

# 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 17 states**.

Key data points analyzed:

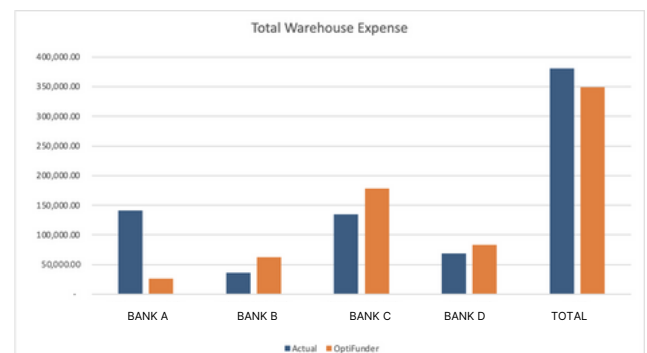
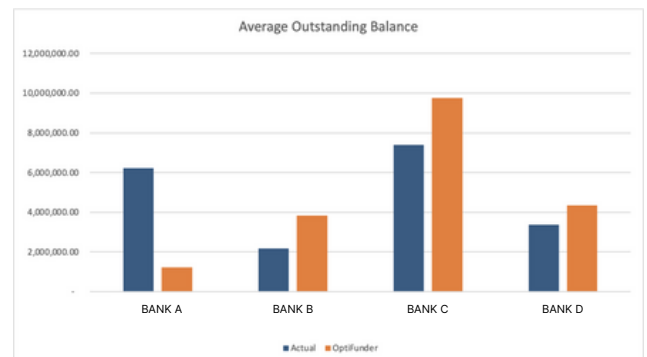
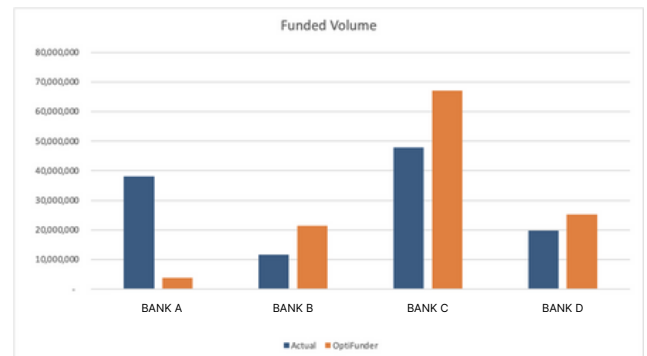
- Interest expenses, fees, non-use charges, and rebates
- **Four** warehouse facilities
- **\$39 million** average monthly funding volume for the measurement period

## THE RESULTS



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

- Different warehouse selections for **64% of loans**
- Total warehouse cost reduction of **\$31,267**
- Total warehouse cost reduction of **\$56 per loan**
- Decline in Effective Yield from **7.95% to 7.29%**



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

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