

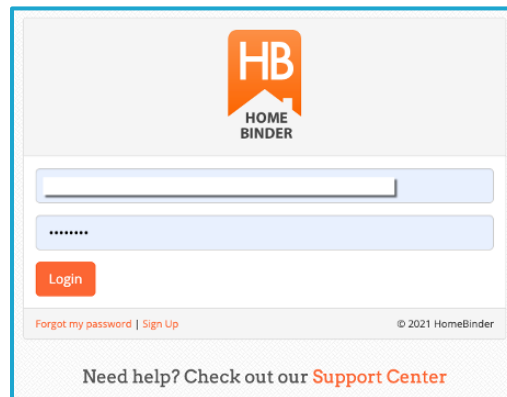
# HomeBinder Integration

## Summary

HomeBinder improves home value through a centralized management platform provided exclusively by authorized professionals. With the HomeBinder and Mortgage Coach integration, both lenders and borrowers can access the Total Cost Analysis within the HomeBinder solution.

## Originator Experience

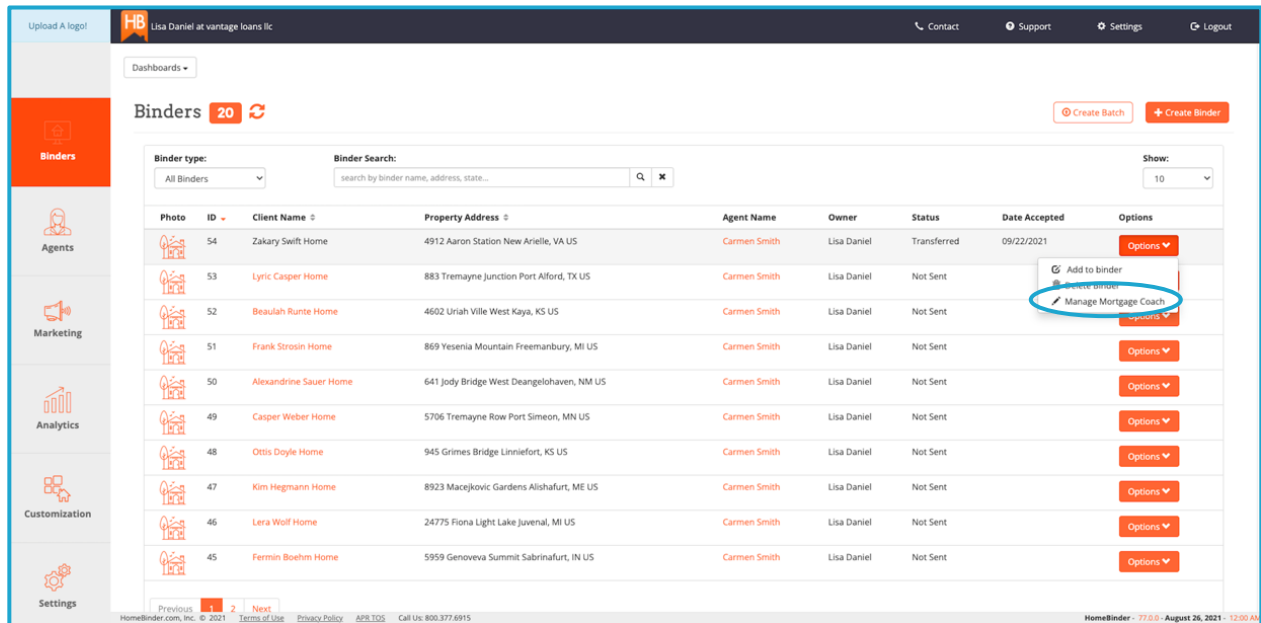
1. Login to the HomeBinder website.



