

# BRIMMA SOLUTIONS

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Mortgage Automation Unleashed  
2023



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# How to Get Started



Brimma has a starting point that meets your risk-reward profile.

If you want to see quick wins, Brimma can deliver [Basic automations](#) in a 2-6 week timeframe using Microsoft's Power Automate platform.

For more impactful automations, Brimma can work with you to deploy [cloud-based automations](#).

If your goal is not just to automate but also to give your team better tools, Brimma has a set of [Task-specific solutions](#) as well as some more complex tools that provide multi-task [Workflow solutions](#).

If you want to define your unique journey, Brimma's Premier Mortgage Business Process [Consulting](#) team can help you create a roadmap.

# Master Solution Catalog

## - By Business Process

BASIC AUTOMATIONS	CONSULTING
ADVANCED AUTOMATIONS	
TASK SOLUTIONS	
WORKFLOW SOLUTIONS	
CUSTOM SOLUTIONS	

### Vallia solutions support the loan process from end-to-end



Point of Sale
Lead Assignment / Escalation
Order / Evaluate Credit / Liabilities
Check HomeReady Eligibility
Supplement Property Data
Order Fees
Order Appraisal
Team Loan Data & Documents BOT
POS Data Synchronizer
Credit Score Locking
LO Mobile Loan App
LO Lock Extension Mobile App
Quick ReApply
DU / LPA Sandbox & Compare
Dual AUS
Reverse LOS Integration



Compliance
Initial Disclosures
Adverse Actions (Statements of Denial, NOIA)
Auto-redisclose
Generate/send Change in Circumstances
Run Fraud check
Run QM Points and Fee tests
Auto Reprice
TCPA Synchronizer
PreDisclosure Validator



Processing / Underwriting
Order Flood
Order HOI
Order Payoffs
Order SSN Validation
Order Tax Transcripts
Order Title / Escrow
Order WVOEs
Order VOIs
Send Notice of Flood Zone
Send Notice of PIW
Evaluate Document Data
Order Early Check / LQA
Service Provider Synchronizer
Document Data Validator
Order Out Automation and Monitoring



Closing / Post-closing
Servicing Transfer Notifications
ULDD Extract / Upload
MERS Registration / Transfer
QC
Document Expiration Alerts
Servicer Loan Number Generator
Purchase Advice Download
HMDA-LAR Validation
Post-closing CD Updates

#### LEGEND

Robotic Process Automation

Advanced Automations

Task-based App

Workflow App

# Basic Automations



MANUAL  
Processes

RPA  
Robotic Process Automation

BASIC AUTOMATIONS	CONSULTING
ADVANCED AUTOMATIONS	
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Brimma's basic automations are grounded in the use of Robotic Process Automation to eliminate rote, time-wasting tasks and free your people to do knowledge work

- Quick and easy to get started with [high ROI](#)
- Easy to (self)maintain
- More [cost effective](#) than every major RPA competitor

## Solution Catalog

- Order Disclosures
- Intent to Proceed
- Order / ReOrder AUS
- ULDD
- Rate Lock Extensions
- Post Closing Bundles
- Closing Disclosures
- MERS
- PCQC
- Servicing Portfolio Uploads
- Servicing Bundle Downloads

# Advanced Automations



Brimma's advanced automations take advantage of APIs to provide complex "headless" automations your existing systems cannot consistently deliver.

- Lights-out processing (no human involvement)
- Provide immediate action when triggered
- Cloud-based

## Solution Catalog

- Service Provider Auto-synch
- Sending of Servicing Transfer Letters
- Auto-NOIs, Auto-Statement of Denial
- POS Data Compare
- Credit Score Locking
- Auto-Document Classification and Filing
- Servicing Loan Number Generation
- Servicer Reports/Downloads
- FNMA Property Type & HomeReady & Purchase Advice

BASIC AUTOMATIONS

ADVANCED AUTOMATIONS

TASK SOLUTIONS

WORKFLOW SOLUTIONS

CUSTOM SOLUTIONS

CONSULTING

# Task Solutions



BASIC AUTOMATIONS

ADVANCED AUTOMATIONS

TASK SOLUTIONS

WORKFLOW SOLUTIONS

CUSTOM SOLUTIONS

CONSULTING



Brimma's Task Solutions provide focused-relief from the most prevalent issues in your existing POS/LOS.

- [Modern user interfaces](#) optimized to the task to improve efficiency
- Always synchronized with your existing systems
- Configured to how your business operates
- Meant to fit into Brimma's Solution Framework

## Solution Catalog

- [Loan Officer Lock Extension Requests](#)
- [Vallia Chat](#)
- [Quick ReApp](#)
- Post-Closing CD Updates
- [DU/LPA Sandbox](#)
- [DU-LPA Compare](#)

# Workflow Solutions



Brimma's Workflow Solutions string together multiple tasks across multiple roles to streamline complex processes that typically bottleneck loan progress.

- Designed to progress tasks with maximum automation while proactively driving users to complete manual tasks in a timely manner
- Typically longer roll-out to ensure adoption

## Solution Catalog

- [Loan Set-up Tools](#)
- [Order Out Automations](#)
- Loan Officer Mobile App
- Mortgage Driver Connector

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# Custom Solutions



BASIC AUTOMATIONS

ADVANCED AUTOMATIONS

TASK SOLUTIONS

WORKFLOW SOLUTIONS

CUSTOM SOLUTIONS

CONSULTING



Brimma's journey includes development of applications that meet unforeseen challenges. Bring us your toughest problems...we promise to deliver!

- Bespoke to your specific way of doing business
- Leveraging all of Brimma's existing tools and accelerators
- Adherent to Brimma's reference architecture to ensure the solution is agile enough to meet your future business needs
- Structured so that you can self-maintain the configuration to lessen your ongoing dependence on Brimma
- Cost-effective due to Brimma's hybrid onshore-offshore model



# Consulting



BASIC AUTOMATIONS

ADVANCED AUTOMATIONS

TASK SOLUTIONS

WORKFLOW SOLUTIONS

CUSTOM SOLUTIONS

CONSULTING



“If you don’t know where you’re going, any road will do.”

- Chinese Proverb

“If you don’t know where you are, a map won’t help.”

- Watts S. Humphrey

## Solution Catalog

- Automation [Readiness Assessment](#)
- Interview Process teams by “persona” to understand specific [current state flows](#)
- Identify and document business process and choke points
- Prescribe Quick Hit Wins
- Define longer term transformation opportunities and roadmap
- Deliver actionable implementation plans with scope, timelines and budgets

# How We Do It

- Loosely Coupled
- API Centric
- Microservices
- Rules, Events, Webhooks, Workflow



# Foundational Technology Enablers



## UX/UI Design Thinking

We combine “Design Thinking” with our practical Mortgage Domain Experiences to deliver rich user engagement

Mobile Apps Reporting Websites  
Rules Editors



## API Integrations

Design, Develop and Test seamless integration strategies leveraging modern methods to synch with legacy application stacks

RESTful APIs JSON JMS



## Role Based Workflow

Combining publish/subscribe events with messaging frameworks allows for role based process orchestration and lights out processing

Pub-Sub MQ Azure Functions  
AWS Steps etc



## Rules Management Systems

Documenting, Testing and Publishing Rules Configuration to efficiently execute business logic using tables, values and effective dating

Drools iLog DDM etc



## Event Driven

Key value proposition of a “Verbose” event system is that any single event can “drive” multiple Parallel Actions/Workflows.

