

Loan Origination Key Performance Indicators

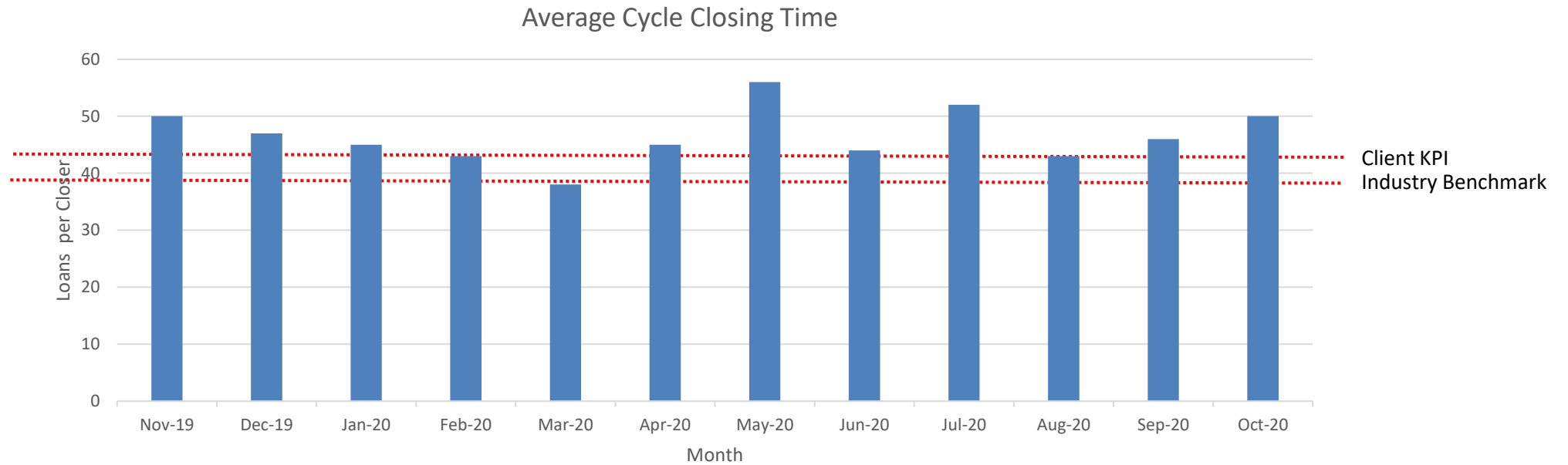
Maintaining Surveillance

Maintaining Surveillance KPI's

	KPI's - "Data is unemotional"	Calculation
1	Closing Cycle Time	(Total Application to Funding days / # Loans Funded)
2	Mortgage Applications per Processor	(# applications received/ # of processors)
3	Mortgage Applications per Underwriter	(# applications received/ # of underwriters)
4	Mortgages Closed per Closer	(# loans closed/ # of closed)
5	Average Conditions per Loan	(Total Conditions / # of Loans)
6	Mortgage Pull-Through	(Funded loans / applications)
7	Mortgage Application Approval Rate	(# Approvals / # Submissions)
8	Production Labor Cost per Loan	(Total production labor cost/ # loans closed)
9	Profit Per Loan	((Total Business Revenue) - (Total Business Expense)) / (# Loans Funded))

KPI Mortgage Closing Cycle Time

- Total application to funding days divided by number of loans funded.

