker 1: And then you have an option to do this. I typically don't recommend that. I don't know if you noticed that, even the admin password. I don't save any passwords on my system period. But some people would log these shortcuts, so it's available.

Speaker 2: Okay. Do you guys have the option for first M, because I know that's something? Do they pull that?

Speaker 1: Yeah.

Speaker 2: Will that allow it?

Speaker 1: Yeah. So which one do you use?

Speaker 2: First M? I don't see it.

Speaker 5: Well, those are just credit providers, right?

Speaker 1: Yeah.

Speaker 2: Okay.

Speaker 1: So anyways ...

Speaker 4: Let's not step away. So one of the things that we do on every loan is pull up first M from Core Logic?

Speaker 3: No, from first market.

Speaker 1: That's title.

Speaker 2: I was just wondering, yeah. If they stored it, First M in here.

Speaker 4: Can you add that?

Speaker 1: On the title side or on the credit route.

Speaker 5: It's just a property report.

Speaker 4: It's a property report that will help us ...

Speaker 5: From [crosstalk] Logic?

Speaker 2: It's a property report that we pulled from preliminary title just to see if there's any leans on the property before we ...

Speaker 1: Before you draw on any further ones?

Speaker 2: Yeah.

Speaker 1: We need to look at their interfaces if they are now it. We've done hundreds of them, it's not an issue at all. We had the worst of all, I would call it. We integrated to Fannie Mae, so we have four different integrations to Fannie Mae including being able to run collateral underwrite, on running collateral underwrite in our system. So it's not as issue to do those things, but we have to find [inaudible]

Speaker 2: Yeah.

Speaker 1: So the next thing is this notes template. When we go into inside the loan, we'll talk about that a little bit more as a feature of rich capability. As a matter of fact, there's two things here.

Speaker 2: I was gonna say [crosstalk] I keep doing that. I do that all the time. Sorry [crosstalk] the new feature that Austin's developing for you right now.

Speaker 5: Yeah, that sounds great.

Speaker 1: Yeah, so we'll talk about that as well. This is actually coming in Friday.

Speaker 5: Awesome, perfect.

Speaker 1: So we bubbled it to the top since [inaudible] so the truth is, the note templates in the system, you can add what we call a [inaudible] sometimes, notes in the system. So anybody can go in and look at these notes and just find out what's going on with the loan, so all of your notes out there. And you can choose who can see it and who cannot see it, if you wanna go that far in there. So you have internal communications, as well. But a lot of times, what we found out, some of these notes are repetitive. They happened again and again. And in our world, too, we allow these notes to be automatically emailed, the copy of it goes emailed out. So you can email it to the borrower, you can email it to the broker, you can email it to some specific person, and you're working with no problems.

So with that in mind, we wanted to create something quick and nice for somebody. So you don't have to tap it again. You tap it once and you create a template for that email. And if you look in here when you create the templates, by the way, there's something here called values. If you wanna get fancy and create tags, it automatically to your borrower and it puts their name automatically into all these things, you can in there. But once you have them done, you can use them again and again, and it even sends and email with them too, if you want. So when you get to that feature, and we will talk about adding notes, and we'll talk about notes templates to create your note templates and be here.

The feature that we talked about adding is the fact that we talked that you have quite a few of those, or maybe had some of those, I don't know how many, that are common for the company and you wanna make it standard for the company. So instead of each user having to create their own, we're gonna give you ability to create a loan as an admin. And we'll make it available and visible to every user to leverage, so you don't have to type them. And they're properly vetted out, exactly how well the company is to be presented, so on and so forth. It's just like the email communications [inaudible]

Speaker 2: I really appreciate it. It's really huge.



Speaker 1: No problem. And come back and see us again. But the truth is, and you'll find that as we go through a hopefully four years to come, that if you have something that's needed, you have something that we see, that's good. We typically categorize it very simple to a couple of categories. Something specific to you, something that could be beneficial to everybody else. If it's specific to you, if it's a customization that we can tag it and do it whatever the labor material cost is. If it is something that the system in general can benefit from, it gets on our radar and it's basically a program or ... Yeah, I was gonna say a different name.

But effectively, it's out life cycle of the software as we grow. So it's really what our program lifeline looks like. The problem with that scenario comes in sometimes where we have so many things line up in there, so it might be six months before we get to it or two months we get to it. If we need to bubble it down to the top, we'd have a discussion of we see the value for us, so can we share costs with you and bubble it and pump something down the list. And we'll just get it done one way or the other. So this case is actually the idea was there ... The reality is, Austin was working on something else and just finishing the upper head of [inaudible] I didn't expect him to.