Parallelism

Loose-coupling



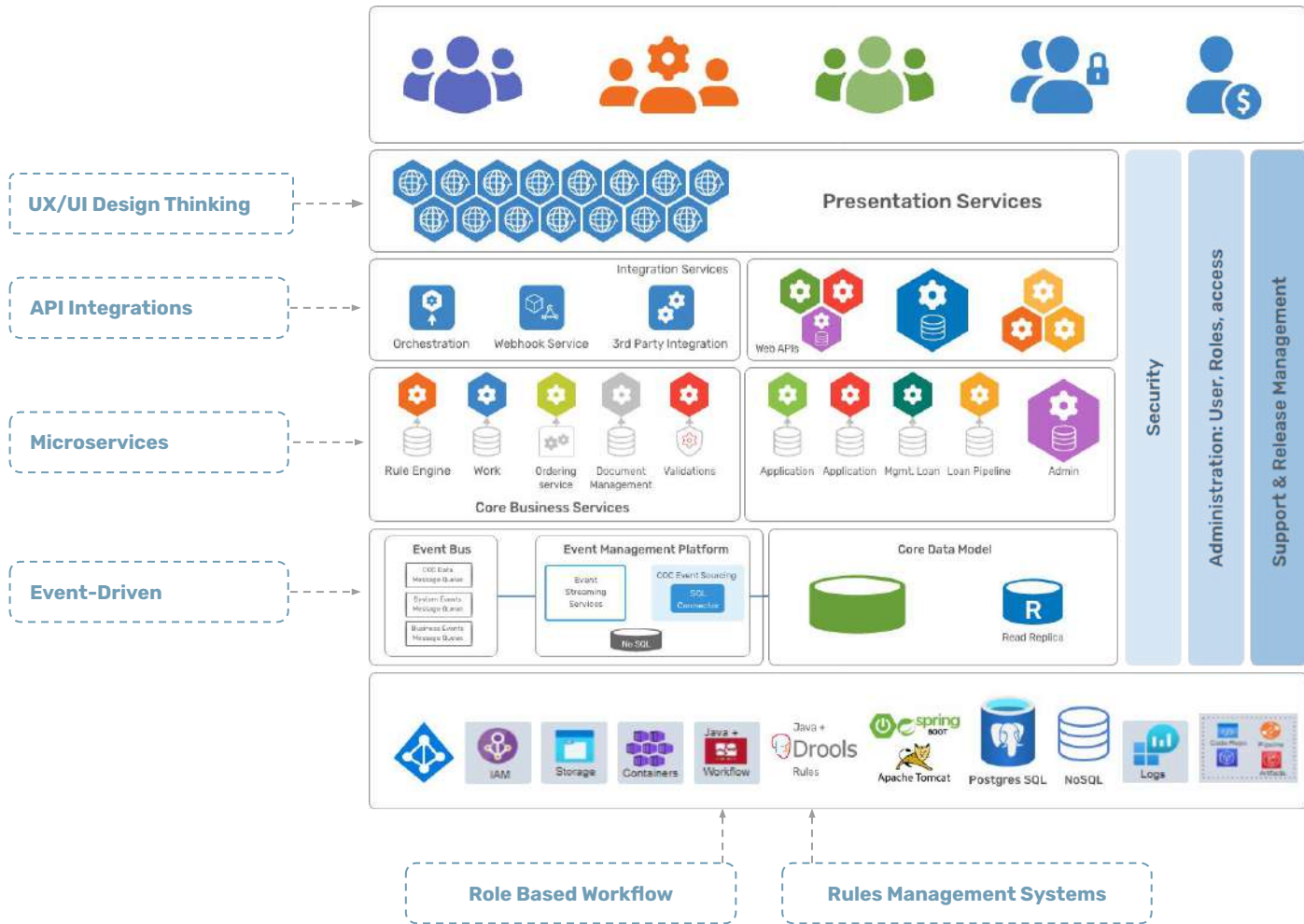
## Microservices

Construction requires the discipline to avoid the creation of monolithic solutions that are not nimble to the business’ needs. Brimma has constructed core services that serve as the reliable building blocks for every engagement.

Componentized

Business Agility

# Foundational Technology Enablers



# Brimma Advanced Innovation Case Studies

- Loosely Coupled
- API Centric
- Microservices
- Rules, Events, Webhooks, Workflow



# The Microsoft Power Automate Difference



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## Microsoft Ecosystem

Unlike other RPA platforms, Power Automate is built on-top-of and within the Microsoft ecosystem. As such, licenses are simply extensions to existing user licenses you likely already have.



## API Integrations

Power Automate makes it just as easy to utilize APIs (which are much more efficient than Connectors). Brimma connects you to LOS APIs Day One.



## Limitless Connectors

There is no competition between the “out of the box” [connectors](#) available within Power Automate versus all other RPA platforms. Plus, there are millions of developers contributing to the [partner connectors](#).



## Easy to Learn

The Power Automate platform is specifically designed for both [casual users as well as power users](#). So nothing prevents your team from putting together Connectors to start solving your everyday problems.

## Bottom Line

- Microsoft Power Automate fits all the software you already use better than any other RPA platform
- You get the benefit of Microsoft’s scale by getting first class software with first-class training materials
- When supplemented with Brimma’s mortgage expertise, you can deploy solutions in weeks, not months

# Simple Return on Investment Justification



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## RPA Bot Use Case ROI Metrics

### Total Time - FTEs Saved / Month

Use Case Process	Mins Saved	Annual Loans	Total Hrs Saved	Annual FTE Weeks Saved
Disclosures	7	48,274	5,632	141
AUS	4	7,500	500	13
Intent to Proceed	3	23,769	1,188	30
Post Closing Bundle	5	20,270	1,689	42
Export Service Bundle	3	22,191	1,110	28
MERS	5	24,361	2,030	51
ULDD	5	7,104	585	15
Lock Desk	5	4,657	388	10
Auto Assign / Loan Setup	5	4,183	349	9
<b>Total ROI Savings</b>			<b>13,564</b>	<b>339</b>

**Total Hrs Saved**  
**13,564**

**Annual FTE Weeks Saved**  
**339**

RPA BOT USE CASE ROI METRICS 2021

Because the infrastructure was available RPA could be “re-positioned” in hours to take on “Ad Hoc” last minute projects that deliver profound impact – e.g. Boarded thousands of loans in 96 hours.