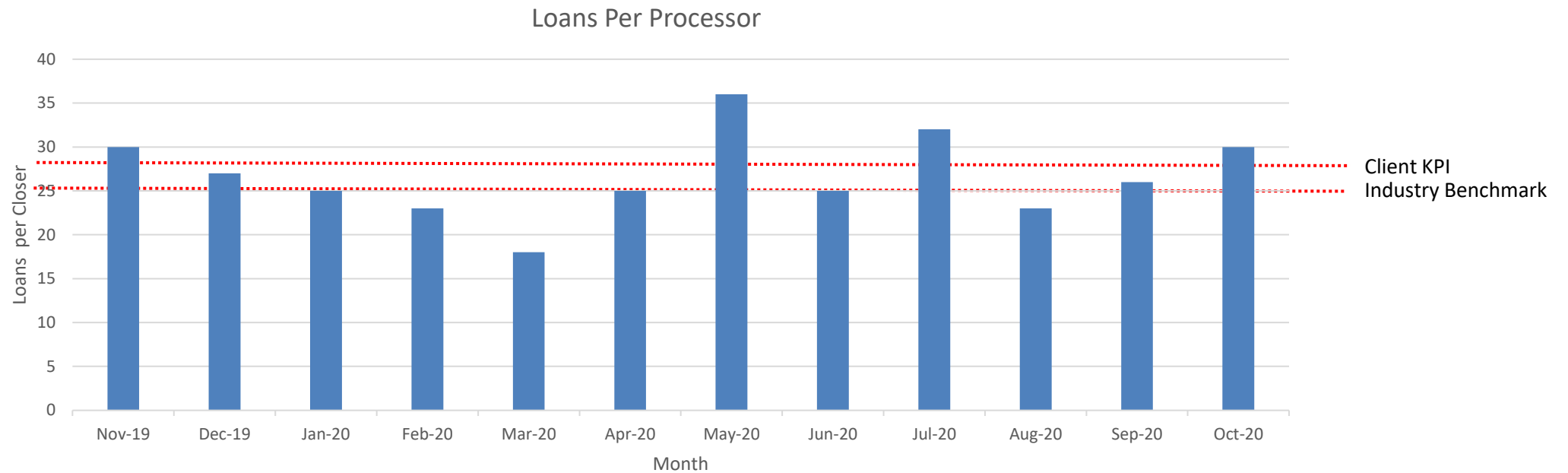


Analysis Drilldown: Level 1-Company, Level 2- Loan Officer

Periodicity: Monthly

KPI Mortgage Applications per Processor

- The number of applications received per month divided by the number of processors.

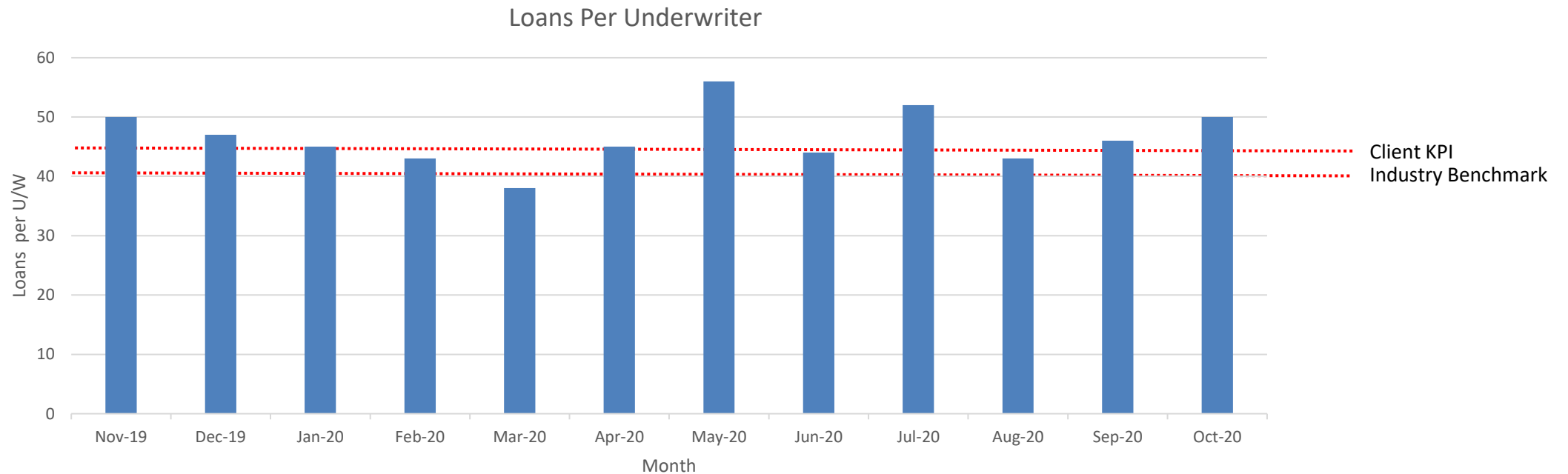


Analysis Drilldown: Level 1-Company, Level 2-Processor

Periodicity: Monthly

KPI Mortgage Applications per Underwriter

- The number of applications received per month divided by the number of underwriters.

