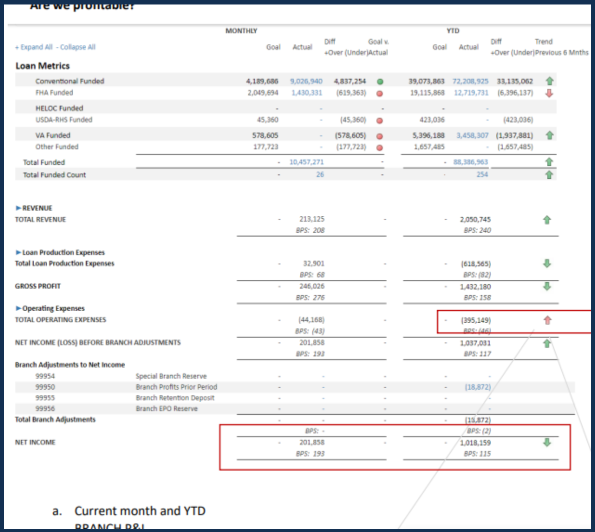
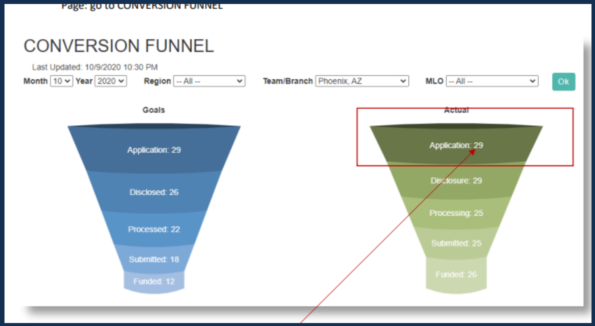
TELEMETRY BI FOR MORTGAGE

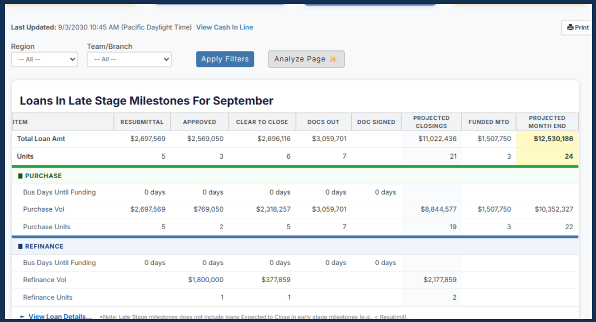
IMB Executive Dashboard Portfolio

The 6 Visuals That Control Branch Performance

A practical executive view of profitability, cost, pipeline, forecast, people, and plan.







5X Solutions

Telemetry BI connects financial and operational data so leaders can see what is driving branch performance.

THE EXECUTIVE VIEW

Six Questions Every IMB Executive Should Be Able to Answer

A mortgage lender can look productive while profitability is deteriorating underneath the surface. Funded volume alone does not tell you whether a branch is creating economic value, whether cost per loan is moving in the wrong direction, whether pipeline is converting, or whether today's

1 Which branches are actually profitable?

Understand branch revenue, expense, net income, and trend movement.

2 What is driving cost per loan?

See not only whether CPL changed - but why.

3 Where is production leaking?

Identify conversion loss before it becomes lower funded volume.

4 What will actually fund before month-end?

Turn today's pipeline into a forward-looking production view.

5 Which loan officers are driving branch performance?

Connect individual production behavior to branch results.

6 Are we on plan - and is the mix sustainable?

Compare performance with goals while monitoring the mix behind the volume.

The value isn't six dashboards. It's seeing how the answers connect.

