

Z Calc™/Cast™

Home Retention/Consumer Predictive Analysis



| Lending Solutions™

INTRODUCING
INNOVATION



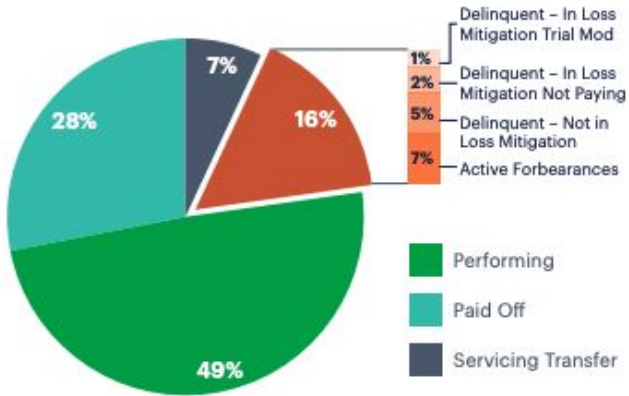
Z Calc Overview

- Current Market
- About Us
- 1 ● Home Retention Center
- 2 ● Z Calc™ / Home Retention
 - Forbearance/Forbearance Extension
 - Flex/Disaster Recovery Payment (CARES)
 - FHA
 - VA
 - USDA
 - Ginnie Mae
 - Non-GSE
 - HELOC
 - Special Case Modifications
- 3/4 ● Trial Plan Letter/Modification Agreements
- Solution Architecture

Components of Z Calc™

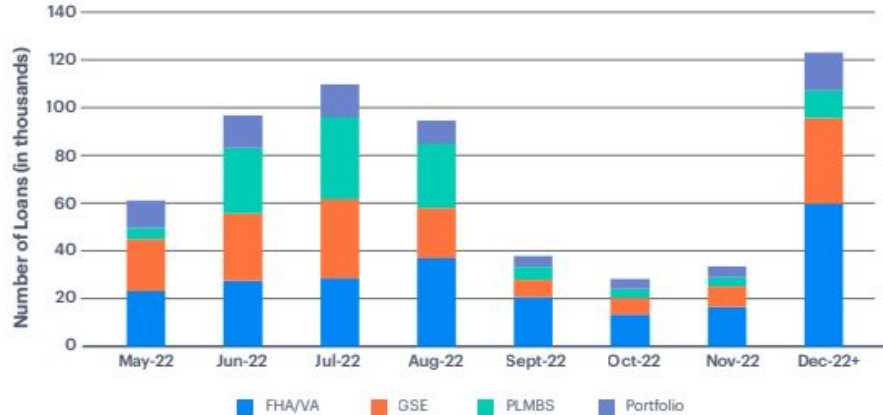
Market Overview

8.68 Million Forbearances



Sources: Black Knight Data & Analytics, LLC; and RADAR

Figure 1: Projected Forbearance Exits as of May 9, 2022



Sources: Black Knight Data & Analytics, LLC; and RADAR

Market Overview

Table 2: The Effectiveness of the Agencies' Insured Modification Programs as of May 9, 2022

Program	Market Counts	Shares of Loan Mods Meeting P&I Reduction	Average P&I Reduction	Average PITI Reduction
GSE Flex Mod with Balance Deferral Subject to 80% MTM LTV Constraint	113,237	23%	16%	11%
GSE Flex Mod with Balance Deferral Not Subject to 80% MTM LTV Constraint	113,237	98%	36%	25%
FHA COVID-19 Recovery Mod & 30-Year Term	141,213	34%	22%	14%
FHA COVID-19 Recovery Mod & 40-Year Term	141,213	90%	26%	16%

Market Overview

Fannie Mae Modification Interest Rate Exhibit (06/07/2022)

The Fannie Mae Modification Interest Rate is subject to periodic adjustments based on an evaluation of prevailing market rates. The servicer must use the current Fannie Mae Modification Interest Rate indicated below when evaluating a borrower for a conventional mortgage loan modification.