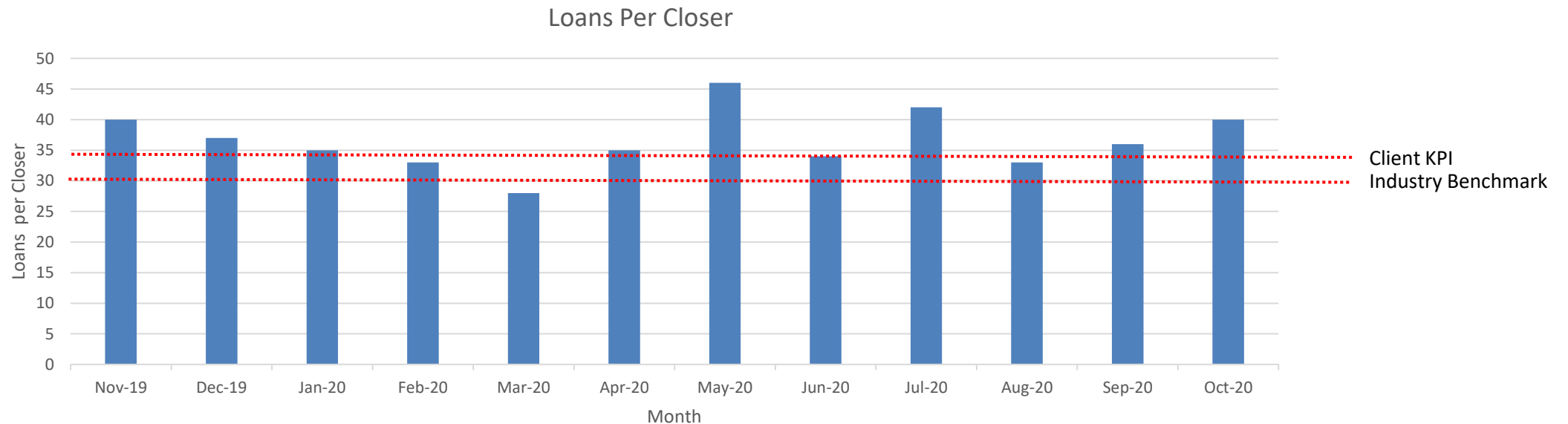


Analysis Drilldown: Level 1-Company, Level 2-Underwriter

Periodicity: Monthly

KPI Mortgages Closed per Closer

- The total number of loans closed per month divided by the number of closers

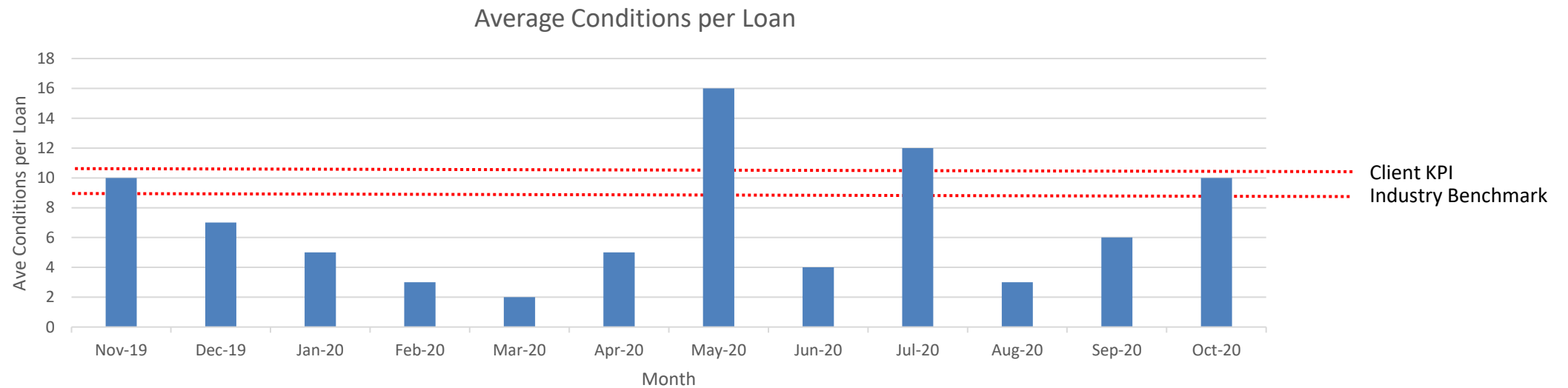


Analysis Drilldown: Level 1-Company, Level 2-Closer

Periodicity: Monthly

KPI Average Conditions per Loan