So I told him just go ahead and do it and we did it out here this way.

Speaker 2: Thank you.

Speaker 1: So it's not gonna cost you anything at all and go from the top. About me.

Speaker 2: That's me. [crosstalk]

Speaker 1: So in the about me section is this is where you can put your profile, something about you and what you are, and your picture. Your picture is gonna appear in two places. If you're a system user and you happen to be an LO, LO assistant, or a processor, or you added to the loan as these roles, and any of these roles. In the borrower side, the borrower able to see who are they working with and who their team is. So they see your picture and they see your phone number. Actually, not the phone number, email address to communicate with you. So they have that personal touch with you on the borrower side. Also, you will see it on what we call the LO pages, the personal loan officer's pages. So there's a page specifically with a link that we provide you that will show something about me. It'll talk about your picture. And if somebody wants to use that, one of the loan officers in sales, as a link that they send it to somebody, they can.

And then when the borrower click on that link to apply, we automatically tag it that they are the default loan officer so they get credit for it. Otherwise, the options when you create a new record is one of two things. Either we create a default user you assign a master default person when something comes into the website and somebody applies, or you can create a round robin between the loan officers. So the next record or the next application goes into Maleeah, Sam, Jacqueline, down the line. Then it goes in the rotation again and again for them. And if somebody happens to be on vacation, you can go into the user side and take them off the rotation. When they come back, you put them back in the rotation.

[inaudible] and so you have that option in that space in the user profile. So next thing is the email signature. This is related to the areas like the note section and some areas that you can send emails from the system. You can add your own disclaimer email signature. Keep in mind this is more the web application for us, so if you go crazy with this with links and if you go in with images, this is more [inaudible] disclaimer for you to put in any information and contact. And there's some limitations of having all of these call it images and everything else to show them. But otherwise, you put a formatted text and a few simple links it will take you.

You're not worried about stake licensing here. I'm gonna click on user tasks for a second. As a system, the tasks are already defined for you. In the unlikely event of a water evacuation, you actually have the ability to create a set of your own tasks and your own checklists and you can create them in here and apply them manually. Say, "Hey, apply this task list to this load for me and it will show up and assign them to you." But in general, we actually have these task lists. We went through the process, so the tasks should be in there for you to work with from one stage to another from one roll to another. So that's the general navigation in the system. I'll go into the admin for a little bit.

And then customer admin. Yeah, that's what I see. [inaudible] so in the customer admin, I'm gonna talk about bits and pieces in here. Who is going to be the designated admin? Is that gonna be you on your side? And there's really two portions of it. There's the business side and the user side. I think you've been designated so far on the other side.

Speaker 2: So far. [crosstalk] It won't be me. It might be Leah.

Speaker 1: Actually, it's a good point in here. I'm gonna go through general navigation for this. We'll talk about all the bits and pieces. But when you decide for sure who's the person, we can hold even remote sessions with that person and handhold them throughout the first sets of processes to go through it and be comfortable with it end to end. So the first section in here, general company configurations. This here, make sure that you get your LEI in there. So we can produce for you the [inaudible] reports so you can upload it in there, everything's place. So all the information here, that will generate the entire report for you. Let's go back.

The branches, regions, organizations, I'm gonna touch base on them as a concept in there. Everybody here today under one company, one branch, one region today. If you decided to grow and say, "I'm gonna have certain groups responsible for the eastern United States and certain groups are responsible for the western United States. And I don't want them to overlap with each other. You can create a region, you can create groups and what we call branches. You can put users under those. Once you do that, you are able to decide who is gonna see what. So you can say maybe the region manager can see everybody under them. So they can see every branch and every user under them.

The branch can manage or can see every user in that branch, but the users cannot see each other's close if you wanna do it that way. You can break it out in any way, shape, or

form you like. You also buy assignments of a loan to enroll. Even though that you have the security, on top of that, you have an override. So if a process recovering for another branch, you make them the processor without changing their security on that particular set of loans. And they can work through these loans until somebody comes out of vacation or something.

Additional company setups, I'm gonna talk about the fees. Your standard fees that apply to the loan is configured in there. We don't have to detail because we already have those as one cent. If those change, that's when you change them. We'll show the admin how to do that. Let's go back. The bulk uploads in there, those are a lot of features you will see here for historical data. Sometimes, also, it is for purchasing a set of loans. Let's say you bought 20 loans from somebody else for whatever reason, or you sold it to somebody, say, extracted that way. But you are able to run that. If you wanna discover certain guidelines when you buy certain loans if you want to. There's a feature that allows you to automatically underwrite the loans and tell you if it passes your criteria to why or not on the fly. You just know that it makes some loans and tells you either pass or needs further review on top of it.