NOTE: As a reminder, the interest rate used to determine the final modification terms must be the same fixed interest rate that was used when determining eligibility for the Trial Period Plan and calculating the Trial Period Plan payment.

The following table provides the current Fannie Mae Modification Interest Rate as well as historical adjustments.

Effective Date	Interest Rate
June 14, 2022*	5.250%
May 13, 2022	5.000%
April 14, 2022	4.375%
March 14, 2022	3.875%
February 14, 2022	3.500%
November 15, 2021	3.125%
August 13, 2021	2.875%



Use the following guidelines for utilizing the modification interest rate:

- Visit this Web page on or after the fifth business day of every month for the new interest rate.
- Implement the new interest rate on the tenth business day of the month, but no sooner.
- Use the interest rate that is in effect and posted on Freddie Mac's website as of the date the Servicer evaluates and determines the Trial Period Plan.
- Ensure the interest rate used for the modification is the same fixed rate that was used when determining eligibility for the Trial Period payment – even if the posted modification interest rate subsequently changes.

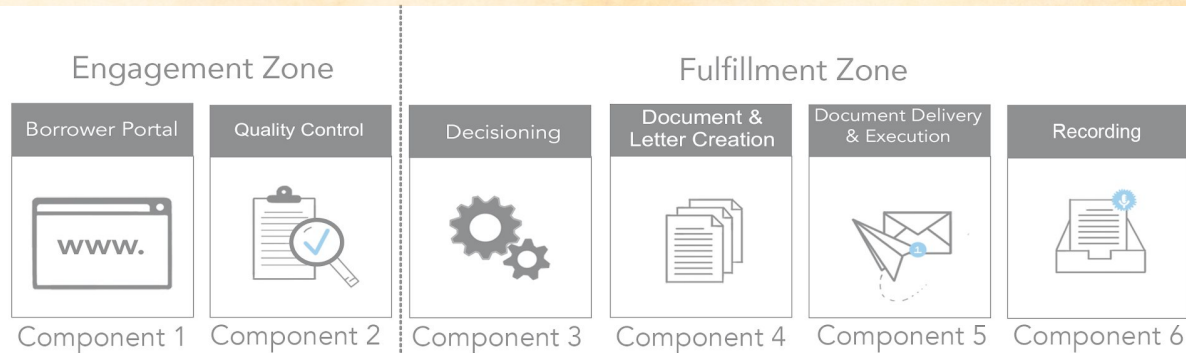
2022 Effective Dates	Interest Rate
May 13, 2022 - June 13, 2022	5.000%
April 14, 2022 - May 12, 2022	4.375%
March 14, 2022 - April 13, 2022	3.875%
February 14, 2022 - March 13, 2022	3.500%

The Z Solution

- Z Calc™ is a proven Home Retention Solutions engine that allows for the ingestion of borrower data, investor overlays and other available program parameters. The Solution output provides for a customized solution for each borrower. The Z Calc™ engine is designed and proven for rapid deployment and scaling.
- Creation and delivery of customized solution document package for borrower and customer review and execution.

Z Calc™ Solution Options

1. Deploy borrower self-service portal which captures borrower required information. Supplemented with servicer data extract allows for modification solution and document generation (results provided daily).



API System to system integration provides for a seamless result post

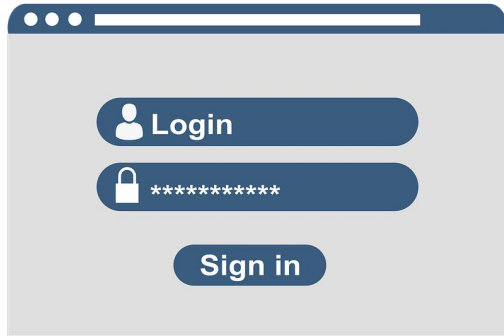
Z Calc™ Borrower Portal



1. Client Branded Customized Borrower Portal
2. Interactive Applications
 - a. Forbearance Application
 - b. Forbearance Extension Application
 - c. Payment Deferral Application
 - d. Loan Modification & Repayment Plan (default - Form 710 & Non-CARES)
3. Dynamic Forms
4. Borrower Document Checklist
5. Digital Signatures
6. Link to GSE "Loan Lookup Tool"
7. Borrower Document Upload Tool
8. Borrower Login Feature

