

# TELEMETRY MBI

THE NEXT GENERATION IN MORTGAGE BUSINESS INTELLIGENCE



## WHAT IS **TELEMETRY** MBI?



.....not just another dashboard,

**Telemetry mbi** is a complete mortgage business program that includes;

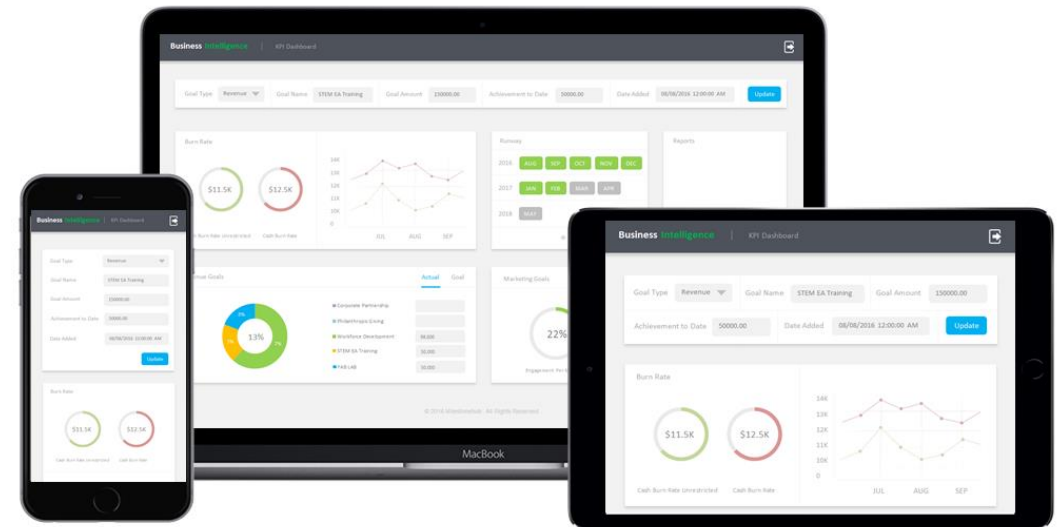
- **ANALYTICS** with recommendations for improved performance;
- **STRATEGIES** – that help you with the challenges of growth and optimization;
- **TECHNOLOGY** – to manage and measure the aggregate and departmental goals and requirements of your business;