Speaker 2: Is that all set up in here already?

Speaker 1: It is set up and it's working. I think the only issue that when you're ready to do that, is you have to determine what criteria you want to configure enter. So if you give us that criteria, there is a tool for it, to configure from background and maybe a day or two, you will be able to run it. So that's something just for your benefit. There's an area called the old engine. It's a drag and drop series of logical if statements and conditions. That you list them together and then it comes back in specific results. Okay, scroll back again to the next section. User management is self explanatory. You add users in here. You add users, this is the way you actually can do the round robin manager, so you add round robin. And what you're gonna see in the round robin is ability to say even at a regional area. So we even go to a county level so you can say in these 10 counties in the state, I have three people responsible for it. You can break it down to that level to cities and counties, so to speak.

And let's keep going down. Login audit, if you wanna see somebody logged in or not, and what that IP address they came from. You get that login audit as well. Investors, funding and pricing. This is the investor's stacking order. We're gonna bypass that because there's more advanced option that allows you to do it on the fly and create your investor stacking and create a single PDF out of it. Forms and docs, all of your forms that you wanna use again and again, you can create them as your documents in the system. Tag them, meaning that you put all these variables from that drop down tag in and it will now create a PDF or generate the full document for you and now you're to organize.

When we get into the details of the use in the processing and underwriting, you're gonna see exactly how you're gonna use that system and how to go through it. And that actually ties into the fact where the documents are, if you wanna create another form or another document on the fly that's missing, you have a form for it. You can create it

in five seconds. Okay? Let's go down. And communications is the stuff that you've been working with for a while. It's your ability to have tags in the system, and I will make sure we are hitting the time here. And the ability to create the tags and the communications in the system so you are able to send emails from the system based on condition that triggers in the system. Example, we have a new manual need has been added. Now, we need to let the borrower know we added something new for you to guess on that.

Servicing and general ledger is really a couple of time use. The first time is you match your general ledger accounting in your QuickBooks or whatever you have into the system here. So any transaction associated with dollars in the system, you can run a general ledger report, extract it. You can even upload it back to QuickBooks if you want to and move data back and forth. Asset management, that's a new complete system that we have that you guys have not used. We talked about you might wanna use it down the line, but it is available to you. In asset management, you're able to say, "Here is exactly ... Literally you can say, "Here's my first stage, second stage, third stage, fourth stage." And it creates them on the fly for you.

Once it creates them, you can add tasks to them, you can add needs, you can add widgets. And example of a widget, let's say you're managing an REO and that REO you wanna sell it. So you wanna manage offers, so there is an offer widget in there that will allow you to see all these offers and enter them so you have a list of these offers, what they have been rejected, accepted. You can see the trends and decide how much I have interest in this property. And decide to lower, increase, or accept the price. So you get those kind of features as well. So I touched based on the admin side more than anything else in the general navigation and how you navigate and configure your own profile here in the system. Any questions, any thoughts about that at this point?

Anything that you can think of that you would wanna ... We could expand on each one of them and how to, but when we decided the admin, maybe it's a specialty training for that.

Speaker 2: Yeah.

Speaker 1: If you want me to go through it, I can. We can as well now, but is there any piece that you see that is missing? Is there something that you thought of in there that we have not addressed for you in the system? I know this is new to you, so it's hard to know, but maybe this is a premature question, but I'm gonna pose it now.

Speaker 5: There might be just a few fields. They're probably just super basic tweaks, but a few fields that will help us specifically in the post closing and accounting [inaudible] area to better track any type of outside referral partners associated with any particular loan. Specifically as it relates to our education clients.

Speaker 1: Okay.

Speaker 5: So that we might be able to export reports that will directly feed into our payout processes.

Speaker 1: So that's a great point. Let's address those fields and what you exactly need when we go to the closing side. If they are existing and there's a place for them easy, we can talk about them in details. It's also easy for us to add a few extra fields for you that allow you to try it [inaudible] it's not really magic. We have two features and two capabilities. As a matter of fact, today I can give you ability from your side to add custom fields as much as you want to, specific to your needs. The only issue, those fields today show up in the lead section under custom fields. So you can have the closing section or closing fields. It's a little out of place that way, but you have it literally if you wanna do it in five minutes. We can get it done in five minutes today and get it back.