Z Calc™ Borrower Status Tracking

Promote internal transparency - allow your borrower to follow along by tracking the status of their application and submitted documents. As a borrower's application transitions into QC and underwriting the borrower can begin to:



1. View supplemental document requirements, submission status, and review status
2. Upload documents from a secure, privately created account
3. View forbearance or home retention application status
4. Receive email notifications of status changes
5. Opt-in to text message notifications of status changes
6. Receive reminders of upcoming milestones (e.g. two months remaining of forbearance, prompts action to consider a home retention application if appropriate.)

SWBC Mortgage Home Retention Solutions

[Borrower Portal Login](#)

Welcome!



Forbearance Application

If you wish to apply for a mortgage forbearance (suspension of payment), please select the following mortgage forbearance form. If you are looking for a longer term solution, please continue below to fill out the appropriate home retention form.

[Forbearance Form](#)

Home Retention Application

If you wish to be considered for a loan workout solution, please complete the online application process below. Once complete, a representative will contact you with additional information. To track the status of your application, use the borrower portal login to register.

If you need to upload documents, but have already finished the home retention form, use the link below to finish the document upload process. Use the provided check list of all required documents to make sure you have all your paperwork ready. Please note that some of the required documents are provided below for your convenience in both online format, or downloadable with the option of electronic signature. You may choose either option to suit your preference. *There is not an online option for Form 4506-T and must be downloaded for signature*

[Fannie Freddie: Home Retention Form](#)

[Non Fannie/Freddie: Home Retention Form](#)

[Document Checklist](#)

[Upload Documents](#)



Z Calc™ Decisioning Engine - Self Service Webform

Forbearance Integration

CARES Flex

Non-GSE Integration

FHA Integration

VA Integration

USDA Integration

Ginnie Mae Integration

HELOC Integration

Special Case Integration



Modification Agreements



- Repayment Plan Offer
- Forbearance Plan Offer
- Forbearance Extension Offer
- Payment Deferral Agreement
- Flex Modification Trial Period Plan Notice
- Flex Modification Agreement
- Non-Flex Modification Agreements
- Other Program (Non-GSE) Supporting Agreements

Z Calc™ Result Repository

Results/Retention Period

- Indefinite retention period for all results
- SFTP Repository
- Client management portal
- API interface integration



The Z Cast™ Solution

Z Cast™ was developed to proactively identify consumers that are at a higher risk of refinancing their current loan or are candidates for Home Equity solicitation.



Z Cast™ Property Risk Identifiers

- Home Price Index - Historical & Forecast

All markets vary as to appreciation or depreciation in home values. The Z Cast™ solution factors in not only historical home price trends but also forecasted these indices specific to each properties neighborhood. This is important to understand for assessing not only potential loan equity but also sales activity within the borrowers market.

- Current Property Valuation - Equity Analysis

Borrowers have more incentive to apply for a Cash Out Refinance if there is an abundance of equity in their property. Determining the current property valuation allows for an equity analysis for the final Z Cast™ score.



Z Cast™ Property Risk Identifiers

- Current Property Listing

If a property is listed in MLS, then it is a fact that the borrower is planning on selling their home. The Z Cast™ solution not only provides a MLS listing status but will also provide the MLS Id and associated information for all properties listed.

- Mortgage Product Risk

Investors allow for streamlined refinance options based on certain borrower qualifying factors. Both FHA (Net Tangible Benefit) and VA (IRRRL) have such programs. The Z Cast™ solution tests for these qualifying factors and will score each borrower as a Extreme High Risk when it is determined to qualify for a streamlined refinance.



Z Cast™ Borrower Risk Identifiers

- Credit Score

Credit score drives the ability for a borrower to qualify for a refinance. Factoring the credit score into the Z Cast™ analysis is a key variable for all modeling.