# WHY IS THE **TELEMETRY** MBI THE “NEXT GENERATION” IN MORTGAGE BUSINESS INTELLIGENCE?



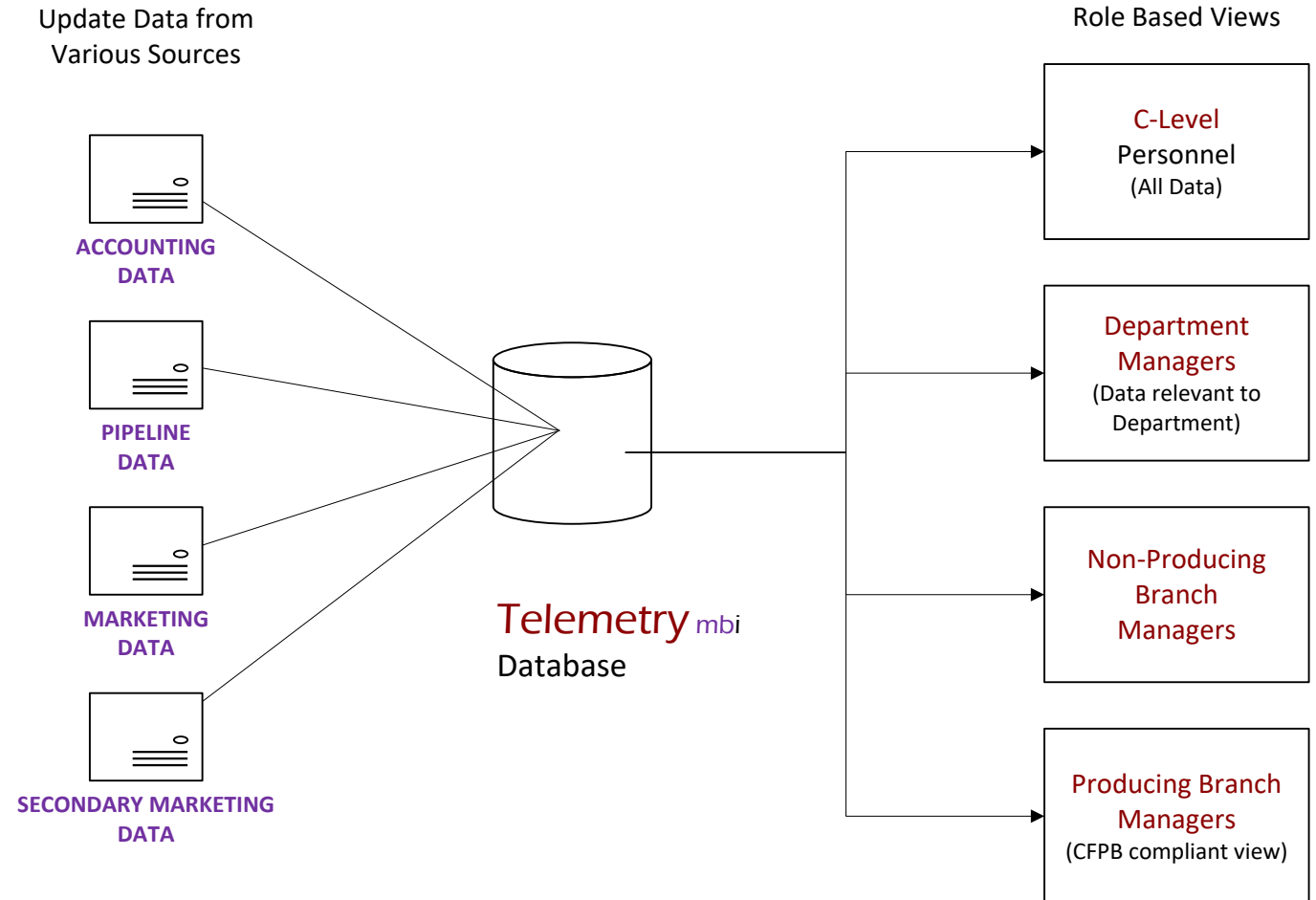
- **COMPREHENSIVE** - Uses Both Financial and Pipeline data
- **FLEXIBLE** – support the unique aspects of your corporate structure
  - **Financial** – map to your chart of accounts or deploy our standard recommended chart
    - Branch Models: P&L and Assigned Revenue versions (CFPB Compliant)
  - **Company, Department and Branch Views** – segment data relevant to the type of user
  - Custom gauges, reports and analytics can be added anytime.
- **ON TIME** – data is updated nightly
- **24/7 ACCESS** - to all reports and dashboard “gauges” (visualizations) are accessible from any smart device or computer
- **ACCOUNTABLE** - Includes Goals v Actual for department / branch management accountability



## Role Based Views

Data from sources can be segmented into views relevant to the user.

- Administrator (aggregate and subsets)
- C-Level personnel (aggregate and subsets)
- Department Managers (dept. only data)
- Branch Managers (branch only data)
  - Producing Managers P&L and Balance Sheet
  - Non-Producing (CFPB compliant) AR and Balance Sheet



# TELEMETRY MBI VISUALIZATION AND FINANCIAL VIEWS : P&L (BRANCH, DEPARTMENT AGGREGATE)



## Standard P&L or CFPB Compliant View

Provides both standard P&L view as well as a CFPB compliant “Branch Assigned Revenue” model.

MAIN STREET MORTGAGE		Averages	JAN	FEB	MAR	APR	MAY	JUN
Average Loan Amount			201,039.93	176,240.67	193,530.97	186,099.46	220,403.32	180,594.58
Total Closed Units			15	18	33	24	22	31
Total Closed Volume			\$3,015,599	\$3,172,332	\$6,386,522	\$4,466,387	\$4,848,873	\$5,598,432
REVENUE								
4000	LOAN PRODUCTION INCOME							
	4010 - Origination Fees		22,047.46	20,363.59	46,061.55	21,700.17	17,641.41	16,193.40
	4020 Processing Fees		9,715.00	13,035.00	19,590.00	14,780.00	12,150.00	20,670.00
	4099 - Misc Fees Income		(0.01)					
TOTAL 4000 - Loan Production Income			31,762.45	33,398.59	65,651.55	36,480.17	29,791.41	36,863.40
4100	LOAN SALE INCOME							
	4110 - LO Comp Margin		58,868.80	51,722.44	107,697.81	71,479.08	78,172.39	104,193.97
	4120 - Branch Margin		40,161.44	29,896.56	72,597.97	60,517.20	70,066.25	87,953.99
TOTAL 4100 - Loan Sale Income			99,030.24	81,619.00	180,295.78	131,996.28	148,238.64	192,147.96
Total Revenue			\$ 130,792.69	\$ 115,017.59	\$ 245,947.33	\$ 168,476.45	\$ 178,030.05	\$ 229,011.36

