

# TMC Direct

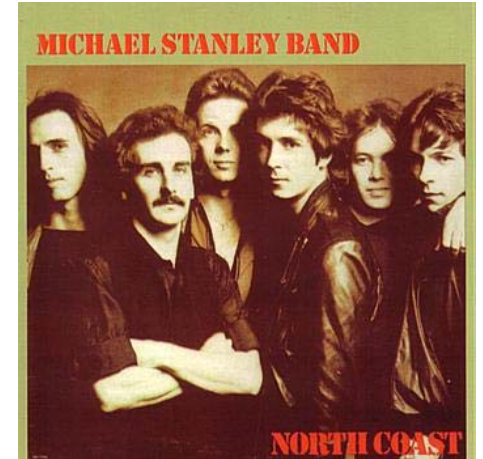
POWERED BY RESITRADER

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# The times, they are a'changin' ...

## Stuff I Remember:

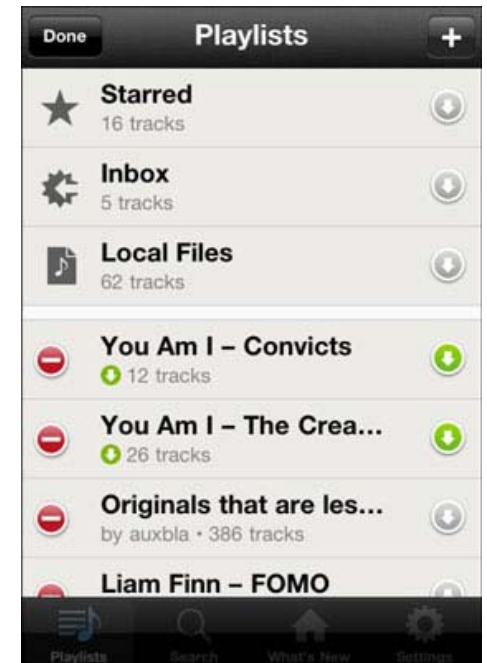
- White-out
- Sending a fax, not a scan
- Buying a CD
- Getting film developed



# Technology is cool.

## Now It's:

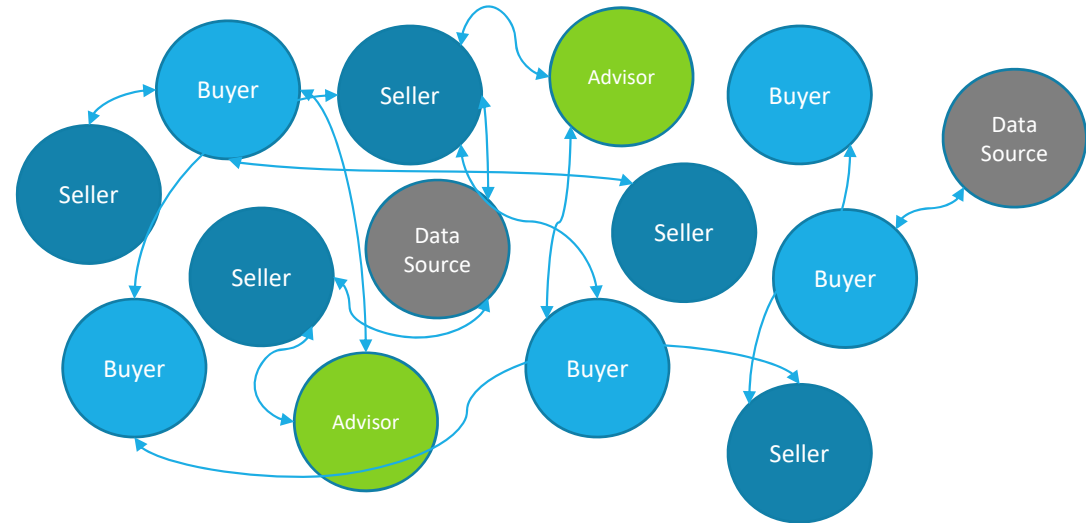
- Auto-correct
- Scan, photos, phones
- Free music
- iPhone Movies



The same is true in secondary markets.

Email?

- Non-standard formats
- Distribution
- Overlays
- Timing
- **OMG - LMM**



Yes, we used to e-mail spreadsheets



# TMC Direct

TMC's members have special access to a complete secondary marketing platform

## Connect to any:

- LOS
- PPE
- Hedge/Advisory
- More profitability

Resitrader <sup>x10</sup> Logged in as: Laird Hamilton @ desk: SoCal Desk. Site: Demo

Home Search

Pool	Seller	Date Bids Due	UPB	Loan Types	Performance	Geography	WA FICO	WA DTI	WA LTV	Servicing Type	Bid Instructions
\$4.7MM Max 80 LTV 35 DTI C...	Bank of Ohio	05/30/2017 05:00 PM	\$4,701,777	Conventional 91%, ...		CA 17%, NJ 13%, ...	779.6	23.1	69.7	Released	
\$7MM 60-80 LTV, DTI Max 30 ...	Bank of Ohio	05/30/2017 05:00 PM	\$6,911,335	Conventional 89%, ...		DE 14%, PA 10%, ...	777.7	19.7	70.7	Released	
Conventional 4.5+ Coupon	Bank of Montana	05/02/2017 05:00 PM	\$10,546,851	Conventional 53%, ...		CA 44%, OR 13%, ...	696.6	39.9	83.3	Released	
\$10.9m Max LTV 90	Social Finance	05/30/2017 01:00 PM	\$10,036,002	FHA 88%, VA 12%		NC 8%, NV 8%, W...	708.7	2.132.9	81.3	Released	
\$16.3m Min DTI 40	Pacific Residential Mortgage	05/30/2017 01:00 PM	\$16,313,864	FHA 79%, VA 12%		FL 13%, OH 9%, M...	638.5	47.6	92.9	Released	

Trading Alerts (25)

Message	Date
Investor Axe Matches Your Offer Bank of Southern California has published an Axe with investment criteria that match 5 of your loans in pool 70 loans 4/4/17 that you have not offered to this Buyer.	05/25/2017 9:24 am
Investor Axe Matches Your Offer Bank of Southern California has published an Axe with investment criteria that match 5 of your loans in pool 70 loans 4/4/17 that you have not offered to this Buyer.	05/25/2017 9:24 am
Investor Axe Matches Your Offer Bank of Southern California has published an Axe with investment criteria that match 5 of your loans in pool 70 loans 4/4/17 that you have not offered to this Buyer.	05/25/2017 9:24 am
Axe Matched Equity Prime has offered 1 new loans that match your investment criteria in axe Conventional Low Bal	05/24/2017 12:06 pm
Offer Created Equity Prime has offered a new pool, which expires on May 28, 2017 5:00 PM Pacific Time. Pool Name: Equity Prime 05-24 #Loans: 32 Sum UPB: \$7,379,693 Delivery Date: N/A Target Settle Date: 2017-09-02 Avg Note Rate: 4.472659 Servicing Type: Servicing Retained Pricing	05/24/2017 12:06 pm

On Resitrader: 8,767 Loans \$2,002M Total UPB

Loans by State Distribution

FICO Bands

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- 77 institutions are live – 2 of top 3 banks, all major investors
- \$1B+ offered monthly, 40% monthly growth rate in 2017
- Full integration to LOS and other 3<sup>rd</sup> Party systems
- Fannie Mae PEWL integration with automated pricing and committing interface

## TMC Direct

- OFFER
- PRICE
- NEGOTIATE
- TRADE
- RECORD
- INTEGRATE



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