- Credit Score Drift

Even if a borrower has a credit score that would allow for them to refinance, a downward drift in their score can lead to concerns that the borrower could be facing near term credit concerns. Measuring the credit drift (up/down) allows for additional consideration for the borrowers ability to refinance and the final Z Cast™ score.



Z Cast™ Borrower Risk Identifiers

- Loan Maturity

A borrower with a short term maturity will be less likely to refinance than one with a longer maturity. Understanding the remaining loan term is factored into the Z Cast™ score.

- Occupancy

There is a growing trend for Cash Out Refinances for investment properties. With rates so low, there is a large incentive for investors to pursue these types of transactions to provide new investment capital for additional rental properties.



Z Cast™ Borrower Risk Identifiers

- Market Rate

If a borrower is paying a significantly higher interest rate than what is currently being offered in the market, then there remains a large incentive to refinance their loan. The Z Cast™ product provides an analysis of what the borrower is currently paying versus what is being offered in the market. These rates used are applicable to their current loan program and term (FHA, VA, Jumbo, Conventional)

- Current Delinquency Profile

Borrowers that are in active repayment/forbearance programs will still be reviewed for refinance risk but will also be scored appropriately considering their workout status.



Z Cast™ Final Risk Score

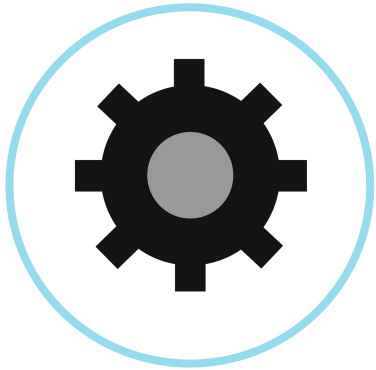
The Z Cast™ final risk score is returned as follows:

Extreme High Risk: Borrower has one, many or a combination of factors that rate as a Extreme High Risk of Refinance or Purchase. **Immediate borrower outreach is recommended.**

High Risk: Borrower has one, several or a combination of factors that rate as a High Risk of Refinance or Purchase. **Borrower outreach is recommended.**

Moderate Risk: Borrower has one or a combination of factors that rate as a Moderate Risk of Refinance or Purchase. **Borrower should be closely monitored for possible category change.**

Low Risk: Borrower has no or minimal combination of factors that rate as a Low Risk of Refinance or Purchase. **Borrower outreach is not recommended**