*Calculated using average FTE cost of \$72K/year.*

# Lowest Operating Cost of all RPA Platforms



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## RPA Operating Costs

### Microsoft Infrastructure Requirements: (\$15-\$33)

- Active Directory License (\$1-\$4 per month)
- Microsoft 365 License (\$5-\$20 per month)
- Azure Keyvault License (\$9 for up to 10 Bots)

### Power Automate Requirements: (\$80)

- PA Attended License (Staging) \$40
- PA Attended License (Prod) \$40

### Other Costs: (\$260)

- Staging VM \$50
- Power BI License \$10
- PA Unattended Add-On (\$150)
- Production VM \$50

## Multi-BOT Estimate Per Month

Qty	Total	Per Bot
1 BOT	\$355-\$373	\$355-\$373
2 BOTs	\$555-\$573	\$277-\$286
3 BOTs	\$755-\$773	\$251-\$255

\*\*\*Pricing is estimated and can fluctuate contingent on client Microsoft relationship, volumes and year to year license costs.

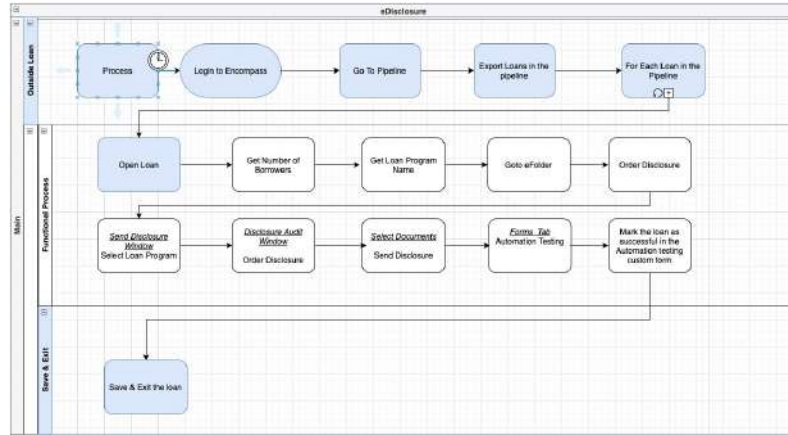


# Why Use Brimma for your RPA?

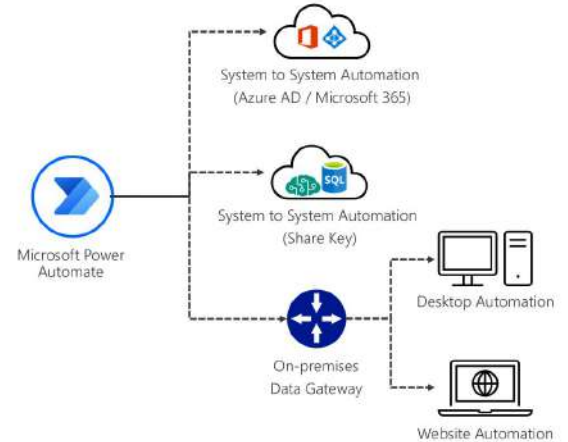


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## Mortgage Experience



## Monitoring



## Brimma Solution Differentiators

- Start with the business process so as to understand all of the exception paths
- Reuse prebuilt components that accelerate time and improve quality
- Implement censoring throughout BOTs to enable fine-grained monitoring
- BOTs monitor other BOT "heartbeats", work queues, and virtual machines to reduce the need for human monitoring / notifications

# Quick ReApp

Recreate any loan in your pipeline in seconds without losing control

- *Easy to use*
- *Eliminates errors*
- *Frees-up loan officer time*

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Quick Re-App Pipeline Drafts Welcome John Doe Floify Sign Out

Select a loan to create a new application Quick Re-App

Loan Number	Borrower Name	Subject Property Address	Loan Purpose	Loan Amount	Note Rate	Loan Type	Milestone	Select
9247327124	Christopher Daniel	1383 Fair St #TRLR 9, Clarkston, WA, 99403	Purchase	\$345,000.00	4.500	Conventional	Funded	<input type="radio"/>
9847635618	Bradford Barrett	3600 Webb Rd, Wolverine, MI, 49799	Construction	\$125,000.00	4.500	VA	Funding	<input type="radio"/>
8710078763	Arnold Dominguez	4594 Madison 5555, Huntsville, AR, 72740	No-Cash Out Refi	\$320,000.00	3.500	FHA	Shipped	<input type="radio"/>
1011804581	Bobby Shannon	2 Lost Dutchman Dr, Saint Peters, MO, 63376	Cash Out Refi	\$245,000.00	4.500	Other	Processing	<input type="radio"/>
5957066983	Richard Wong	852 Bennett St, Marion, OH, 43302	Construction - Perm	\$555,000.00	4.500	USDA-RHS	Submittal	<input type="radio"/>
5738871095	George Hamilton	308 Pine Hollow Cir #308, Englewood, FL, 34223	Purchase	\$125,000.00	3.125	HELOC	Underwritten	<input type="radio"/>
8801045158	Emerson White	3250 Paradise Ave, Canfield, OH, 44406	No-Cash Out Refi	\$145,000.00	4.500	Conventional	Approval	<input type="radio"/>

## Client Challenge

Whether it was for portfolio refinances or because of an adverse event, loan officers found themselves with no good solution to “restart” a loan when they had a previous loan for the borrower.