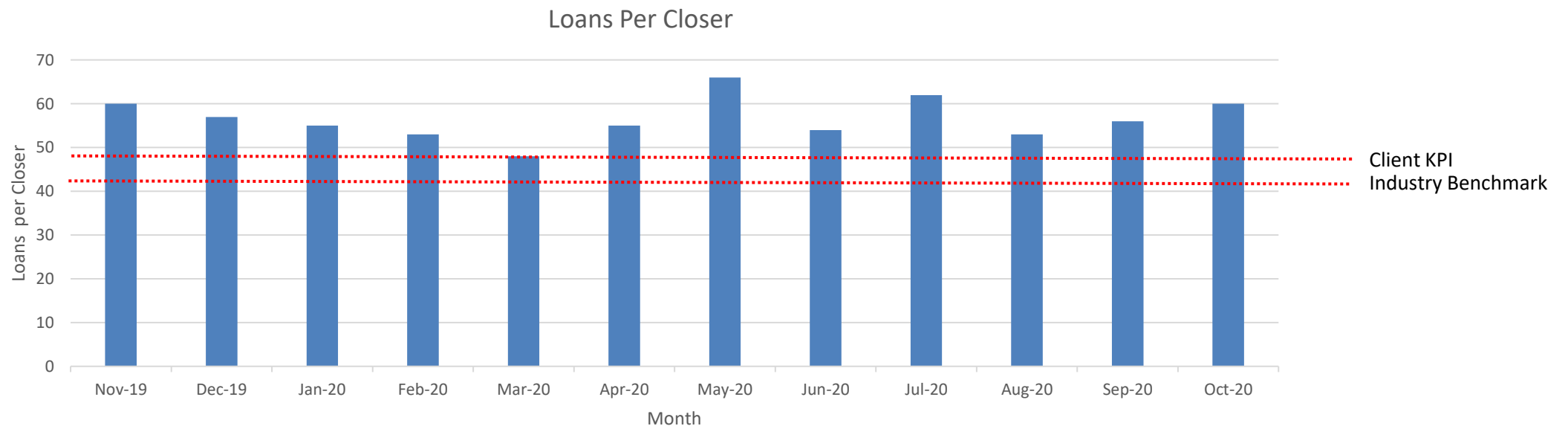
- The total number of conditions divided by number of loans



Analysis Drilldown: Level 1-Company, Level 2-Broker or Loan officer Periodicity: Monthly

KPI Mortgage Pull-Through by Loan Officer

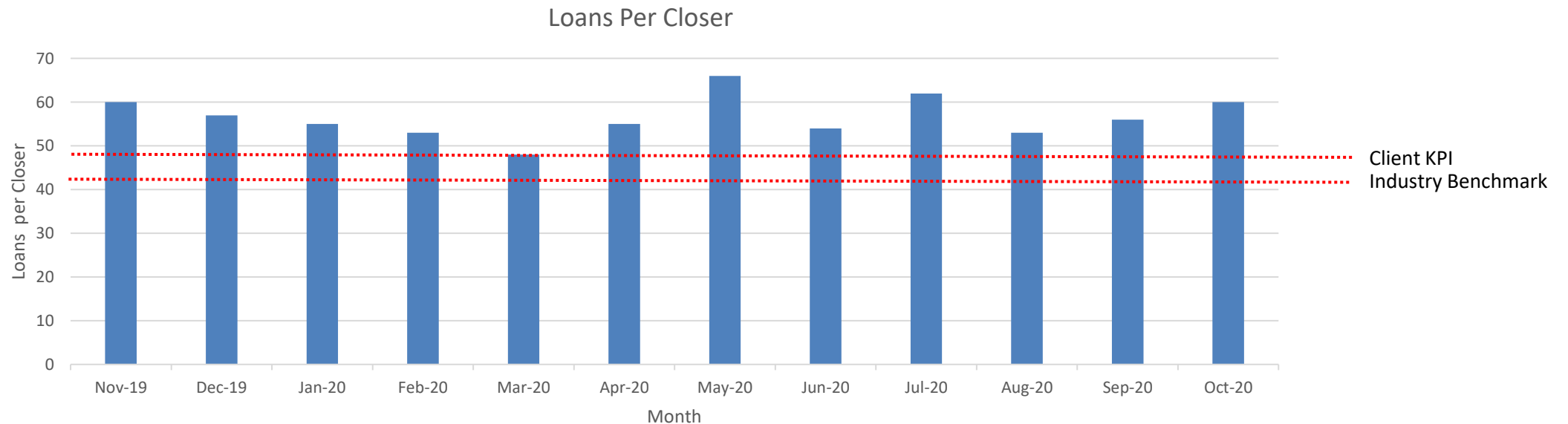
- Number of loans that close divided by the number of received by month received.