## Roll Forward Accounting

(month to month balances)

Provides visibility to branch or department managers of ongoing changes to relevant balance sheet accounting. These views can be customized to the exact responsibilities of each manager's contract.

(i.e. loan loss reserve contributions, repayment of corp advances, drawing accounts, etc.)

BALANCE SHEET ACCOUNT LEDGER	JAN	FEB	MAR	APR	MAY	JUN
<b>Loan Loss Reserve Balance</b>						
Loan Loss Reserve Balance	\$ 12,604.77	\$ 14,112.57	\$ 15,525.50	\$ 15,525.50	\$ 15,525.50	\$ 15,525.50
Loan Loss Reserve Contribution	1,507.80	1,412.93	-	-	-	-
Loan Loss Reserve Utilized	-	-	-	-	-	-
2706 - Loan Loss Utilized						
2707 - Early Payoff						
2708 - Early Payment Default						(25,000.00)
Loan Loss Reserve Ending balance	\$ 14,112.57	\$ 15,525.50	\$ 15,525.50	\$ 15,525.50	\$ 15,525.50	\$ (9,474.50)
<b>Advances To Branch</b>						
Operating Loss	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Paid Back to Corporate	-	-	-	-	-	-
Advance From Corporate to Branch	-	-	-	-	-	-
Ending Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Branch Reserve Balance</b>						
Branch Reserve Balance	\$ 82,000.00	\$ 38,195.44	\$ 13,471.57	\$ 29,706.19	\$ 20,361.35	\$ 28,073.85
Paid into Account from Branch	-	-	16,234.62	-	7,712.50	19,515.88
Applied To Cover Loss	(43,804.56)	(24,723.87)	-	(9,344.84)	-	-
Ending Balance	\$ 38,195.44	\$ 13,471.57	\$ 29,706.19	\$ 20,361.35	\$ 28,073.85	\$ 47,589.73

# TELEMETRY MBI VISUALIZATION AND FINANCIAL VIEWS : (BASELINE FINANCIAL)

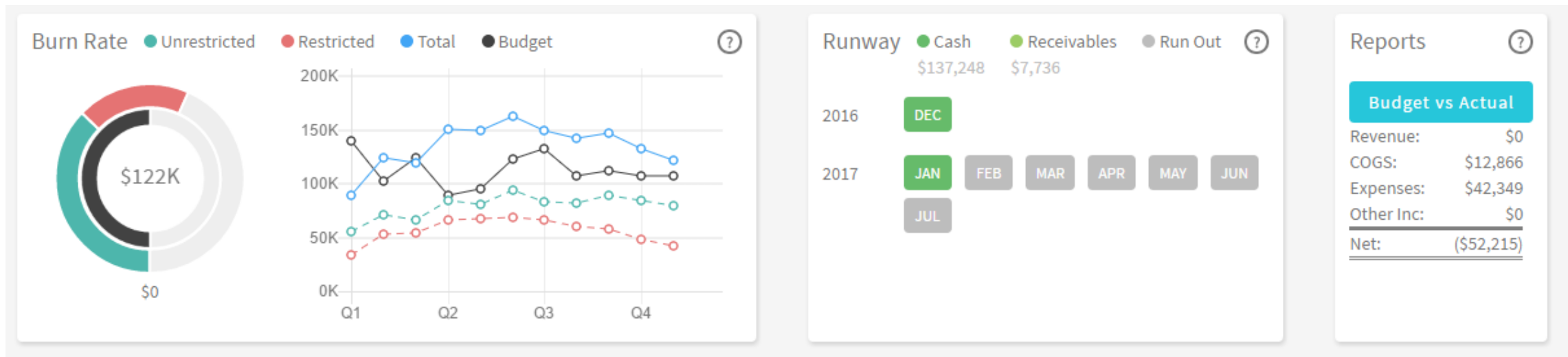


## Gauges & Graph samples (related to cash flows)

Burn Rate and Runway: view actual monthly data or 3 month rolling averages trends

## Budget v Actual Summary

Report provides month to date (default) view with full P&L. View aggregate and drill down into individual transactions.