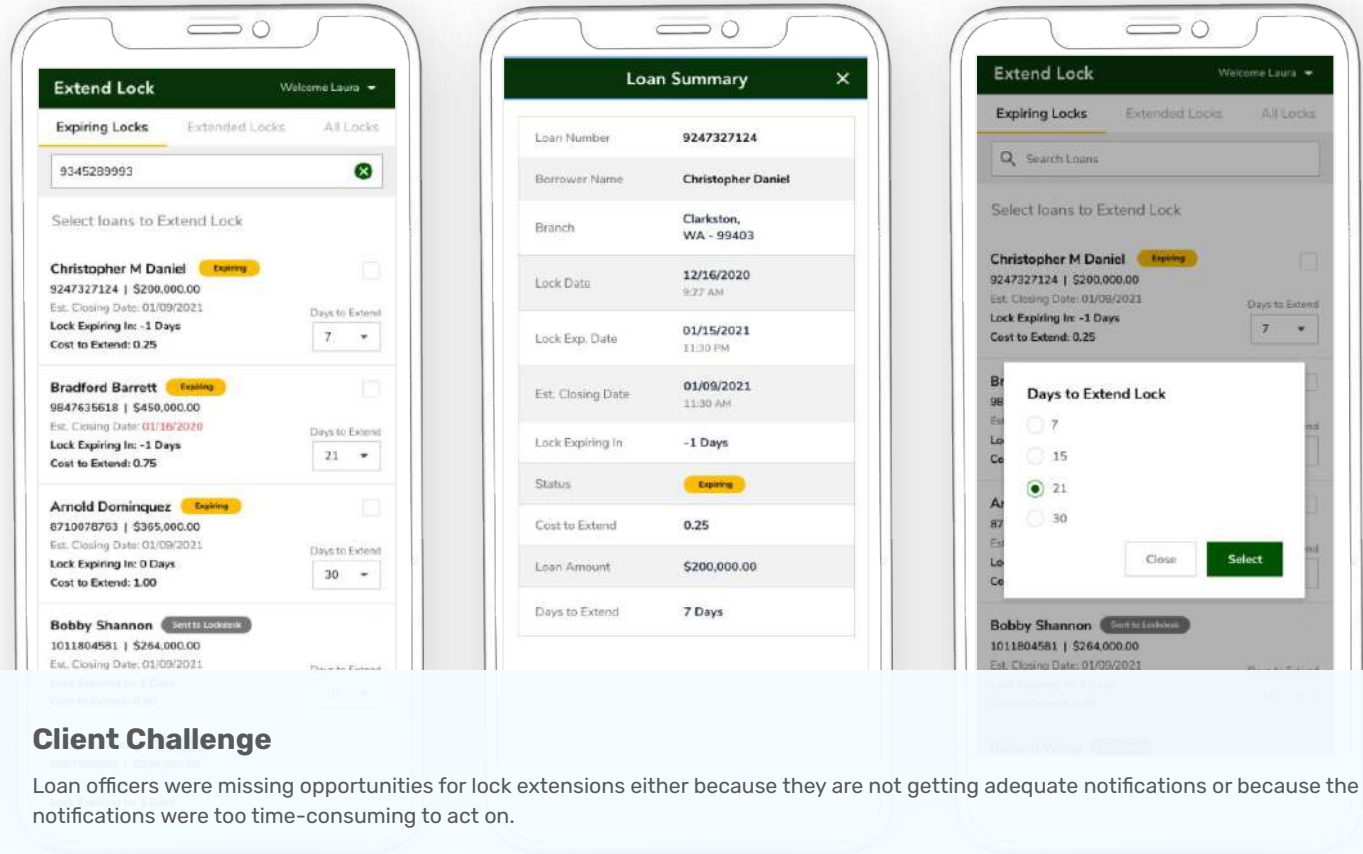
Loan officers with left with the choice to either re-key the entire loan application, or use a copy-loan feature that caused as many problems as it solved.

## Brimma Solution

- Quickly copy any loan
- System intelligently determines what to data to seed
- The loan officer maintains total control of the new application’s creation
- Easily connected to POS and/or borrower portal to enable borrower self service

# Loan Officer Lock Extension

Proactively help LOs find loans requiring an extension and give them a 2-click solution



## Client Challenge

Loan officers were missing opportunities for lock extensions either because they are not getting adequate notifications or because the notifications were too time-consuming to act on.

## Brimma Solution

- Notifies LOs on a mobile app, untethering them from clunky desktop systems
- Allows LO's to immediately see the cost of any extension and to request >1 extension at a time
- Configurable to your lock extension policy/pricing, including the ability to check if worst-case pricing applies

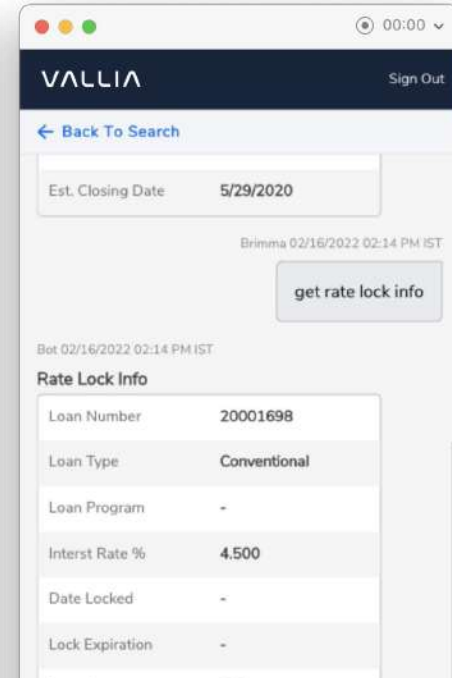
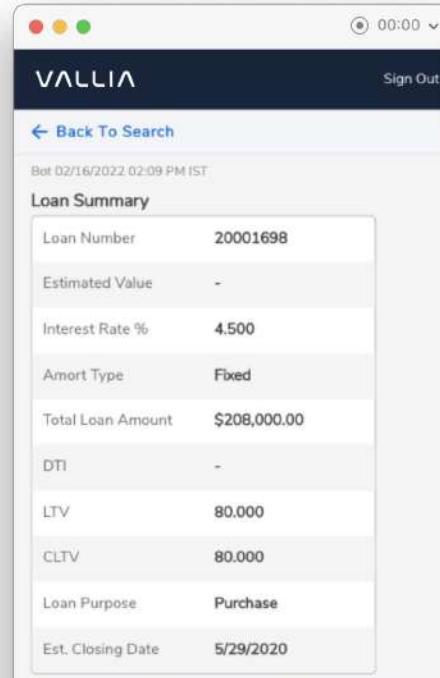
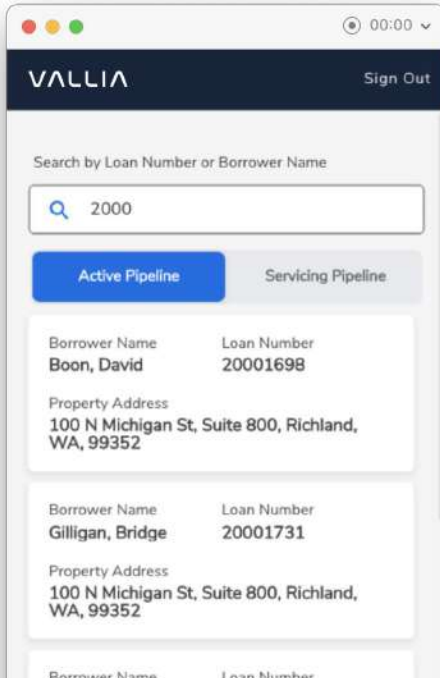
BASIC AUTOMATIONS	CONSULTING
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# Vallia Chat

Fast access to loan data without the worry of where it "is"

- *Easy to use*
- *Works for any role*
- *Frees-up time*

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## Client Challenge

Team members were jumping from screen to screen and app-to-app to get the information they need to do their job. Each click potentially getting bogged-down in their LOS's poor performance.