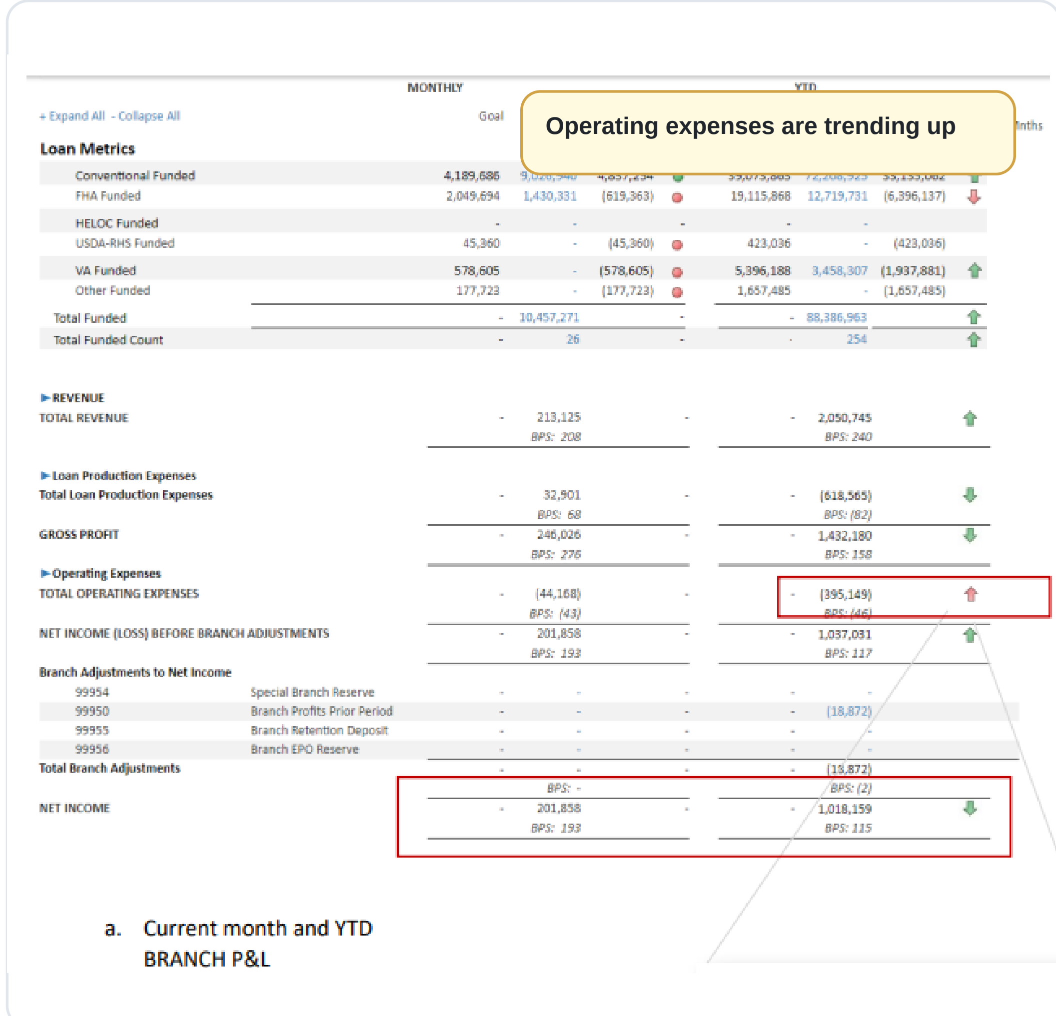
1 | TELEMETRY BI - BRANCH P&L

Which Branches Are Actually Profitable?

Volume does not equal profitability. Telemetry BI builds branch-level P&Ls from financial and production data so management can see revenue, production expense, operating expense, and net income in both dollars and basis points. Executives can compare current-month and year-to-date performance and drill into the categories driving a variance.

WHAT LEADERSHIP CAN SEE

- Current-month branch profit
- Year-to-date profit
- Revenue and expenses
- Net income in dollars and BPS
- Budget / goal variance
- Expense trend direction



Source visual: Branch P&L / Trends *Illustrative Telemetry data / approved demo screenshot*

Know which branches are profitable before quarter-end - not after the financial statements are distributed.

What Is Driving Cost Per Loan?

A rising cost per loan is rarely caused by one thing. It may reflect lower funded volume, excess capacity, compensation, technology expense, occupancy, or allocated overhead. Telemetry BI calculates cost per loan at the corporate and branch level and breaks the number into underlying components so management can move from 'Did CPL increase?' to 'What caused it?'

WHAT LEADERSHIP CAN SEE

- CPL by branch
- Dollars and basis points
- Funded-volume relationship
- Personnel and compensation
- Technology and overhead
- Expense outliers

Move from CPL result to the cost drivers underneath it

Calculation: Total Production Costs = $ and
Loan Dollar Amount

Telemetry has two methods of computing this:
a. Total cost based on all fixed and variable (cost per loan)
b. Cost to Originate (KPI button when data is available)
All costs less administrative.