# TELEMETRY MBI BUDGET V ACTUAL DETAIL REPORT : CURRENT MONTH V & YTD



Select Year and Period

## Budget Vs Actual

Year  Month    
 Last Updated: Data 12/14/2016 Accounting Close Through 11/30/2016

Print a PDF Version

			MONTH		YTD
	Budget	Actual	\$ Over Budget	Budget	Actual
<b>Expand All</b>					
<b>▼ Ordinary Income/Expense</b>					
▶ Income					
Total Income	24,500.00	3,000.00	(21,500.00)	98,000.00	1,139,749.20
▶ Cost of Goods Sold					
Total COGS	56,792.67	12,865.50	(43,927.17)	663,512.00	886,720.73
Gross Profit	(32,292.67)	(9,865.50)	22,427.17	(788,720.73)	253,028.47
<b>▼ Expense</b>					
▼ 7010 - Professional Services					
▼ 7011 - Accounting Fees					
701101 - Bookkeeping	3,000.00	3,000.00	-	36,000.00	36,800.00
701102 - Tax Returns	-	-	-	-	2,500.00
701103 - Audit	-	-	-	-	12,582.02
Total 7011 - Accounting Fees	3,000.00	3,000.00	-	36,000.00	51,882.02
7012 - Legal Fees	4,000.00	-	(4,000.00)	48,000.00	17,125.00
▶ 7013 - Consulting					
Total 7013 - Consulting	2,000.00	16,895.00	14,895.00	24,000.00	70,869.47
7014 - Outside Contract Service					
▶ 7015 - Program Development					
Total 7015 - Program Development	-	-	-	-	3,050.00
▼ 7016 - Marketing					
701601 - Admin of Marketing	-	-	-	-	450.00
701602 - Marketing Manager	5,500.00	-	(5,500.00)	66,000.00	44,000.00
701603 - Public Relations	-	-	-	-	9,148.00
701604 - Printing and Reproduction	-	-	-	-	16,003.28

