

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 a national mortgage lender.

Key data points analyzed:

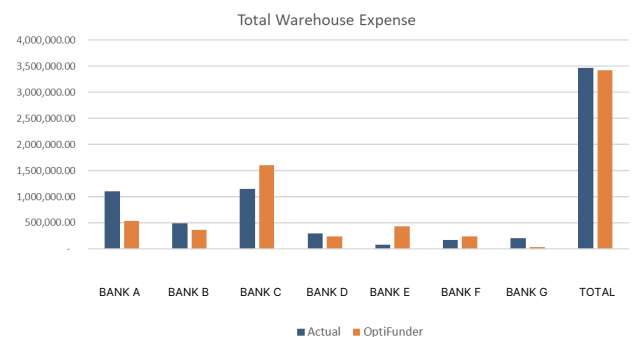
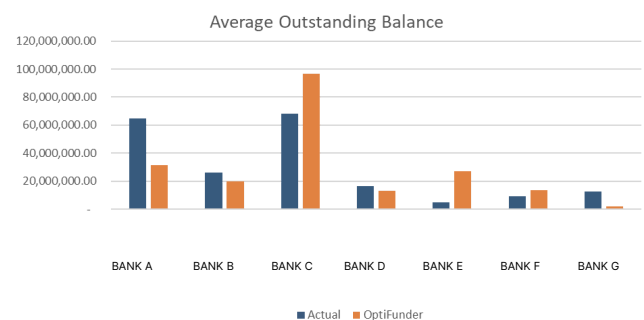
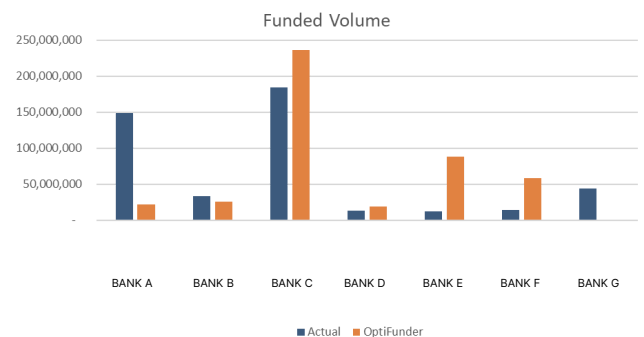
- Interest expenses, fees, non-use charges, and rebates
- **Seven** warehouse facilities
- **\$150 million** average monthly funding volume for the measurement period

THE RESULTS



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

- Annual warehouse cost reduction of **\$36,053**
- Total warehouse cost reduction of **\$50 per loan**
- Decline in Effective Yield from **6.84% to 6.76%**



BANK A BANK B BANK C BANK D BANK E TOTAL



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

info@optifunder.com | (888) 245-8668

optifunder.com