		YTD AVG Monthly $	BPS	YTD AVG $ PER LOAN	CURRENT MO $ (actual) ◄	BPS
FUNDING METRICS						
	VOLUME FUNDED	55,662,276			40,961,151	
	UNITS	174			124	
	AVG LOAN AMT	319,592		319,592	330,332	
INCOME						
	GAIN ON SALE	204,957	37	1,178	173,520	42
	Fees (fixed per loan)	1,794,546	322	10,313	1,275,795	311
	ORIGINATION	91,130	16	524	51,177	12
	INT LOANS	84,444	15	485	81,951	20
	TOTAL HEDGE ACTIVITY	(92,744)	(17)	(533)	(66,495)	(16)
	IRLC CHANGE + (-)	25,682	5	148	8,947	2
	MSRs CHANGE +(-)	0	0	0	-	-
	MISC	18,425	3	106	24,705	6
	INT BANK	(3,674)	(1)	(21)	(1,928)	(0)
	TOTAL INCOME	2,122,765	381	12,200	**1,547,672**	**378**
EXPENSES						
	FIXED EXP	(770,280)	(138)	(4,427)	(446,063)	(109)
	VARIABLE EXP	(939,466)	(169)	(5,399)	(566,067)	(138)
	TOTAL EXP	(1,709,747)	(307)	(9,826)	(1,012,130)	(247)
	NET INCOME	413,019	74	2,374	535,542	**131**
REVERSING OUT DERIVATIVES						
	Change +(-)					
	NET CHANGE	25,682	5	148	8,947	2
	NET INCOME W/OUT DERIVATES	**387,336**	70	2,226	**526,594**	**129**

Source visual: Cost Per Loan *Illustrative Telemetry data / approved demo screenshot*

Profitability tells you where the problem is. Cost-per-loan analysis helps explain why.

3 | TELEMETRY BI - CONVERSION FUNNEL

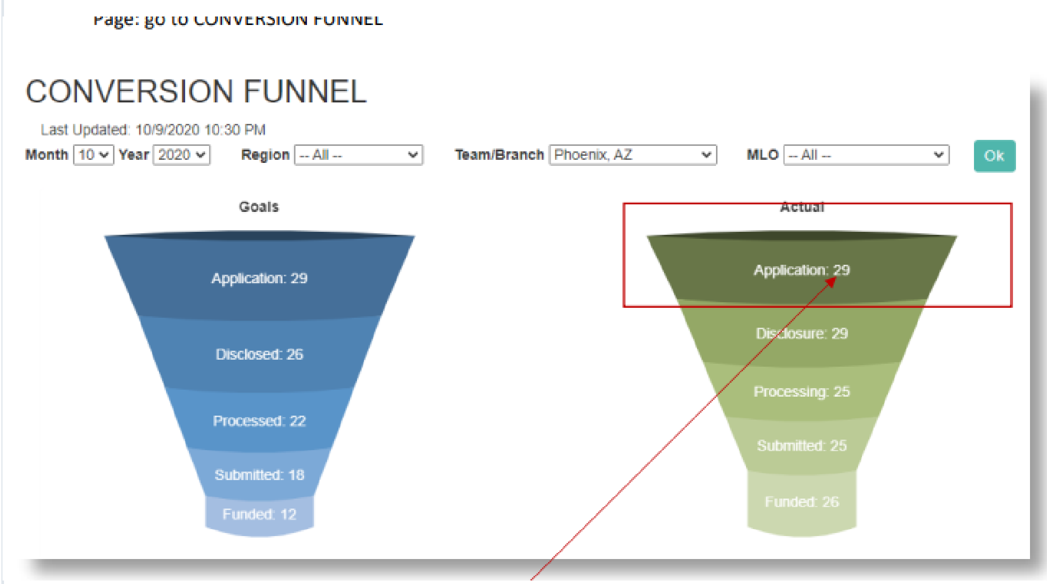
Where Is Production Leaking?

Production problems often become visible in funded volume only after the opportunity to intervene has passed. The Conversion Funnel shows how loans progress through major stages - from application through funding - so leadership can identify conversion loss before it becomes a financial result.

WHAT LEADERSHIP CAN SEE

- Applications
- Disclosures
- Processing
- Submitted / approved
- Funded loans
- Stage-to-stage conversion

Compare goal vs. actual conversion at every stage



Source visual: Conversion Funnel *Illustrative Telemetry data / approved demo screenshot*

Find the stage where production is breaking down before lower funded volume shows up in the P&L.

