

LoanSense Integration

LoanSense assists homebuyers with the student loan reduction process to increase their home purchasing power. The integration with LoanSense allows you to generate and view a Rent vs. Own presentation from within the LoanSense solution.

Originator Experience

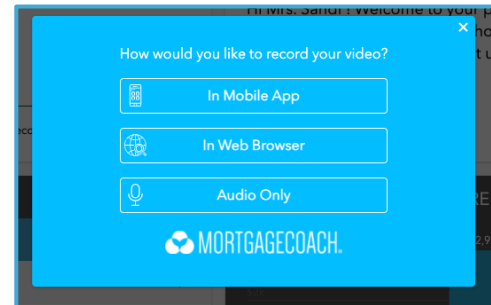
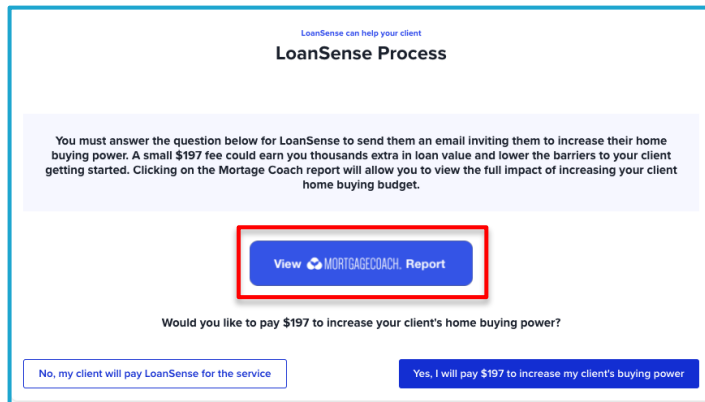
Step 1 - LoanSense Affordability Calculator

LoanSense provides the originator with a customized URL via email. For each borrower, the originator completes the Basic Information (in steps 1 & 2) to determine the borrowers' purchasing power benefit. Based on the data entered, the Affordability Calculator will determine how much the borrowers can afford with LoanSense.

Insert your borrower's details under **Next Step** and click the **Purchase Power (INCREASE MY CLIENT'S PURCHASING POWER BY \$)** button.

Step 2 - Customize your Rent vs. Own Presentation

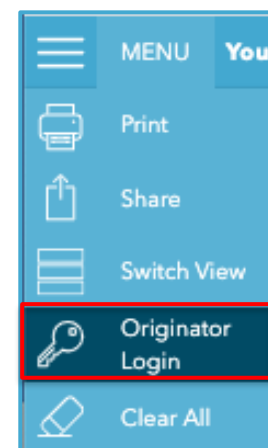
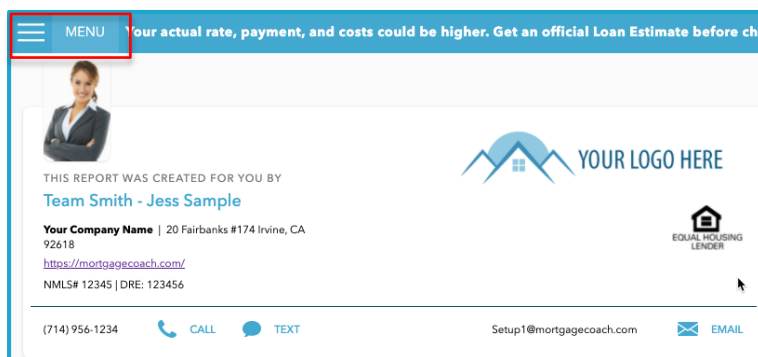
Click the View Mortgage Coach Report button. This will open a customized Rent vs. Own report. Then, you can add a narrative video and highlight specific fields to draw the borrowers' attention. Use your Mobile App or Web Browser.



Step 3 - Editing

Log in to the Mortgage Coach Advice Engine.

Method 1: On the Total Cost Analysis presentation, click the **MENU** in the upper left corner and select **Originator Login**.