October Results | November Results

Download Data

Loan Number	Property Ad Str	Property Ad City	Prop Ad State	Prop Ad Zip	Orig Rate	Current Rate	AOM Flag	OrigTerm	RemTerm	OrigUPB	pmt	CurrUPB	Interest Paid to Date	CurrPropertyValue	Original Property Value	PropCondition	PropType	Credit Score Prev Days	Credit Score Current	Occ Status	Forebearance Flag	Modification Flag	Current Loan
45	Demo Address	JAMAICA	NY	11434	4.25%	4.25%	N	480	402	\$300,000.00	\$1,299.85	\$276,734.90	11/10/2020	\$854,000.00	\$455,000.00	Excellent	1 to 4 Family Residential - Conventional			OO			Conventional
87	Demo Address	WEST CHESTER	PA	19380	2.63%	2.63%	N	180	86	\$417,000.00	\$2,805.12	\$219,687.90	12/10/2020	\$796,000.00	\$725,000.00		Planned Unit Development (PUD) - Single Family	721	721	OO			Conventional
91	Demo Address	SYOSSET	NY	11791	3.88%	3.88%	N	360	267	\$415,000.00	\$1,951.48	\$332,240.20	11/10/2020	\$698,000.00	\$525,000.00		Single Family	736	736	NOO			Conventional
181	Demo Address	WILLIAMSTOWN	NJ	8094	4.00%	4.00%	N	360	350	\$201,235.00	\$969.73	\$198,291.70	11/10/2020	\$221,000.00	\$197,000.00		Planned Unit Development (PUD) - Single Family	625	625	OO			VA
191	Demo Address	PHILADELPHIA	PA	19148	3.38%	3.38%	N	360	353	\$422,000.00	\$1,865.65	\$417,208.39	11/10/2020	\$459,000.00	\$430,000.00		Single Family	737	737	OO			VA
212	Demo Address	MARCUS HOOK	PA	19061	3.13%	3.13%	N	360	353	\$177,156.00	\$758.89	\$175,056.89	11/10/2020	\$174,000.00	\$171,000.00		Single Family	668	668	OO			VA
214	Demo Address	WENONAH	NJ	8090	4.50%	4.50%	N	360	355	\$147,283.00	\$748.26	\$148,306.00	11/10/2020	\$160,000.00	\$160,000.00		Single Family	630	630	OO			FHA
215	Demo Address	PHILADELPHIA	PA	19111	3.13%	3.13%	N	360	354	\$258,307.00	\$1,106.52	\$255,686.90	11/10/2020	\$254,000.00	\$253,000.00		Single Family	663	663	OO			VA
231	Demo Address	SECANE	PA	19018	3.63%	3.63%	N	360	354	\$325,000.00	\$1,482.17	\$321,974.80	11/10/2020	\$350,000.00	\$325,000.00		Single Family	669	669	OO			VA
262	Demo Address	PHILADELPHIA	PA	19148	3.00%	3.00%	N	360	355	\$357,947.00	\$1,509.12	\$354,584.40	11/10/2020	\$363,000.00	\$370,000.00		Condominium - Project	780	780	OO			VA
289	Demo Address	HATBORO	PA	19040	3.63%	3.63%	N	360	354	\$322,404.00	\$1,470.33	\$319,403.00	11/10/2020	\$389,000.00	\$320,230.00		Condominium - Project	707	707	OO			VA
311	Demo Address	PHILADELPHIA	PA	19106	3.00%	3.00%	N	360	355	\$227,278.00	\$958.21	\$225,518.20	11/10/2020	\$255,000.00	\$233,923.00		Condominium - Project	754	754	OO			VA
369	Demo Address	LANSDALE	PA	19446	3.80%	3.80%	N	360	356	\$326,337.00	\$1,375.85	\$324,084.79	12/10/2020	\$324,000.00	\$320,000.00		Single Family	695	695	OO			VA
482	Demo Address	KISSIMEE	FL	34747	8.75%	8.75%	Y	360	345	\$127,620.00	\$932.75	\$127,920.00	9/10/2008	\$45,000.00	\$160,000.00		Condominium - Project	724	724	OO			Conventional
483	Demo Address	KISSIMEE	FL	34747	8.88%	8.50%	Y	360	337	\$123,520.00	\$514.58	\$95,000.00	5/10/2009	\$45,000.00	\$158,000.00		Condominium - Project	691	691	OO			Conventional
586	Demo Address	BLACKWOOD	NJ	8012	4.13%	4.13%	N	360	299	\$162,000.00	\$785.13	\$146,248.10	11/10/2020	\$375,000.00	\$270,000.00		Single Family	691	691	OO			Conventional
595	Demo Address	TRAFFORD	NJ	15085	4.13%	4.13%	N	360	308	\$78,300.00	\$379.48	\$70,818.33	11/10/2020	\$97,000.00	\$95,000.00		Single Family	749	749	OO			FHA
620	Demo Address	MARLTON	NJ	8053	4.63%	4.63%	N	360	336	\$295,000.00	\$1,518.71	\$285,470.90	11/10/2020	\$316,000.00	\$300,000.00		Planned Unit Development (PUD) - Single Family	661	661	OO			VA
724	Demo Address	WESTVILLE	NJ	8093	4.63%	4.63%	N	360	331	\$132,554.00	\$681.51	\$127,275.60	10/10/2020	\$159,000.00	\$140,000.00	Good	Single Family	681	681	OO	Y		FHA
731	Demo Address	PHILADELPHIA	PA	19128	3.88%	3.88%	N	180	135	\$114,500.00	\$839.79	\$90,434.33	12/10/2020	\$427,000.00	\$285,000.00		1 to 4 Family Residential - Conventional	706	706	NOO			Conventional
812	Demo Address	GALLOWAY	NJ	8205	4.25%	4.25%	N	360	329	\$200,305.00	\$985.38	\$191,278.80	11/10/2020	\$236,000.00	\$208,000.00		Single Family	668	668	OO			FHA
826	Demo Address	CHERRY HILL	NJ	8034	3.75%	3.75%	N	360	325	\$216,930.00	\$1,004.64	\$204,865.40	11/10/2020	\$264,000.00	\$210,000.00		Single Family	690	690	OO			VA
827	Demo Address	PHILADELPHIA	PA	19154	4.00%	4.00%	N	360	325	\$225,834.00	\$1,078.17	\$213,697.20	11/10/2020	\$265,000.00	\$230,000.00		Single Family	681	681	OO			FHA
850	Demo Address	WOODBURY	NJ	8096	5.25%	5.25%	N	360	328	\$86,250.00	\$478.28	\$80,843.55	11/10/2020	\$176,000.00	\$120,000.00		1 to 4 Family Residential - Conventional	708	708	NOO			Conventional
854	Demo Address	PHILADELPHIA	PA	19131	4.13%	4.13%	N	360	332	\$196,367.00	\$951.69	\$187,622.90	7/10/2020	\$238,000.00	\$200,000.00	Good	Single Family	696	696	OO	Y		FHA

