



Powering the Modern Digital Mortgage Factory



Capsilon Transforms the Speed and Economics of the Mortgage Production Process

The cloud-based Capsilon Digital Mortgage Platform leverages intelligent process automation to transform your existing mortgage production process into a modern digital mortgage factory.

Capsilon supercharges your existing mortgage technology infrastructure with a powerful straight-through processing engine to significantly speed the delivery of quality loans by eliminating manual choke-points and human error. Patented document recognition and data extraction technology turn mortgage documents and related data into intelligent,

searchable digital assets necessary to convert the slow, inefficient production process into a high velocity digital mortgage factory.

Only Capsilon gives mortgage originators, correspondent lenders, and servicers a disruptive advantage by making it possible to deliver quality mortgages at the highest velocity with a new cost structure.

Capsilon is the driving force powering the movement to the digital mortgage future.

The Shift to a High Velocity Digital Mortgage Factory

TODAY: High Touch

Inefficient, slow, costly

80% Manual 20% Automated

- > E-folders of disconnected static images
- > Highly manual: "stare and compare"
- > Manual data input, loan status tracking and review of conditions
- > Repetitive inspections of documents and data
- > Sample-based audits and quality checks
- > Manual, error-prone delivery to investors

NEXT: Digital Factory

Highest velocity and quality

20% Manual 80% Automated

- > Intelligent folders linking documents and data
- > Automated integrity checks
- > Automated data ingestion, tracking and condition fulfillment
- > Exception-based handling for originators and servicers
- > 100% auditability: live data aligns to servicing setup data
- > Error-free, electronic delivery to investors

Realize Breakthrough Economics

Order of Magnitude Improvements

Personnel-related Cost
(\$ per loan)

\$4,000



\$1,000

Underwrites
(per day)

8



1.8

Time to Close
(days)

45



9

Why Forward-Thinking Mortgage Companies Choose Capsilon

Powering the Digital Mortgage Factory

Built for the Digital Mortgage Factory

- > Recognizes 250+ mortgage documents and thousands of data points from day 1
- > Optimized mortgage workflow based on specifically designed end-user experiences
- > Rich, open platform developed for interoperability

Achieve Highest Mortgage Velocity

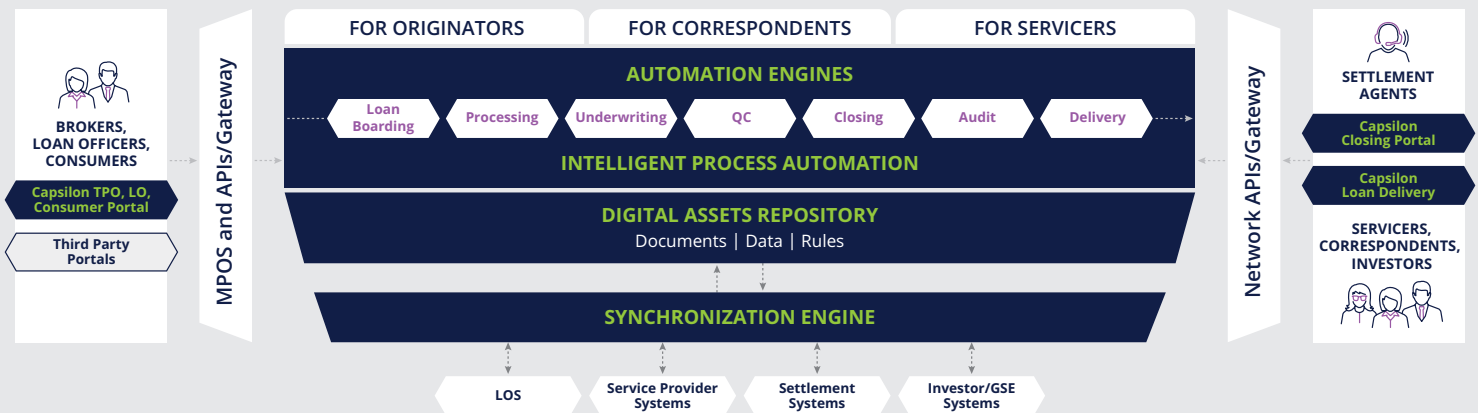
- > Accelerates file intake and setup with automatic recognition, naming and indexing of mortgage documents
- > Significantly cuts underwriting time with checklist automation
- > Optimized workflows eliminate time-consuming back-and-forth

Attain Integrity Without Compromise

- > Approach an error-free state: mitigate human error by applying automation through the lifecycle of a mortgage
- > Speeds accurate delivery of loans to investors and servicers with one-click
- > Leverages best-of-breed extraction technology to maintain the connection from extracted data to source documents

Transform To a Digital Mortgage Factory

Capsilon Digital Mortgage Platform



Benefits Across the Industry

Originators

- > Order of magnitude velocity improvement: both speed and costs
- > Optimal workflows based on exception-only handling
- > Highest integrity processes: repeatable, scalable

Correspondents

- > Seamless delivery to investors
- > 100% Certainty: fully auditable
- > Complete transparency for GSEs

Servicers

- > Secure access for life of loan
- > Audit trail for compliance
- > Reduced regulatory exposure
- > Context-rich views of data and documents

Cloud at Scale: Mission-Critical Performance



More than 100,000 users with more than 1.5MM new pages processed per day



Bursting to support surges in demand



100% uptime, multi-location disaster recovery



Rich integration platform with APIs to extend into customer ecosystems



24X7 monitoring