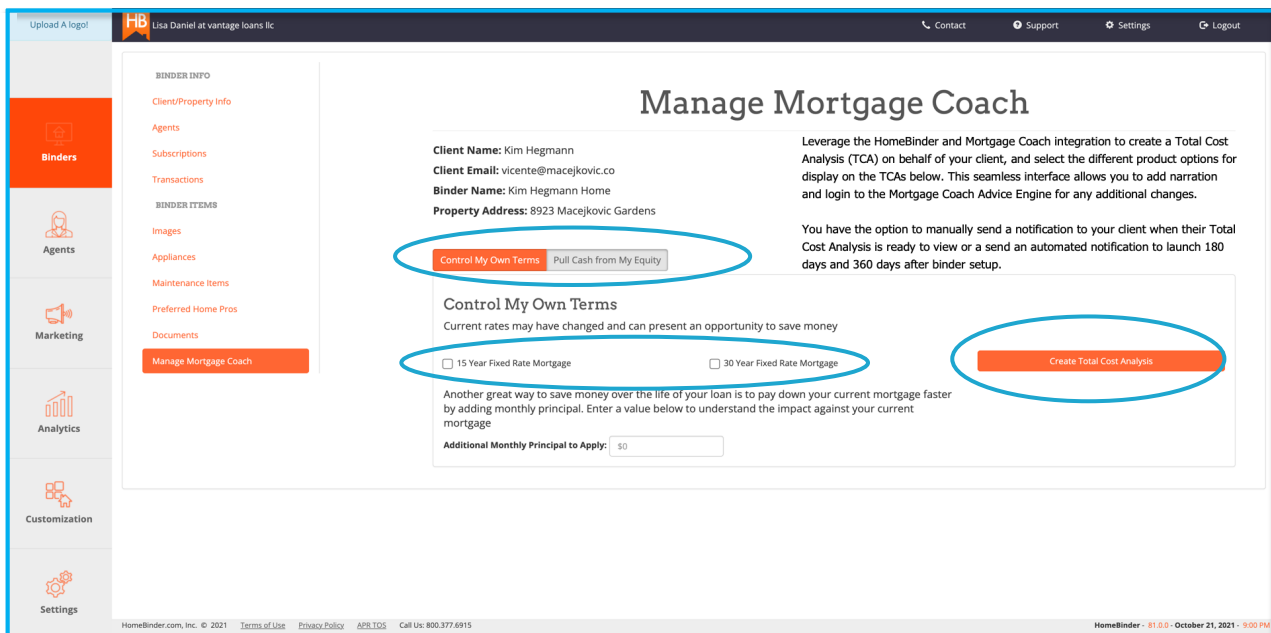
2. Click on the Binders option from the left navigation menu.

Photo	ID	Client Name	Property Address	Agent Name	Owner	Status	Date Accepted	Options
	54	Zakary Swift Home	4912 Aaron Station New Arrielle, VA US	Carmen Smith	Lisa Daniel	Transferred	09/22/2021	Options
	53	Lyric Casper Home	883 Tremayne Junction Port Alford, TX US	Carmen Smith	Lisa Daniel	Not Sent		Options
	52	Beulah Runte Home	4602 Uriah Wille West Kays, KS US	Carmen Smith	Lisa Daniel	Not Sent		Options
	51	Frank Strosin Home	869 Yessenia Mountain Freemanbury, MI US	Carmen Smith	Lisa Daniel	Not Sent		Options
	50	Alexandrine Sauer Home	641 Jody Bridge West Deangelohaven, NM US	Carmen Smith	Lisa Daniel	Not Sent		Options
	49	Casper Weber Home	5706 Tremayne Row Port Simeon, MN US	Carmen Smith	Lisa Daniel	Not Sent		Options
	48	Ottis Doyle Home	945 Grimes Bridge Linnlefort, KS US	Carmen Smith	Lisa Daniel	Not Sent		Options
	47	Kim Hegmann Home	8923 Macekovic Gardens Alishafurt, ME US	Carmen Smith	Lisa Daniel	Not Sent		Options
	46	Lera Wolf Home	24775 Fiona Light Lake Juvenal, MI US	Carmen Smith	Lisa Daniel	Not Sent		Options
	45	Fermin Boehm Home	5959 Geneva Summit Sabrinafurt, IN US	Carmen Smith	Lisa Daniel	Not Sent		Options

