



Insights by ICE Mortgage Technology

Make better business decisions in near real-time. Data holds the secrets to understanding and anticipating the needs of your business, your customers, and the broader industry. Maintain a competitive advantage with a top-down approach to your data strategy. By gaining visibility into industry trends and the performance of your peer groups, you can drive increased efficiencies across your business.

Products and Services

Insights™ by ICE Mortgage Technology™ is the only analytics solution in the market that can provide you with the combination of near real-time industry and peer comparison analysis against the industry's largest de-identified and aggregated data set.

While other solutions can only tell you “how you did,” Insights takes things a step further to also tell you “how you're doing now,” while there is still time to impact the outcome.

You need data to succeed in today's changing environment

Insights helps lenders make informed decisions through two unique viewpoints:

- **Benchmarking:** Compare your data against aggregated and anonymized data from thousands of lenders to better understand how you are performing against the industry or your defined peer groups. Look at your pricing, efficiency levels, or pull-through rates to gain a distinct competitive advantage.
- **Industry analytics:** Stay on top of changes in the mortgage industry by monitoring important trends such as the average time to close, changes in interest rates, borrower demographics, credit scores, and more. Users can customize the data by time period, geography, and a variety of loan characteristics.
- **Locked Loan Analytics:** Locked Loan Analytics shows the number of loans locked during a defined period of time, a view of the percentage share of locked loan count across regions with benchmarking against the industry and peers, as well as views of locked loan count trending over the selected time period and the underlying average demographics information.
- **Branch Analytics:** Lenders with multiple branches can view each individual branch's activity in Insights. Once a user starts a loan in Encompass, the loan is assigned to the branch providing near real-time accuracy for industry map trends, map count, metrics panel, and performance-at-a-glance. Branch managers can view their peer market and use the data to adjust operations as needed.

Within Insights, you can create reports that allow you to:

- Evaluate your business based on current information and make adjustments while there is still time to impact the outcome
- Compare your operational efficiency, pull-through rates, pricing, locked loans, and other factors to peers and the industry
- Identify new target markets and opportunities to expand your business

Benefits

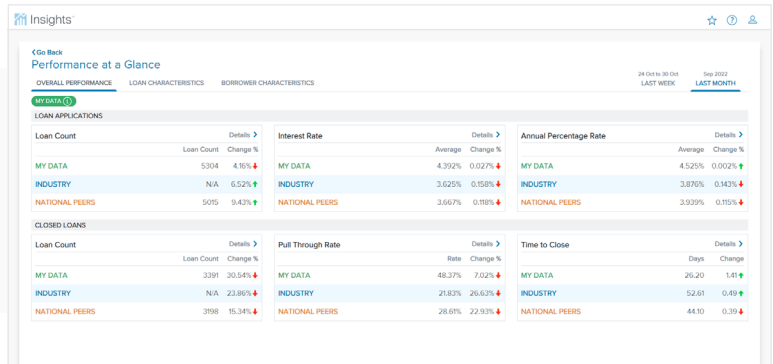
- Access the industry's largest anonymized data set
- View important near real-time industry trends
- Benchmark your performance against the broader industry
- Make informed decisions through unique viewpoints

Connect with an expert at 1-888-955-9100 or sales-mortgagetechnology@ice.com.

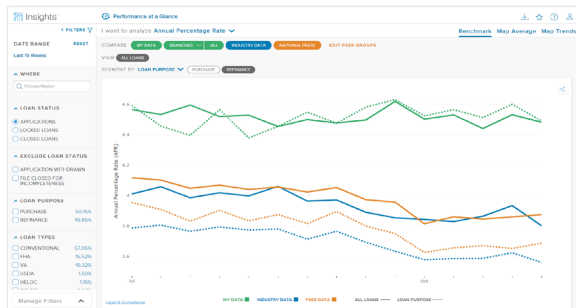
Easily leverage this user-friendly platform

Insights is a web-based platform that does not require a database administrator or business analytics tool to perform analysis. Out of the box, Insights offers views with multiple filtering options, such as loan program, borrower age, FICO band, loan purpose, and much more. You have the ability to identify trends and possible areas of opportunity or concern. Simply log in and you are ready to start analyzing!

Filter data by overall performance, loan characteristics, or borrower characteristics



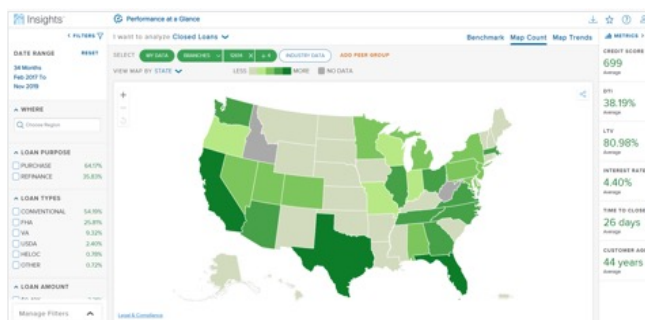
Benchmark your performance against the industry and your peers



Analyze the data by loan applications, locked loans, closed loans, pull through rate, time to close, and more



View individual branch performance



Reach us at: 1-888-955-9100 or schedule a demo at icemortgagetechnology.com/contact-sales

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