So you know that. And anything else?

Speaker 2: In the KPI's, the next resource down the KPI dashboard, something that accounting, that's a place that you guys can go to find reports and a lot of great ... I mean, it's not showing anything now because we don't have anything in here, but this is a lot of great information.

Speaker 1: Yeah, do you want me touch base on that? To show it to everybody?

Speaker 2: Yeah, that would be great.

Speaker 1: So the KPI's are designed, key performance indicators, metrics. And they're information that's relevant to tell you what's going on in there. First of all, the top one is the LO dashboard. So if you are a loan officer, you're probably coming in here. You can have your target goals for the month, number of units, dollars. And you see how much you're performing towards that and progressing towards it. And you see metrics. Number two, click on those gears for me. Depending on your access level, you can either see yourself or you can see others as well. So you can see the entire company or not in there and you can see who else is working and what their metrics associated with it.

It's great inside, quick check that recalculates that dashboard specifically to the person. That's just my stuff. And of course, you can do dates if you wanna run the report from date to date so you can have all these.

Speaker 2: That'll help with commissions.

Speaker 1: Yeah. So let's minimize that for a second. Let's go in volume KPI. And you wanna [inaudible] so you're gonna see in here the KPI's volume by dollars or number of deals over all in the pipeline versus what has been actually closed. Go ahead to the next one and then toggle volume. And there we talked about volume and what's working, and volume by geography. It's a hate map, it shows you where everything is at coming in. If you hover over it, in any of these, the green is gonna show you also the number of loans and dollars in that region, in that state for you. It gives you a little bit of the side. Volume by property tag in there. It looks like all what you have now with single family, so it's showing everything single family as you go forward.

I like it. [inaudible] and their average LTV. So you can see also your average LTV's and their loan type, by loan type as well in there. And loan size, you can see slices in the zero to 200, 200 to 500, 500 to a million, and above a million. So you can also see average sizes, number of units, and percentage of your business, where is it at. Next, volume by loan type. Is it a [refi] acquisition, rehab, whatever that happens to be. It breaks that out for you. It looks like we have for one, one, one here in there system. And then your average coupon, average [inaudible] so you will see that as you close loans and you have rates.

In there, you start seeing what's your average rate that you're selling across or you have across the business. And the fees, you also see how much is collected fees for the closed loans and other loan fees month to date closed. So you get the origination and you get all other fees. So if you have an origination fee, you can actually get an insight of what you're doing. Estimated closing, that's actually a pretty neat one in that you're seeing based on requested closing date, or actual closing date, or scheduled closing date. We look at all of those. And it'll show you what you're actually looking for to budget in there in the next two weeks.

And you can see for this month, so as you grow this, it could be one, two, three, or sometimes five weeks in the month. You see those or you can see last month and you can see the month before, or the next month, and the month after. So you have a few options, two months before, two months after. So you have an idea of what's coming in to you in dollars. This one here, so this is a nice one, single versus recurring. You'll see how many recurring borrowers you have versus single time borrowers in there. And approve of funds, I don't think that's something that you're using in there. Loans by stage, this is really nice because it allows you to see what dollars, by the way, number of units at the top.

So if you click on number, if you click on the time, so this actually tells you an interesting dynamic. It tells you how much average time these loans are staying in a specific stage in your organization. Now, this is a little bit skewed because there's some test loans, but it will even itself out pretty quickly after you move into actual modeling and using it. So it shouldn't be a problem, but I think this is it. If you scroll down in there, you'll see graphs. And you'll go down a little bit more, you're gonna see in there also the dollars and there by stage in there, so you can see breakdown by stage of what do you have an average, and the sum, and total number of loans.

This happens to be one and one in this case. So that gives you a little bit of an insight what's going on in your organization as well. And then there's another section in reporting in here. Let's go into the reporting really quick. There's some canned reports for you. One key item in here, this is servicing extract. This is really gonna produce loan details that you can take into a servicer, but also gives you a great insight of what's going on, all the loan details you want to. First name, last name, address, loan amount, first payment date, all these little things. Let's create new here. If you wanna create a new field, a new report, first of all, you can create a report and you can see it by yourself only, or you can share it with members of the company. So you can have a report that you create and you just put control and select on that drop down list.

And you can decide who can see it in the organization. To create a report, this here, the top part, simply just a quick run to a tags, to an areas. If you scroll completely down, does your mouse work?

Speaker 2: I don't think it is. There we go, now it is. Now that's not working.

