

Optimized Decisioning Proven to Reduce Warehouse Expense

OVERVIEW



OptiFunder, the industry's only Warehouse Management System (WMS), automates funding and loan sale tasks while optimizing warehouse allocation through AI-driven decisioning. A back-test analysis on a prospective client confirmed significant cost savings by aligning allocations with strategic goals. The results of that back-test, for a **three-month** measurement period, are summarized below.

STUDY PARAMETERS



To compare actual warehouse costs to projected savings, OptiFunder analyzed loan-level warehouse expense data from an independent mortgage lender **licensed in 10 states**.

Key data points analyzed:

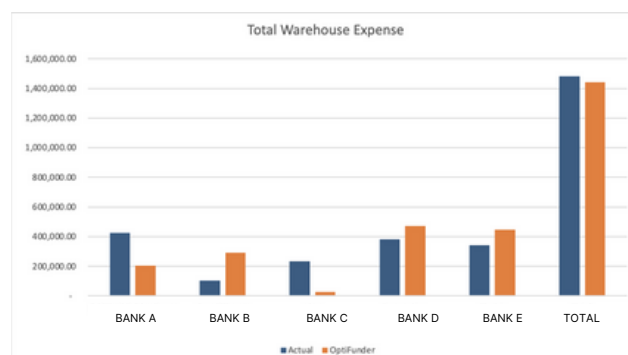
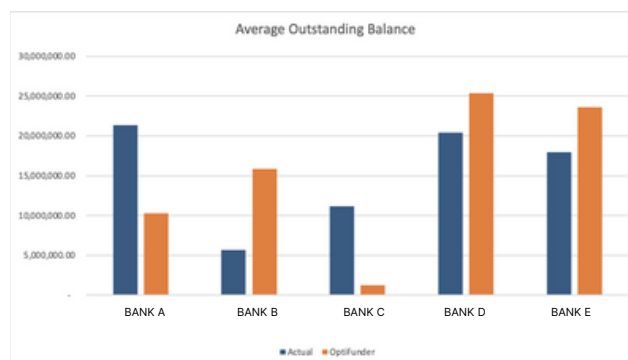
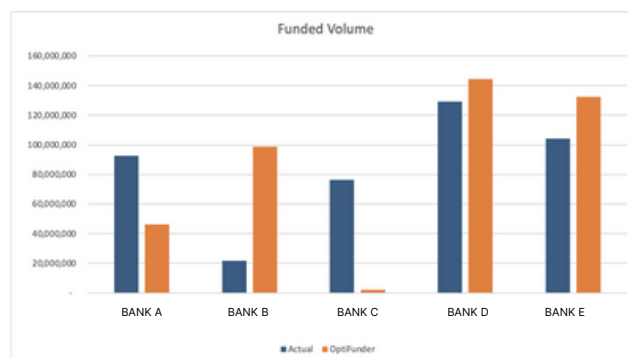
- Interest expenses, fees, non-use charges, and rebates
- **Five** warehouse facilities
- **\$141 million** average monthly funding volume for the measurement period

THE RESULTS



OptiFunder's optimization engine demonstrated meaningful cost savings and improved efficiency:

- Different warehouse selections for **72%** of loans
- Annual warehouse cost reduction of **\$39,968**
- Total warehouse cost reduction of **\$28 per loan**
- Decline in Effective Yield from **7.87% to 7.55%**



For a free back-test of your own data, contact:

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