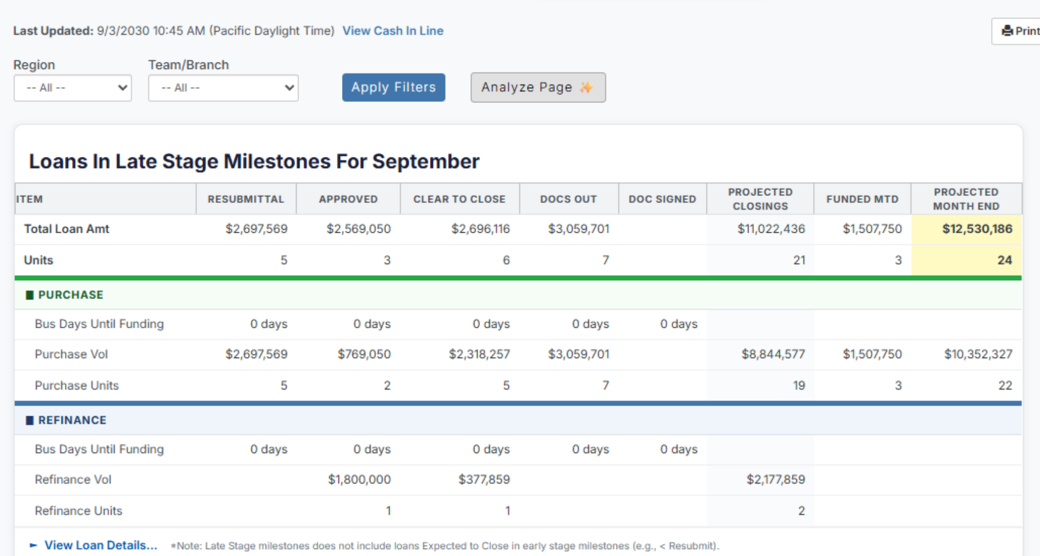
What Will Actually Fund Before Month-End?

Executives cannot manage capacity, revenue expectations, warehouse usage, or branch performance using funded volume alone. Future Funding turns the current pipeline into a forward-looking view of expected closings, helping management understand what is likely to fund next - not just what has already closed.

WHAT LEADERSHIP CAN SEE

- Expected units
- Expected dollar volume
- Business days until funding
- Current funded production
- Potential month-end production
- Closing-stage concentration

Projected month-end combines funded MTD with late-stage closings



Loans In Late Stage Milestones For September

ITEM	RESUBMITTAL	APPROVED	CLEAR TO CLOSE	DOCS OUT	DOC SIGNED	PROJECTED CLOSINGS	FUNDED MTD	PROJECTED MONTH END
Total Loan Amt	$2,697,569	$2,569,050	$2,696,116	$3,059,701		$11,022,436	$1,507,750	**$12,530,186**
Units	5	3	6	7		21	3	**24**
PURCHASE								
Bus Days Until Funding	0 days	0 days	0 days	0 days	0 days			
Purchase Vol	$2,697,569	$769,050	$2,318,257	$3,059,701		$8,844,577	$1,507,750	$10,352,327
Purchase Units	5	2	5	7		19	3	22
REFINANCE								
Bus Days Until Funding	0 days	0 days	0 days	0 days	0 days			
Refinance Vol		$1,800,000	$377,859			$2,177,859		
Refinance Units		1	1			2		