Speaker 1: So we took the top 300, 400 fields in the system that people would wanna report on and we made them available here. So what happens is for you to find a specific field to choose sometimes is challenging. You do a control F and you can try to search and find it, or you can click really quick in here and let's say ... yeah, so you see that [inaudible] reports. If you click back to the top in any of these sections, so if I wanna create a report and let's say I wanna have loan information, click on it, it's gonna take you to the loan information. Maybe I want to know the interest, I wanna know maybe the loan amount, and a couple of other things. You can check them out. Give the report at the top a name and some filters and just save it and it'll create it for you on the fly. And all that you have to do with that is just click and it generates the report.

You probably have [inaudible]

Speaker 2: I can just do [inaudible] I just did it.

Speaker 1: Okay, so map. See the report? Yeah, click on it. Just go ahead and click on it. So you see we just have it for loan amount, so it showed up. If we have multiple fields, they show up. Let's go back.

Speaker 2: [inaudible] here, too.

Speaker 1: Yeah. Excel CSV files so you can do whatever. Back, you can also edit this or delete it if you're done with it. If you edit it, you can make changes to it, what fields you want to, what different filters you want to, and go from there. Any other piece that you'd like us to show as well?

Speaker 2: No, I think that's helpful.

Speaker 1: Does that give you a flavor of the system overload?

Speaker 2: Yeah.

Speaker 1: So really, if you look at managing your business with a system, it's gonna start with creating the dollars and using it in the system. And then you have all of these insights and those capabilities that you wanna work with. But more importantly, the hope is when you go in and create a record in the system, it should make your life easy and trackable. There is one thing that I always find, the first step with creating the record is the most challenging because people who use today to manual process, sending somebody to go fill it, they don't see the manual paperwork. They just see a paperwork coming back to them. They are not having to enter it the first time. So there might a little bit of an effort that needs to be taken up front to create he record.

I'm gonna have to enter first name and last name, property address and all these things. And you feel it might be slowing you down because in the past you used to send a PDF to the borrower. It comes in and you don't do zero work, but once you get beyond that, your tracking, your tasks, your notes, you forget you're talking to 20 people. What did I talk to that user about? It becomes really a breeze. Do we have any of those in here in the pipeline?

Speaker 2: Should I go get the loan analyst now?

Speaker 1: So now, we're ready for them so we can talk about [crosstalk]

Speaker 5: Just a quick internal question, and just confirming the last meeting, our plan is to input a contact, the point they have paid the app fee. Are we dealing with contact? You mentioned there's contact, and then there's a lead, and there's a file. Are we dealing with clients in here as contacts or generic [crosstalk] or as leads once they've paid the app fee?

Speaker 1: A contact, typically ...

Speaker 2: It'll be starting as ...

Speaker 1: A need probably.

Speaker 2: Yeah, a quick app. That's how they're gonna start, so that's how they're gonna come into the system.

Speaker 1: So to answer your question and to that, a contact typically, you're marketing to them. You don't have any other communication. So you don't necessarily wanna start with a contact up front. They are either a lead or a quick app for you.

Speaker 5: I think I understand from your perspective the differentiation between those. I wish I had more of a definition of what a quick app is.

Speaker 1: You'll see that. I can help you with that [crosstalk]

Speaker 2: It's what's on the website already.

Speaker 5: So it's a borrower made up?

Speaker 2: Yeah.

Speaker 4: Yeah, they'll give a link to fill that out.

Speaker 3: It's a fairly limited but complete look at their basic information without getting any downloads or uploads or anything else. If you go to [Coco.com/lp](https://coco.com/lp)



Speaker 5: And this is fully integrated with our sites. So when people go, and is this gonna be our new redirect for everything?

Speaker 3: Yeah. Yeah, so they get in this way. The only thing we haven't done yet is decided which of the leads that come in by API right now will be automatically API in here. And we need to define that criteria because we get so many ...

Speaker 5: And we'll use that by utilizing the regional filters when he was going through the organizational setup to what we do on the back end through our campaigns right now?

Speaker 3: Correct. That will determine which ones get API?

Speaker 5: And will everyone still touch both lap [crosstalk]

Speaker 3: I would say that ideally that it would be the other way around, that Lee Arnold will be on Infusionsoft, these guys will be on LiquidLogics. And we'll push stuff out of there into here. That's what I'd like to do. Initially, there's gonna be some duplicate work, just like ...

Speaker 2: Just like there is now.

Speaker 5: [crosstalk] we're narrowing down those filters at the beginning so ...

Speaker 3: Exactly. So at the beginning, we will direct people organically and through our things [crosstalk]