Analysis Drilldown: Level 1-Company, Level 2-Broker or Loan Officer Periodicity: Monthly

KPI Mortgage Application Approval Rate

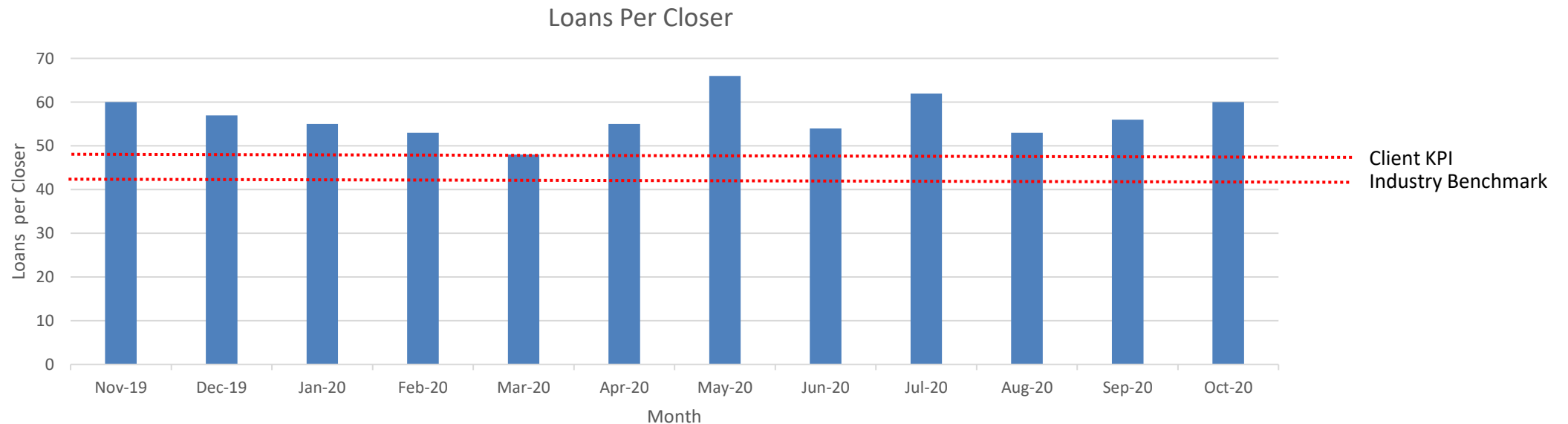
- The number of loans approved per month divided by the number of loans received.



Analysis Drilldown: Level 1-Company, Level 2-Broker or Loan Officer Periodicity: Monthly

KPI Production Labor Cost per Loan

- Total labor cost divided by total number of loans.

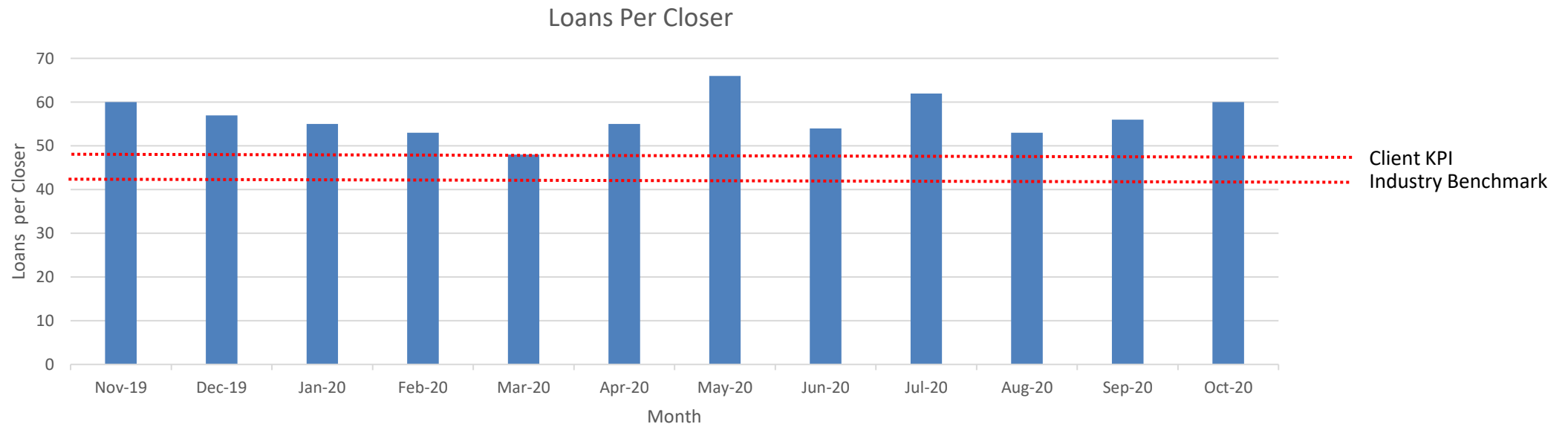


Analysis Drilldown: Level 1-Company

Periodicity: Monthly

KPI Profit Per Loan

- Total labor cost divided by total number of loans.



Analysis Drilldown: Level 1-company, Level 2-closer

Periodicity: monthly