Method 2: Use the browser login at <https://ae.mortgagecoach.com>. Access the LoanSense record in the Automated tab.

Toggle to the Automated tab to locate the Rent vs. Own presentation. Click once to open the record to edit and add additional loan options/closing costs.

| Source | First Name | Last Name | Presentation | Email | Date Created |
|--------|------------|---------------|---|----------------------------|----------------------|
| | Cathaleen | Kai | LoanSense RVO Student Loan Reduction Comparison | catalinakaiwongs@gmail.com | 7/12/2021 7:35:46 AM |
| | Cathaleen | Kaiyoorawongs | LoanSense RVO Student Loan Reduction Comparison | Cathaleenk@gmail.com | 7/8/2021 8:36:51 AM |

Step 4 - Subsidized Options

Next, select the best payment option to complete the LoanSense experience. Determine if you will sponsor your borrower's student loan reduction journey or if the borrowers plan to sponsor themselves. This will trigger an email to the borrower inviting them to view the:

- Invitation from LoanSense to continue the student loan reduction process.
- Customized Rent vs. Own Total Cost Analysis showing the possibilities of homeownership with a lowered student loan obligation.

You will be copied on an email inviting your borrower to get started with LoanSense (See Borrower Experience below).

LoanSense can help your client

LoanSense Process

You must answer the question below for LoanSense to send them an email inviting them to increase their home buying power. A small \$197 fee could earn you thousands extra in loan value and lower the barriers to your client getting started. Clicking on the Mortgage Coach report will allow you to view the full impact of increasing your client home buying budget.

[View MORTGAGECOACH Report](#)

Would you like to pay \$197 to increase your client's home buying power?

