OptiFunder®

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 27 states.**
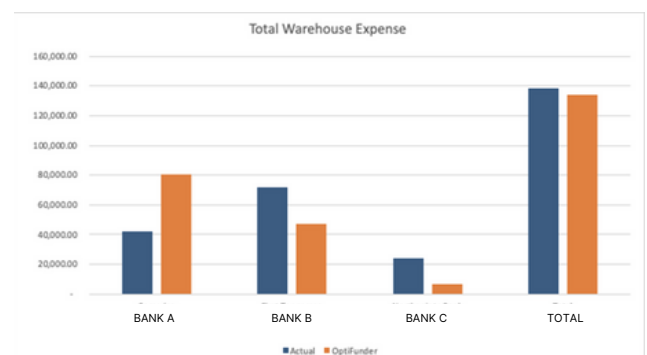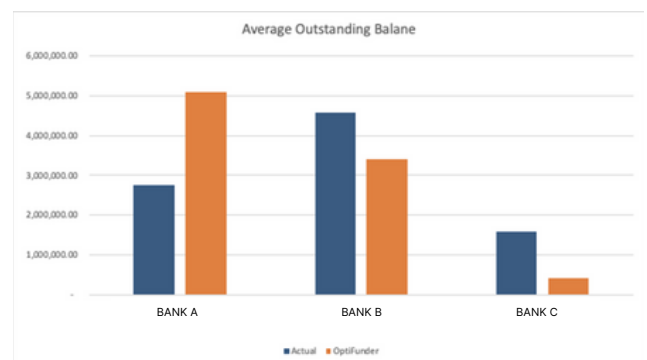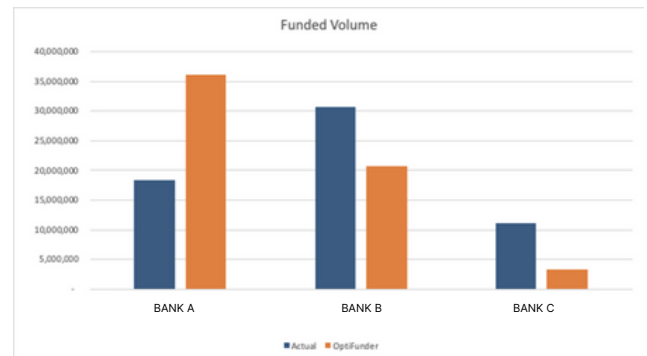
Key data points analyzed:

- Interest expenses, fees, non-use charges, and rebates
- **Three** warehouse facilities
- **$20 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 **65% of loans**
- Total warehouse cost reduction of **$27 per loan**
- Decline in Effective Yield from **6.21% to 6.04%**

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

Funded Volume (bar chart comparing Actual and OptiFunder for BANK A, BANK B, BANK C)

Average Outstanding Balane (bar chart comparing Actual and OptiFunder for BANK A, BANK B, BANK C)

Total Warehouse Expense (bar chart comparing Actual and OptiFunder for BANK A, BANK B, BANK C, TOTAL)