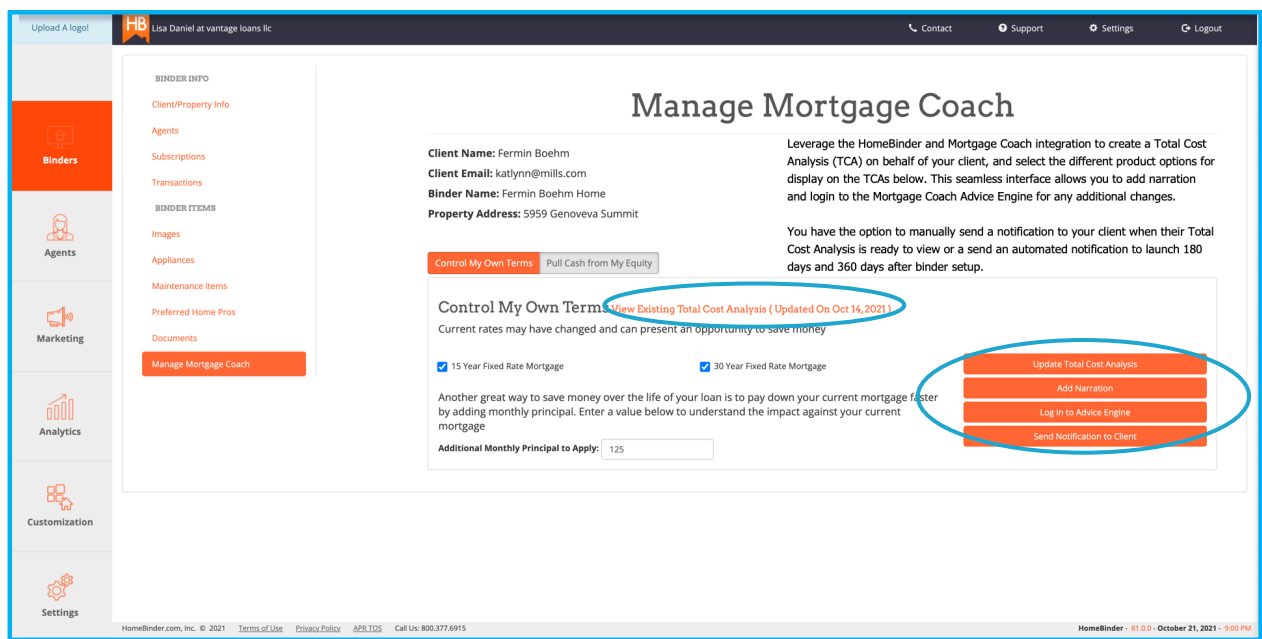
- Choose a client record and click on the Options dropdown on the right side. Then, click on the **Manage Mortgage Coach** option.



- Select a refinance option: Control My Own Terms or Pull Cash from My Equity. On either tab, select the desired loan term: 15 or 30 year Fixed.
- Click on the **Create Total Cost Analysis** button.
- Add additional monthly principal amount, if applicable.



7. After the initial Total Cost Analysis is created, users can perform the following actions within the HomeBinder solution:
  - a. Update the Total Cost Analysis
  - b. Add a personal video message and highlight the Mortgage Coach TCA
  - c. Log in to the Mortgage Coach Advice Engine to edit the TCA
  - d. Send notification to the client
8. Click the link to View Existing Total Cost Analysis.



9. Log in to the Mortgage Coach Advice Engine.
10. Click the Automated tab to access the HomeBinder records.



# Sample Total Cost Analysis

TCA Link: <https://mcedge.tv/iq5ohc>

MENU
Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.
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THIS REPORT WAS CREATED FOR YOU BY  
**Pete Paglia**  
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[www.homebinder.com](http://www.homebinder.com)  
NMLS: 423141  
(214) 432-4111 | CALL | TEXT | [pete@homebinder.com](mailto:pete@homebinder.com) | EMAIL

**Hi Fermin!**

TOTAL COST ANALYSIS

PROPERTY: 1959 GENDOEVA SUMMIT, SABBINAFURLET, IN

Hi Fermin! Welcome to your personal Total Cost Analysis for a home loan. Here you can compare our different loan products from a short and long term perspective. Thank you for letting us be your partner in your mortgage experience. Please let us know if you need help in any way.