No, my client will pay LoanSense for the service

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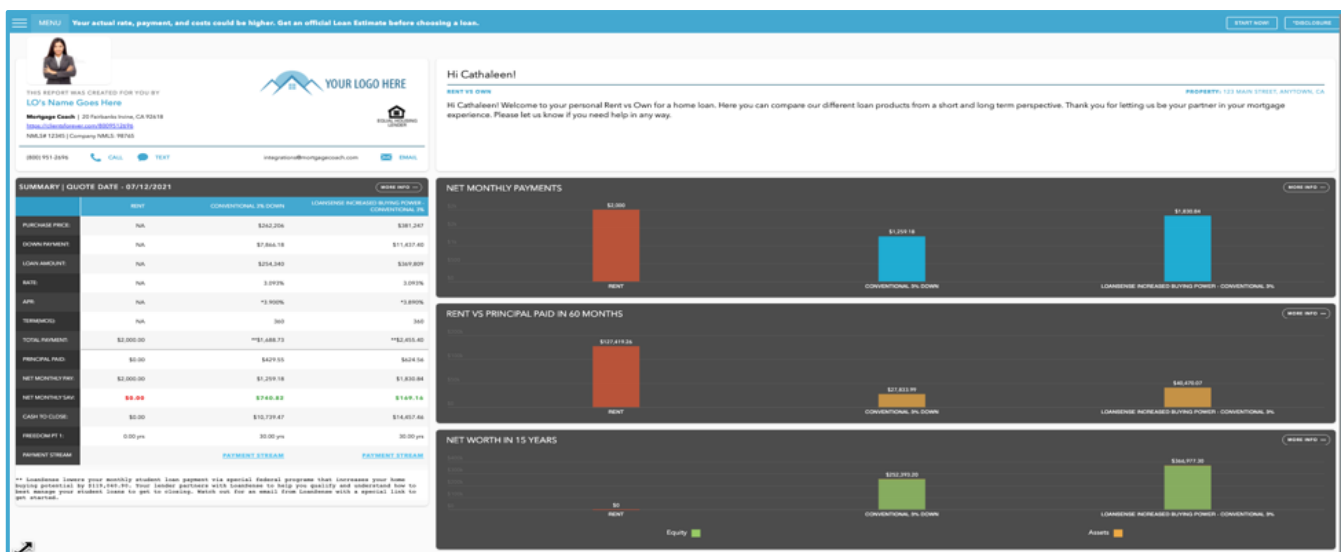
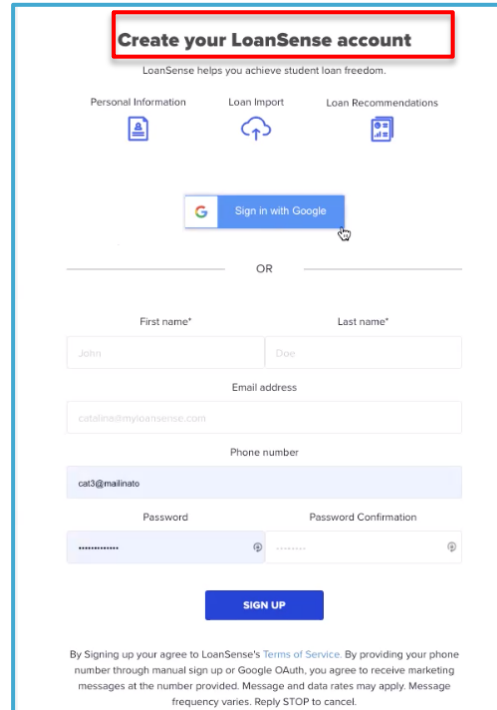
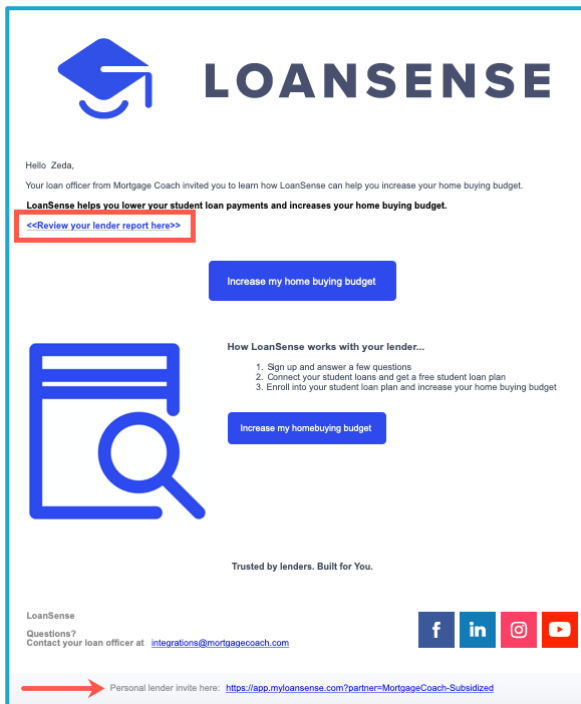
Yes, I will pay \$197 to increase my client's buying power

Borrower Experience

Each borrower will receive an email notification which will include:

- An invitation from LoanSense to continue the student loan reduction process.
- A customized Mortgage Coach Rent vs. Own Total Cost Analysis showing the possibilities of homeownership with a lowered student loan obligation.

LoanSense will copy each originator on all borrower communication.



Setup

Enterprise Edition Members contact loansense@mortgagecoach.com to begin the setup process.

Broker Edition Members complete the LoanSense registration found here:

<https://loansense.involve.me/mortgage-coach>

Select their preferred customized URL extension for the LoanSense Affordability Calculator.

Additionally, each user will provide their Mortgage Coach API Key to enable the integration. See where to get your Mortgage Coach API here:

<https://mortgagecoach.zendesk.com/hc/en-us/articles/4406514621325-How-do-I-locate-my-Mortgage-Coach-API-Key->

After completing the registration, LoanSense will process the request and provide a customized LoanSense Affordability Calculator to the Broker Edition Member within 5 business days.

Originators will receive an email confirmation with the details provided to LoanSense.