## Brimma Solution

- Vallia Chat is the bridge to your data
- Vallia Chat bridges the gap LOSs impose by allowing any member of your team to request data through a modern, fast interface that organizes the data how they need it
- And in cases where something is not easily found, your team can request it through normal "English" commands

# DU/LPA Sandbox

Freedom to rework loans with just the right amount of compliance control

- *Easy to use*
- *Improved compliance*
- *Better borrower experience*

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The screenshot displays the 'AUS Sandbox' web application. The main content area is titled 'DU Scenario' and shows a 'Submit Basic DU Scenario' form. The form has two columns: 'Current Encompass Value' and 'Scenario Value'. The 'Results' panel on the right shows the following information:

Current Encompass Value	Scenario Value
Property/Contract Value: \$200,000.00	\$200,000.00
Loan Amount: \$150,000.00	\$160,000.00
Down Payment: \$50,000.00	\$40,000.00
Sub Financing: \$10,000.00	\$10,000.00
HELOC Balance: -	
Total Loan Amount: \$160,000.00	\$170,000.00

Field	Value
Rate	3.280%
Pricing	99.250
Lock days	30

Casefile ID: 72487123120
Submission #: 4
Submission Date: 08-27-2021 12:53:43
Recommendation: Approve/Eligible
Appraisal Waiver: Not Eligible
Appraisal Rep & Warranty: Not Applicable

Findings - All

Log

## Client Challenge

Loan officers and Processors needed to investigate alternative deals for their borrower but they were required to save each deal variation in order to submit it to DU/LPA. This was resulting in multiple, unwanted and unnecessary Changes in Circumstance being generated and sent to borrowers.

## Brimma Solution

- Simplify the AUS submission
- Enable side-by-side of LOS values to always ground users
- Allow easy review of all sandbox submissions
- Easy selection of "winning" scenario and the ability to update the LOS

# AUS Sandbox

Freedom to rework loans with just the right amount of compliance control

- *Easy to use*
- *Increased efficiency*
- *Increased profitability*

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The screenshot displays the 'AUS Sandbox' web application. The top navigation bar includes 'Pipeline' and 'Drafts' tabs, and a user profile 'Welcome John Doe' with 'Hoify' and 'Sign Out' options. The main content area is titled 'Pipeline / Run / Compare Both DU and LPA'. Below this, there are buttons for 'Submit Scenario to DU', 'Previous Submissions', and 'Back'. A prominent green banner indicates 'Recommended DU' with a checkmark icon. The core of the interface is a comparison table between 'DU Results' and 'LPA Results', with a 'DU / LPA Scenario' table to the right. The 'DU Results' table shows 'Casefile ID: 72487193003', 'Submission #: 3', 'Submission Date: 08-25-2021 13:37:22', 'Recommendation: Approve/Eligible', 'Appraisal Waiver: Not Eligible', 'Income Validation: Eligible', 'Assets Requirement: Eligible', and 'Debt-to-income ratio: 37.96%'. The 'LPA Results' table shows 'Casefile ID: 72487193023', 'Submission #: 3', 'Submission Date: 08-25-2021 13:22:22', 'Recommendation: Accept/Ineligible', 'Appraisal Waiver: Not Eligible', 'Income Validation: Eligible', and 'Debt-to-income ratio: 37.96%'. The 'DU / LPA Scenario' table compares 'Current Encompass Value' and 'Scenario Value' for various metrics: Property/Contract Value (\$200,000.00 vs \$200,000.00), Loan Amount (\$150,000.00 vs \$160,000.00), Down Payment (\$50,000.00 vs \$40,000.00), Sub Financing (\$10,000.00 vs \$10,000.00), HELOC Balance (- vs -), and Total Loan Amount (\$160,000.00 vs \$170,000.00).

## Client Challenge

Because loans were not being submitted to both DU and LPA, the Lender was missing-out on opportunities where they could receive an appraisal inspection waiver

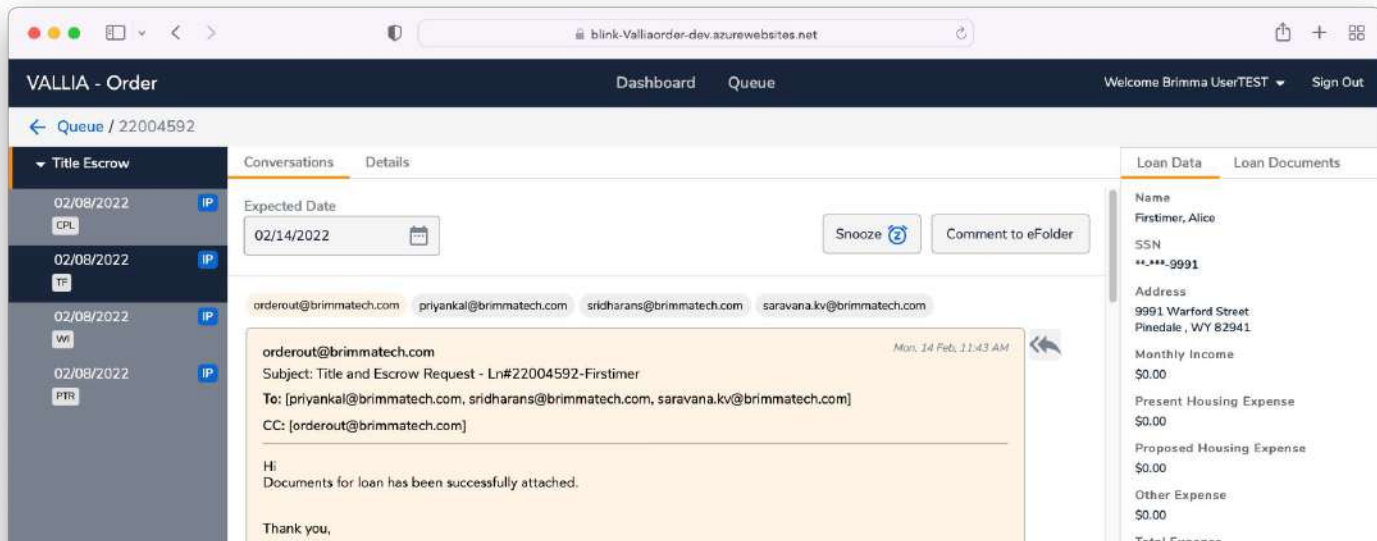
Similarly, the Lender realized that there were nuanced situations where each AUS provided small profitability and/or efficiency gains.

## Brimma Solution

- Enable users to simultaneously request both DU and LPA on a loan with 1-click
- Provide simple side-by-side comparison of the results with a clear indication if there is a reason that one GSE is preferred
- Allow users to drill-into the detailed findings

# Order Out Automation

Orders sent without any human intervention



## Client Challenge

Lender was inundated with emails to and from their Order Out vendors.

The number of people-hours to administer Order Outs not only grew with loan volume, it got harder because of the potential for lost communications.