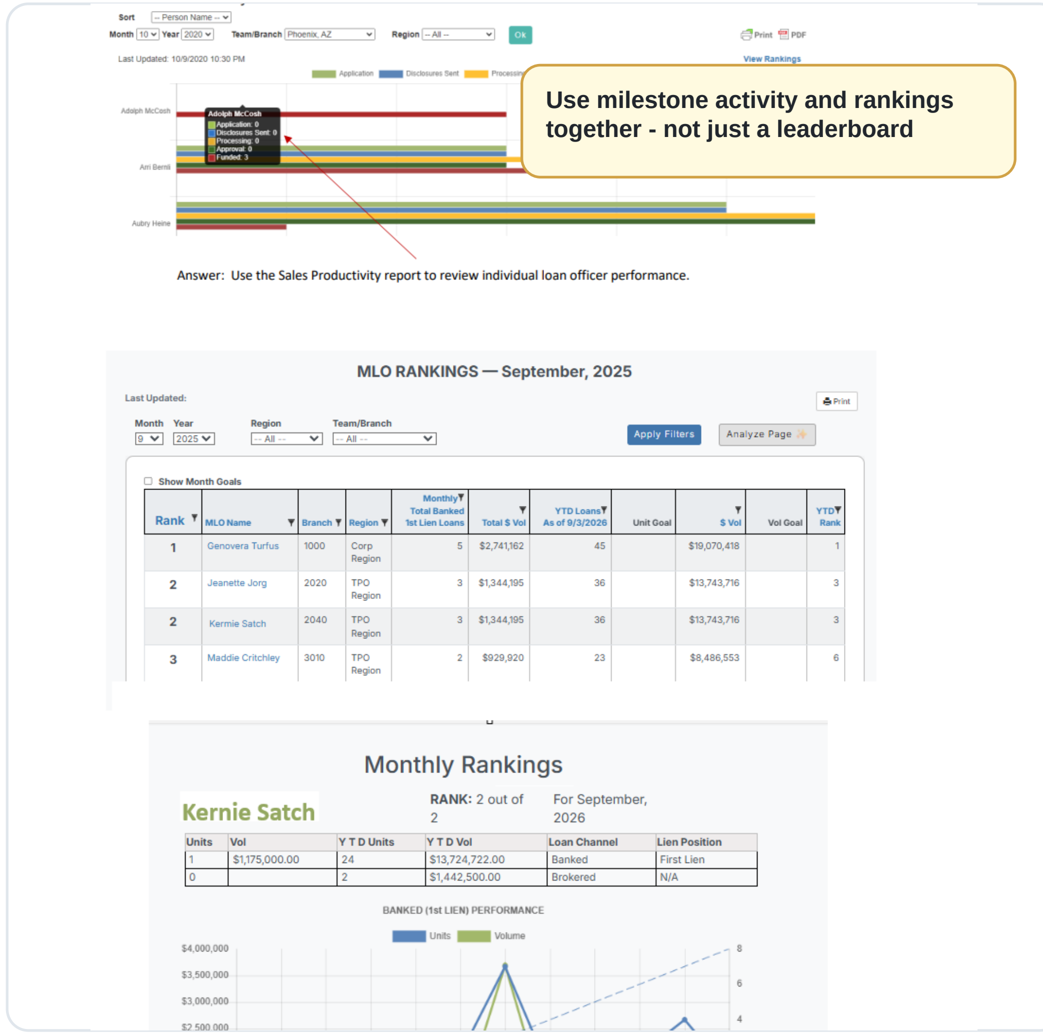
► View Loan Details... *Note: Late Stage milestones does not include loans Expected to Close in early stage milestones (e.g., < Resubmit).

Source visual: Future Funding / Late Stage Milestones*Illustrative Telemetry data / approved demo screenshot*

Move the management conversation from 'What funded?' to 'What is likely to fund next?'

Which Loan Officers Are Driving Branch Performance?

Branch averages can hide very different performance at the individual producer level. Telemetry's productivity and ranking views compare originators across key production milestones so management can see which producers are driving volume, where conversion differs, and where coaching or intervention may be needed.



Source visual: Sales Productivity / MLO Rankings *Illustrative Telemetry data / approved demo screenshot*