Expand and Contract groupings

Drill Down to see specific transactions

Memo	Amount
Fixed Price Contract Inv # 310	\$3,000.00
	\$3,000.00

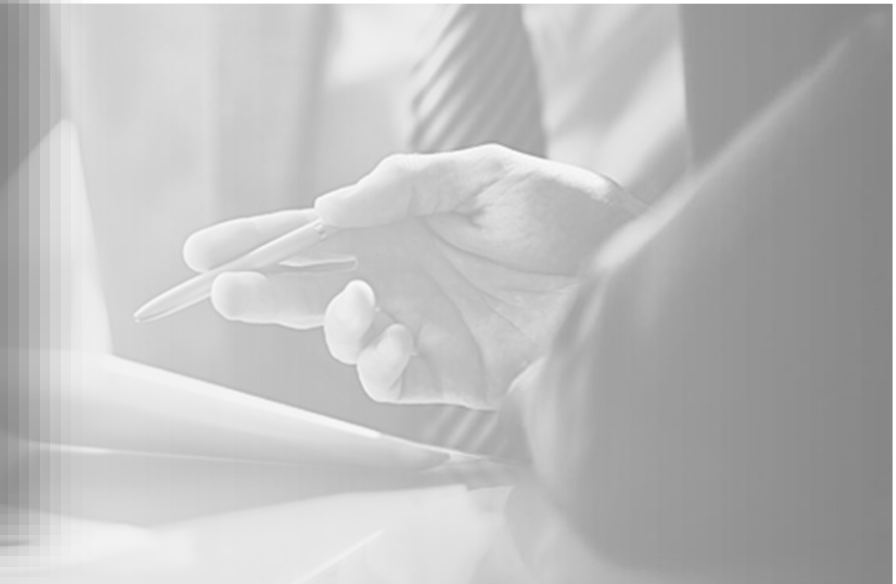
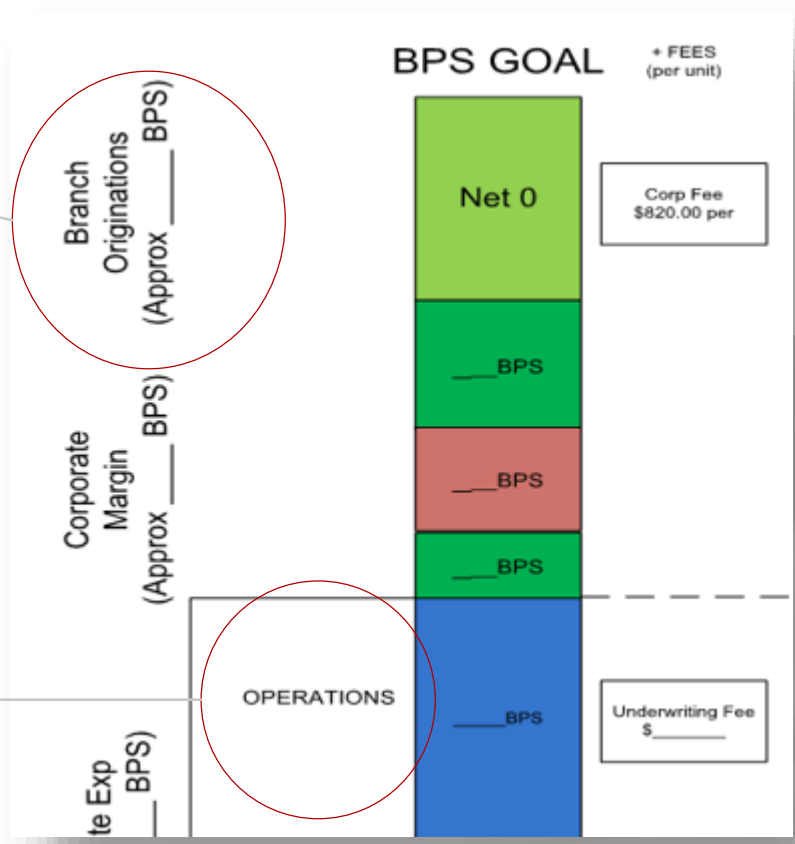


# TELEMETRY MBI VISUALIZATION AND FINANCIAL VIEWS : P&L (BPS – BUILD MARGIN ETC.)



Basis Point Goals v Actual provide quick views on expected margins and total build.

Basis Point view can be viewed by department and



# TELEMETRY MBI VISUALIZATION OF KEY PERFORMANCE INDICATORS ('KPIs')



## Goal v Actual (unit based KPIs) –







You may enter as many goals as you require (for company / department / branch)

Choose any Period, quarter and year.

201 ▼ Q4 ▼

### Loans Application Goals

For each goal, quarter-to-date and year-to-date are displayed.

Name	Percent of Goal	Actual	Goal
Apps Received	YTD 	2852	4000
	Q 	600	1000
Apps Pre-qualified	YTD 	1800	3200
	Q 	489	800
Loans Closed	YTD 	1502	2000
	Q 	389	500

# TELEMETRY MBI MORTGAGE SPECIFIC METRICS USED (SAMPLE) FOR KPIs



## Mortgage related KPIs in Telemetry.

Custom KPIs can be added in either goal v actual graph, a gauge, or line graph.

- Sales
  - Loan Application Tracking by day / month / quarter / year (goals v actual)
  - Distribution of Product (purchase v refi)
  - Loan program distribution (i.e. FHA, VA, FMHA, FHLMC, etc.)
  - By Branch, by region, in aggregate
- Loan Production
  - Units per employee
  - Through put (per employee)
  - Closing, shipping, trailing docs capacity utilization
- Secondary Marketing
  - Margin trends
  - Fall out and leakage
  - Pipeline
- Servicing
  - Timeliness of payments (trends)
  - Valuation (trends)
  - Distribution of loan product by investor

# TELEMETRY MBI GETTING STARTED



- Call or email to schedule your assessment.
  - Step I: Analytical Review of Business Needs
    - Report and Recommendations on areas of business;
      - Loan Production
      - Pricing – Secondary
      - Fulfillment
      - Administrative / Reporting

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