## Brimma Solution

- Custom Order Out Dashboard to see volume and throughput all in one place
- Fully automated ordering based on LOS data; When loans are "pending", system proactively indicates what data is missing to trigger order
- Hooked into existing LOS pipeline to ensure users could only access loans they are already authorized to access
- Email management backbone, using Lender's email platform, to eliminate the need for users to ever open a shared Inbox
- Key indicators and alerts to drive users to be able to know where to focus their time
- "Snooze" to eliminate distractions

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# Loan Set-up Tools

Relieve errors and inefficiencies in the initial disclosure process

- *Comprehensive*
- *Works for any role*
- *Improves loan quality*

BASIC AUTOMATIONS	CONSULTING
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VALLIA - Disclose

Welcome John Doe | Sign Out

Pipeline / 9247327124

Disclosure Validation | Source Data Validation

Click on Validate Data prior to sending initial disclosures!

Validate Data

Refresh Pricing | Update Encumbrance

**Disclosure Data Review**

12/15/2020 23:29:15 - John Doe

Please complete below items in order to send initial disclosures!

Borrower Marital Status Required, Field 52

Marital Status

Select

Subject Property Street Required, Field 11

Address

Subject Property Zip Code Required, Field 15

Zip

Estimated Value Missing or Invalid, Field 1821

Estimated Value

Note Rate Missing or Invalid, Field 3

**Loan Data** | Loan Documents

Loan Number  
9247327124

Application Date  
11/18/2021

Borrower(s)  
Christopher Daniel

Subject Property Address  
1383 Fair St #3099  
Clarkston, MI, 48346

Loan Type  
Conventional

Loan Program  
BRI30DU

Appraised Value  
\$440,000.00

Loan Amount  
\$345,000.00

LTV  
67.37%

Interest Rate  
2.875%

Price  
93,405

Amort Term  
360

Amortization  
Fixed

## Client Challenge

Despite their LOS having tools to enforce data validations on new loan applications, the Lender was finding that loans were consistently entering the 3-day disclosure window with sub-par data.

## Brimma Solution

- Provide a single place to assess and address all validations, pricing, compliance, and fees that apply to the creation of a quality, compliant initial disclosure package
- Externalize the data validation rules so they can be run anytime based on any trigger
- Allow Lender to self-maintain rules



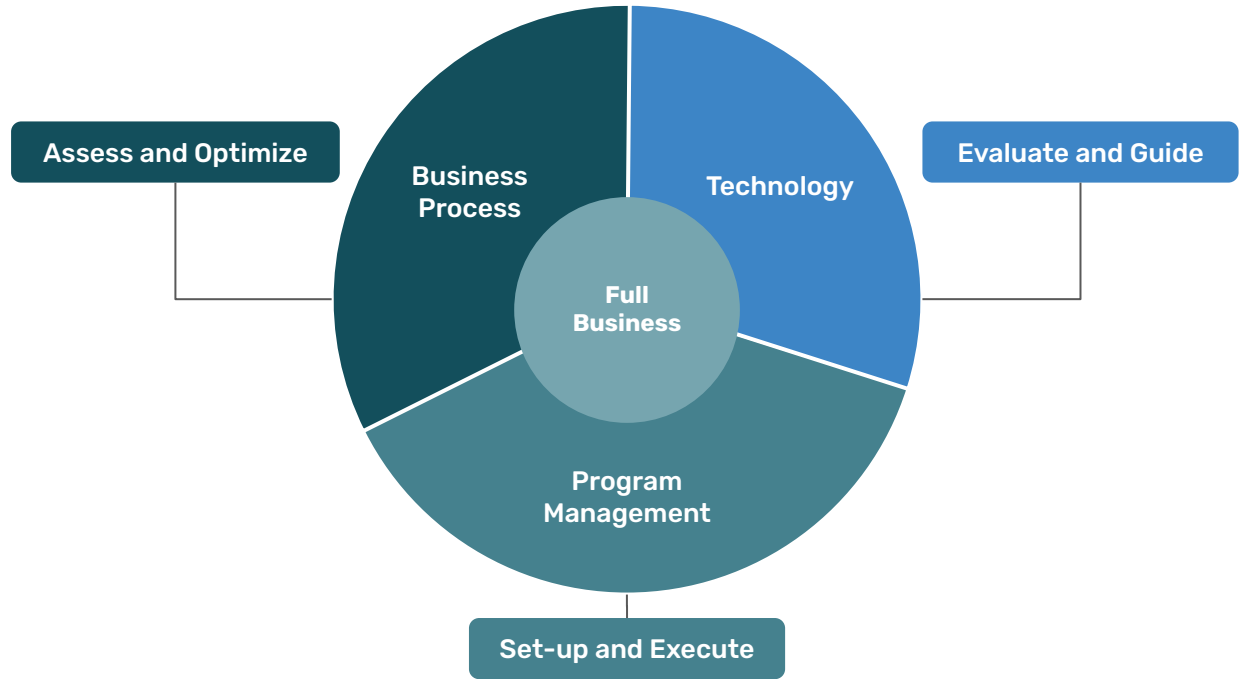
# Brimma Advanced Innovation Consulting Services

- Always grounded in Mortgage realities
- Ability to “Quick Hit” or “Deep Dive”



# Consulting Offerings

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**Brimma can provide a 2-week engagement focused on whichever aspect of your business is most in need. If you are struggling to understand how to mesh technology into your everyday business processes, we offer a 5 week Full Business Assessment where we:**

- Baseline what is working well and what needs to be improved
- Layout a roadmap that indicates the most impact combination of business process, technology and program management changes

# Consulting Technology Assessment

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## Brimma offers a 2-week engagement focused on prioritizing technology improvement opportunities

- Collect minimally invasive data to assess your current operating efficiency
- Asked pointed questions to focus on the typical pain points
- Use industry expertise to determine eligible solutions / tools