	CURRENT	15YR FIXED	30YR FIXED
PROPERTY VALUE	\$750,000	\$750,000	\$750,000
LOAN AMOUNT	\$471,625	\$471,625	\$471,625
INTEREST RATE	4.250%	2.437%	3.243%
APR	NA	*2.437%	*3.243%
TERM (MO)	360	180	360
PAYMENT	\$2,564.13	\$3,510.21	\$2,426.25
CASH OUT	\$0.00	\$50,000.00	\$50,000.00
MONTHLY SAVINGS	\$948.88	\$0.00	\$1,883.96
15YR TOTAL INTEREST PERCENTAGE	NA	19.640%	56.580%
15YR LOAN 5 YR COST	NA	\$188,112.60	\$121,075.00
SAVINGS@60 MTH	\$0	\$35,163	\$12,313
FREEDOM F1	27.08 yrs	15.00 yrs	30.60 yrs
PAYMENT STREAM		<a href="#">PAYMENT STREAM</a>	<a href="#">PAYMENT STREAM</a>

**MONTHLY PAYMENT DIFFERENCE**

Loan Type	Monthly Payment
CURRENT	\$2,564.13
15YR FIXED	\$3,510.21
30YR FIXED	\$2,426.25

**SAVINGS OVER 60 MONTHS**

Loan Type	Savings
CURRENT	\$0
15YR FIXED	\$35,163
30YR FIXED	\$12,313

**INTEREST IN 15 YEARS**

Loan Type	Interest
CURRENT	\$219,250
15YR FIXED	\$92,712
30YR FIXED	\$189,623

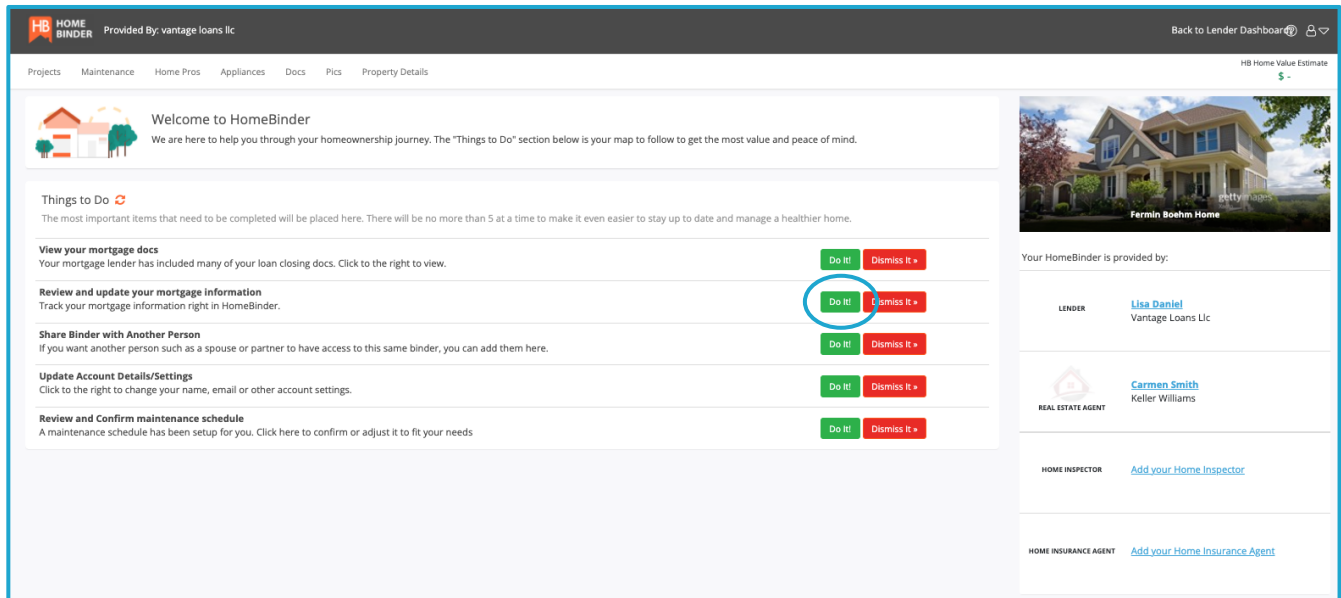
October 25, 2021

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HomeBinder Integration

## Consumer Experience

- From the HomeBinder dashboard, borrowers can view documents, review and update the mortgage information, share the binder, or update account settings. To access the Mortgage Coach Total Cost Analysis, click **Do it!** on the "Review and update your mortgage information" option.



- The borrowers can enter or update the mortgage & property details to customize the options. Based on their financial goals, borrowers can select one or both analyses to create or update. Click the "Create/View Existing Total Cost Analysis" link next to each scenario to access the TCA. If changes have been made to the loan data, click the **Update Total Cost Analysis** button.