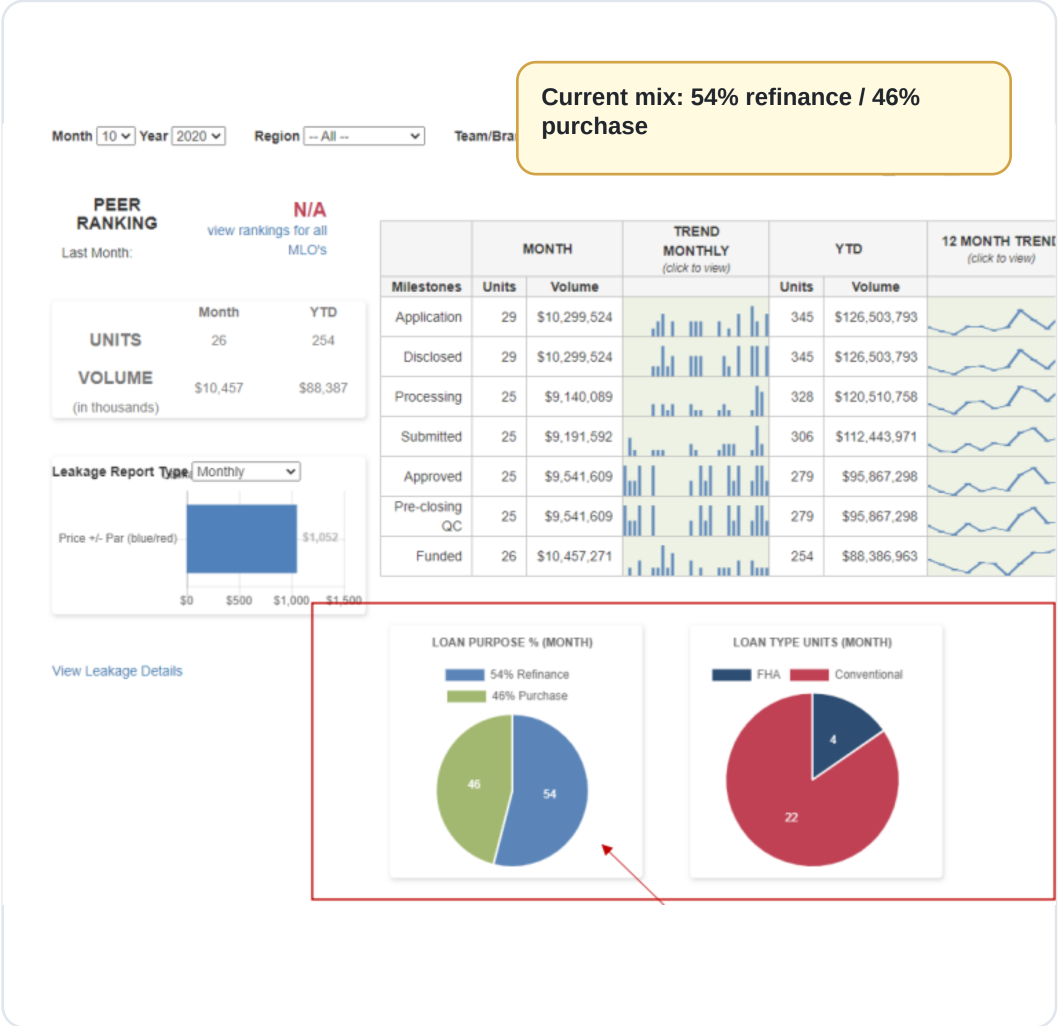
WHAT LEADERSHIP CAN SEE

- Applications by LO
- Milestone progression
- Funded loans
- Goal attainment
- Rankings
- Production consistency

See not only who produced the most - but what their activity suggests about next month's results.

Are We on Plan - and Is the Mix Sustainable?

Meeting this month's production target does not necessarily mean the branch is healthy. Executives also need to understand how current results compare with plan, how production is trending, and whether the mix creating today's volume is likely to continue.



Source visual: Productivity Dashboard

Illustrative Telemetry data / approved demo screenshot

WHAT LEADERSHIP CAN SEE

- Monthly units and volume
- YTD production
- Goal vs. actual
- 12-month trends
- Purchase / refinance mix
- Loan-type mix

The question isn't just whether a branch hit its goal. It's whether the conditions behind that performance will continue.

ONE OPERATING VIEW

Six Visuals. One Management System.

No single dashboard controls branch performance. The value comes from connecting the financial and operational questions so management can move from result to cause to action.

PROFITABILITY	>	COST	>	CONVERSION	>	FORECAST	>	PEOPLE	>	PLAN
Which branches are creating economic value?		**What is driving the financial result?**		**Where is pipeline performance affecting the outcome?**		**What is likely to happen next?**		**Which producers are driving the branch result?**		**Is performance on target - and is it sustainable?**

One source of truth. One connected executive view.

FINANCIAL DATA		OPERATIONAL DATA		EXECUTIVE INTELLIGENCE
GL, revenue, expense, compensation, P&L	+	Pipeline, milestones, production, originator activity	=	Profitability, cost, conversion, forecast, productivity, plan

Telemetry BI connects LOS + accounting data into one management view.

SEE TELEMETRY BI IN ACTION

Built to Replace Reporting Work - Not Add More of It.

Telemetry BI is a turn-key mortgage business intelligence platform designed around the financial and operational metrics lenders already need to manage. Instead of building KPI logic, data pipelines, branch P&Ls, and recurring executive reports from scratch, leadership starts with mortgage-specific reporting built around LOS and accounting data.

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Core performance measures

Automated from LOS and accounting data

P&L

Branch + corporate

Available in dollars and basis points

LOS + GL

Integrated data

Financial and operational intelligence together

24/7

Manager access

Role-appropriate dashboards and drill-downs

See Your Business Through These Six Views

Schedule a Telemetry BI executive demo and walk through branch profitability, cost per loan, pipeline performance, forecasting, and producer productivity in one connected operating view.

Schedule an Executive Demo

Explore Telemetry BI for Mortgage