# Consulting Technology Assessment

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## 2022 Q1

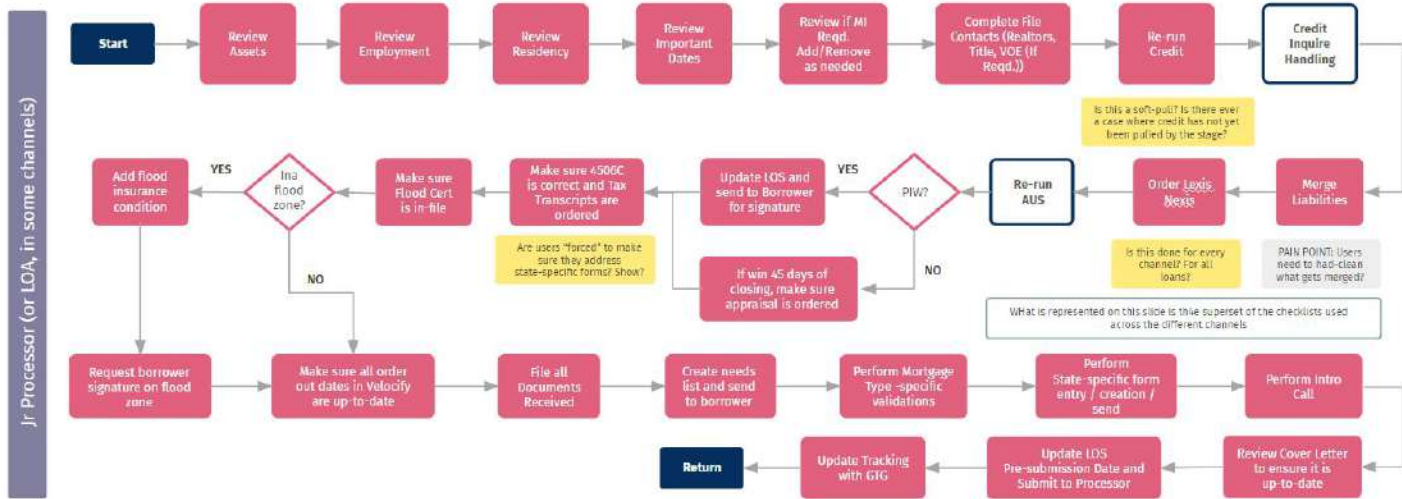
Focus	Short Description	Effort	ROI						Payback Timeframe (Months)	Payback Ratio	Risk Rating
			Improved Loan Quality	Efficiency	Profitability	Communications	Visibility/ Insights	Differentiation			
Registration	Faster experience for Locking	10						6	1.7	30	
Conditions	DU/LP Borrower Conditions	4						10	0.4	20	
Closing	FIX: Inconsistency between Closing and other elements of system	4						8	0.5	20	
Data	Improved CRM data integration	4						2	2.0	12	
Integration	Expand MarCom Integration	4						2	2.0	12	
Integration	Integratability improvements	20						12	1.7	60	
Application	Improved borrower application process	2						6	0.3	10	
Application	Improved borrower application process	10						2	5.0	10	
Workflow / Rules	Improved data validations	20						6	3.3	20	
Efficiency	Give users the data they need all in one place	4						8	0.5	20	
QA Testing	Improved regression test scripts	10						18	0.6	50	

2022 Q1 | 2022 Q2 | 2022 Q3 | 2022 Q4 | +

**At the completion of a Technology Assessment, you get a Roadmap that clearly depicts:**

- The priority of the opportunities for improvement, including Quick Hit improvements
- An estimated Return on Investment payback time frame
- A risk rating based on the complexity of implementing the change

# Process Optimization Current State

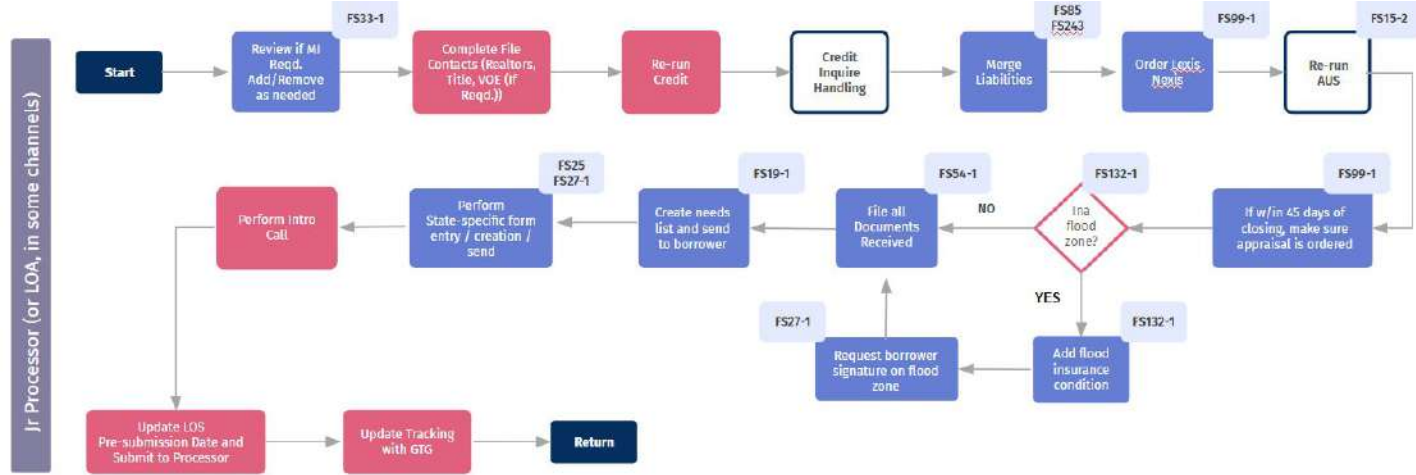


## For larger customers that want an end-to-end deep dive

- Brimma collaborates with client teams to understand what happens and why for “root cause analysis”
- We dig into “Pre-conditions” of status, data and documents to group logical “Event Trigger” points
- Collectively we identify process friction points for automation

BASIC AUTOMATIONS	CONSULTING
ADVANCED AUTOMATIONS	
TASK SOLUTIONS	
WORKFLOW SOLUTIONS	
CUSTOM SOLUTIONS	

# Process Optimization Future State



## Future State envisions all of the possible automations

- Common to eliminate 75-80% of manual effort (e.g. 24 manual steps reduced to 5 in the example above)
- Each automation maps back to your custom roadmap representing your priorities, risk appetite, and change readiness