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Logout

Z Cast™ Online Results



Z Cast™ Delivery and Application



Z Cast™ results are provided in an uploadable format to accommodate the Clients Contact Relationship Management (CRM) platform. Many CRM platforms are also interfaced with mortgage Point of Sale (POS) solutions which can allow for additional efficiencies.

All Z Cast™ results are stored on a Client accessible Secured File Transfer Protocol (SFTP) and can also be placed on a client requested system folder location.

Z Cast™ At a Glance

Consumer Recapture Analytical Platform

Loan Level Risk Identification:

- Property/Price Risk Analysis
 - Home Price Index - Historical & Forecast
 - Current Property Valuation - Equity Analysis
 - Current Property Listing Monitoring (30 Day Monitor)
 - Mortgage Product Risk
 - FHA Refinance Risk - Net Tangible Benefit Test
 - Streamline Refinance (Fixed/ARM test)
 - VA IRRRL
- Borrower Risk Analysis
 - Credit Score
 - Credit Score Drift
 - Loan Maturity
 - Occupancy
 - Market Rate Score - Conventional, FHA, VA, Jumbo
 - Current Delinquency Profile
- Final Risk Scoring (Risk of Refinance/Sale)
 - Low Risk
 - Moderate Risk
 - High Risk
 - Extreme High Risk
- Delivery
 - API/XML
 - Direct interface to Client CRM/POS
 - Flat File

Lending Solutions Division Product Offerings

OUR PRODUCTS

VALUATION PRODUCTS	TITLE/CLOSING PRODUCTS	FLOOD SERVICES	VERIFICATION SERVICES	ADDITIONAL PRODUCTS	END TO END RETENTION SOLUTIONS
Inspection Report with AVM	Property Reports Streamlined Title	Flood Determinations Elevation Certificates	Income Tax Verification (4506T)	Equity Default Insurance	Portfolio Monitoring and Identification Services
Hybrid Valuation Report	Title Insurance	Flood Insurance	Verification of Employment	Initial Disclosures & Closing Documents	Turn-Key Modification Program
Portfolio Analytics	Closing Services		SSN Verification	Real Estate Tax Tracking	Alternative Refinance
Interactive Valuation Products	Recordation Title Warranty		Verification of Deposits	Pre-Funding & Post-Closing Services	
Valuation Warranty	Lien and HOA Monitoring			Data Extraction & OCR Capabilities	

Contact Us

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