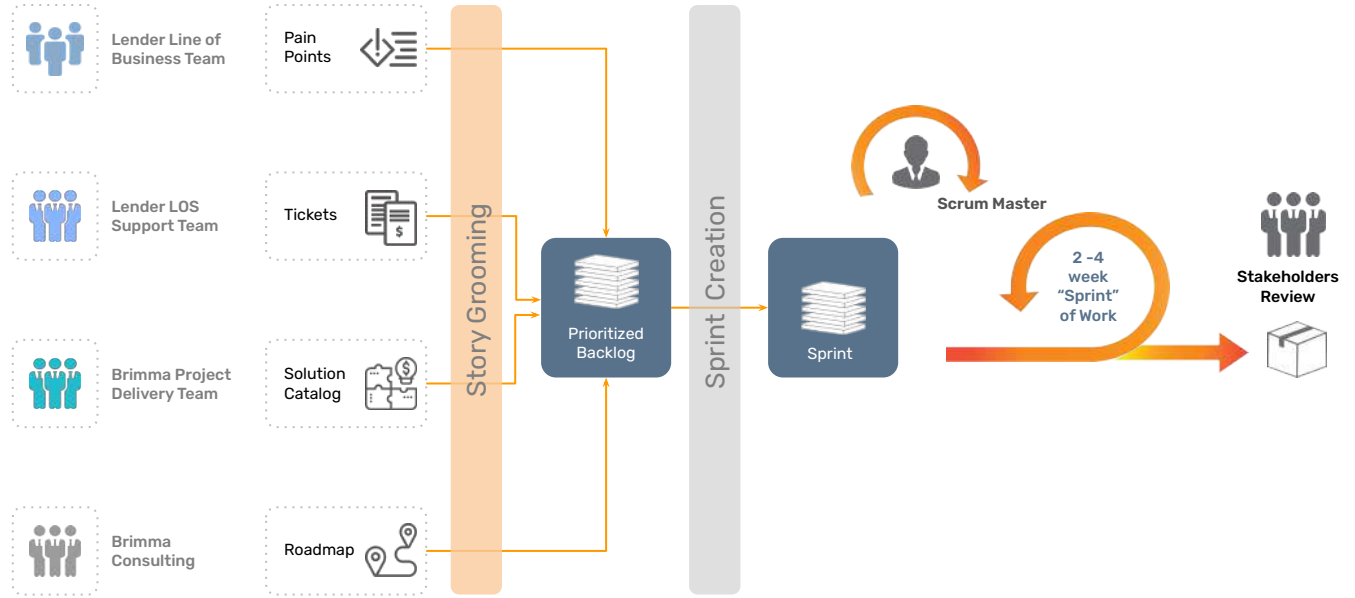
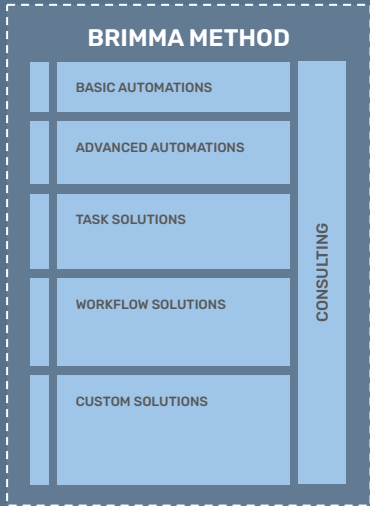
BASIC AUTOMATIONS	CONSULTING
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# Delivery Approach

- Agile
- Integrated into Your Business and IT Cadence
- Deployed into Your Cloud



# Delivery Approach Solutions



## Brimma...

- Integrates with Client Product - Delivery teams to define solution release schedules based on priorities
- Brimma leads teams to document Sprint Scope “consumable” by tactical teams in 2-4 week Sprints
- Sprints are managed weekly with interactive requirements refinement and interactive deliverables for transparency and real-time feedback, assuring targeted deliverables are met
- Releases are tested and deployed to staging and production
- Backlog of follow on stories are reviewed and “Retrospectives” are conducted for continual improvement



# Brimma

## User Experience

- Intersection of creativity and usability
- Responsive/Adaptive design system
- Greenfielding
- Constantly tuning



# UX in a nutshell

**UI**  
User Interface



**UX**  
User Experience



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# Our UX Process

BASIC AUTOMATIONS	CONSULTING
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**CAMP FIRE**  
Brimma's UX Process

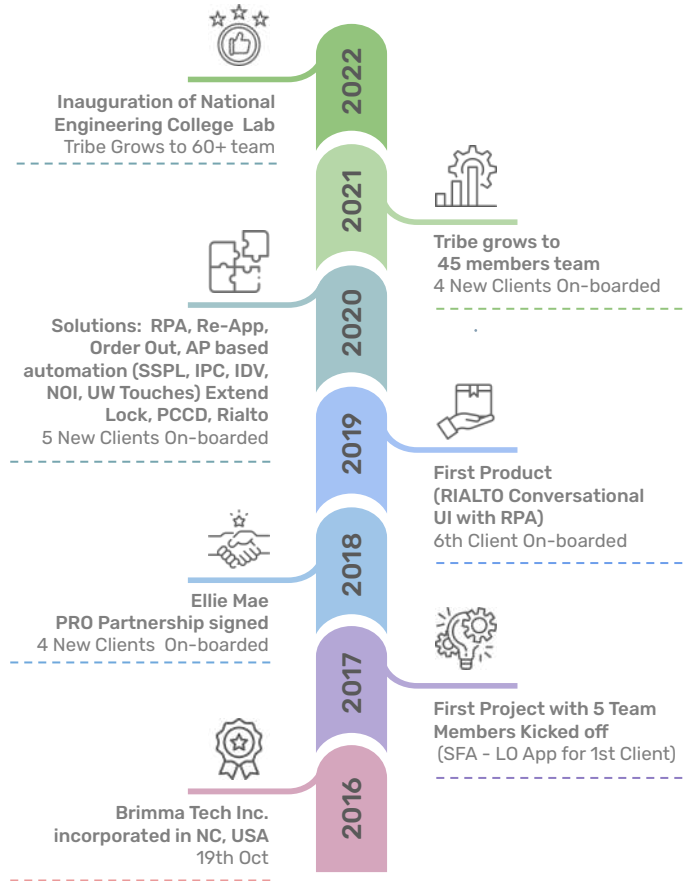
# Vision



**Our goal is to leverage our proprietary technology reference architecture combined with mortgage business expertise to create modern software solutions that allow you to Validate, Automate, Prioritize, and Optimize.**

**We strive to empower mortgage lenders to leverage their current investments in technology versus historically disruptive rip-and-replace approaches.**

# Our Story



**Founded on principles of tribal leadership in which we believe, Brimma has successfully been delivering solutions since 2016.**

“A **tribe** is a collection of people who know why they are together, are passionate about each other, bleed for a unified common cause and trust each other implicitly.”

**Rich Handler**  
Jefferies CEO  
Ex-Navy SEAL

# Our Customers and Partners

HOME EQUITY  
bay equity

Homebridge®

PrimeLending 

  
SILVERTON  
MORTGAGE

THE  
MONEY  
STORE

 FREMONT  
BANK

 INDECOMM  
GLOBAL SERVICES

 HomeFree USA

 BENCHMARK

 LendingPad

EllieMae®

 BLUESAGE  
SOLUTIONS

openclose  
Rethinking Mortgage Technology

ReVerse  
ISION  
Rethink. Remortgage. Retire.

Flōify

 FORMFREE®

 TRUE

 KPMG

 snapdocs

 docutech.

 optimalblue®

 REDFILE AI  
ACTUAL INTELLIGENCE

 truework

aws

 Microsoft  
softmotive

CAMUNDA

 Red Hat

**Our list of delighted customers and partners continues to expand based on our attentiveness to their needs.**

“When you are in a small boat you can see who is paddling hard and who’s looking around”

**Ev Williams**  
Co-Founder of Twitter

**VALIDATE**  
**AUTOMATE**  
**PRIORITIZE**  
**OPTIMIZE**

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Mortgage Automation Unleashed



**Supree Periasamy**

supree@brimmatech.com

201-314-0412

