

The MGIC logo is displayed in white, bold, sans-serif capital letters on an orange rectangular background. The logo is positioned in the upper right corner of the slide.

**MGIC**

The text "LENDER LANDSCAPE" is written in white, bold, sans-serif capital letters on a dark orange horizontal bar. A registered trademark symbol (®) is located at the end of the text.

**LENDER LANDSCAPE®**

The title "LENDER LANDSCAPE Market Leader Insight" is presented in a dark blue, bold, sans-serif font. "LENDER LANDSCAPE" is on the top line, and "Market Leader Insight" is on the bottom line. The text is set against a white background with a vertical grey and white striped pattern on the left side.

**LENDER LANDSCAPE**  
**Market Leader Insight**

The date "September 19, 2018" is written in a white, sans-serif font on a dark blue horizontal bar. The bar is positioned below the main title and spans across the width of the slide.

September 19, 2018

## OVERVIEW

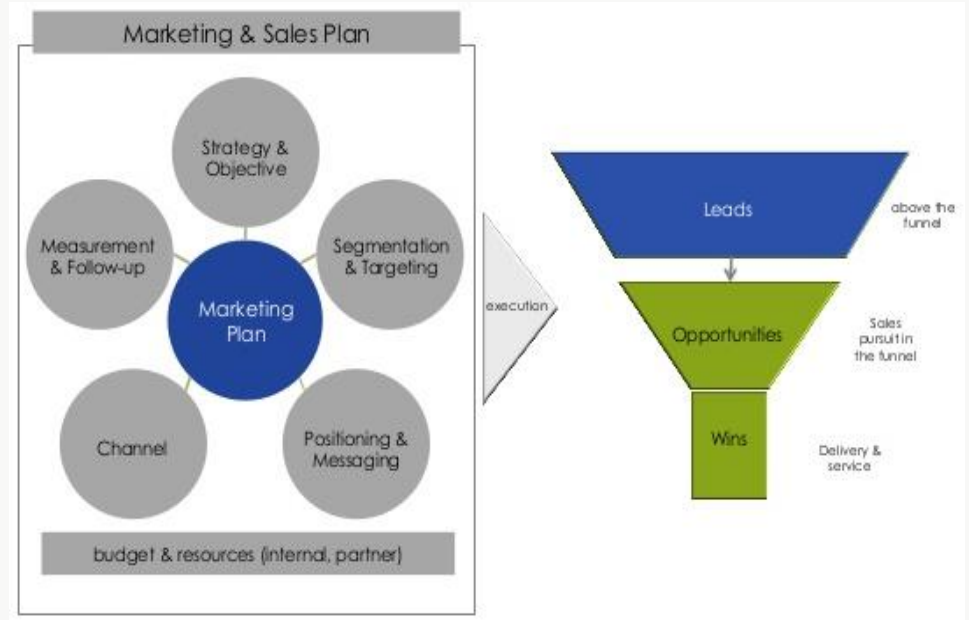
- 20 of the top 40 lenders/servicers
- Detailed peer-comparison insight
- Trends and best practices
- PinPoint marketing

# LENDER LANDSCAPE PEER GROUP

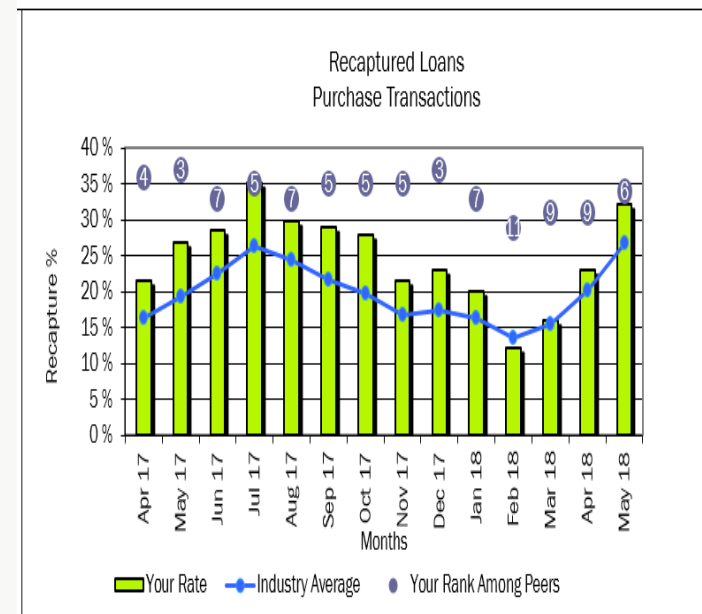
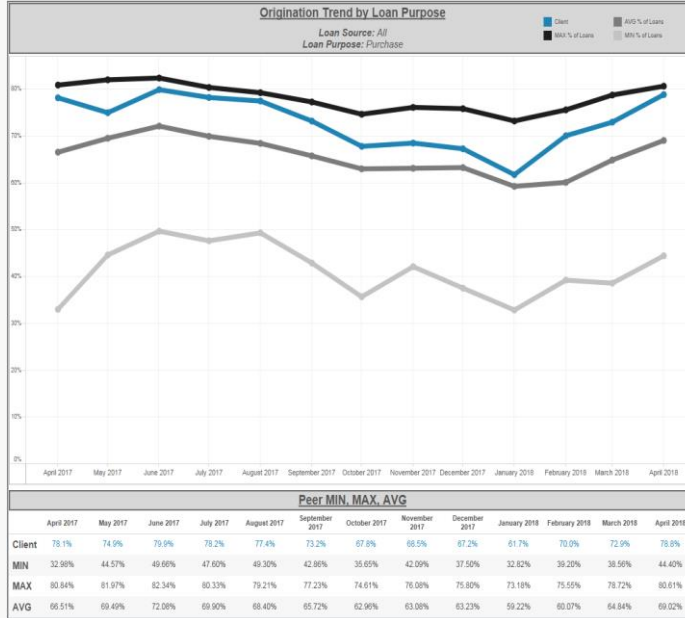
|                      |                        |
|----------------------|------------------------|
| Associated Bank      | Huntington Bank        |
| BB&T                 | Lake Michigan CU       |
| BECU                 | Lakeview (aka Bayview) |
| Citizens Bank        | M&T Bank               |
| EverBank (TIAA, FSB) | PNC Bank               |
| Fifth Third Bank     | Regions Bank           |
| Flagstar Bank        | Sierra Pacific         |
| Franklin American    | SunTrust Bank          |
| Home Point Financial | *Umpqua Bank           |
| HomeStreet Bank      | US Bank                |

## Agenda

- Marketing Strategy
- Sales Execution
- Technology



## Marketing Strategy: Feeding the Funnel



## Marketing Strategy: Identifying Your Candidates

### Prepayment Model Performance

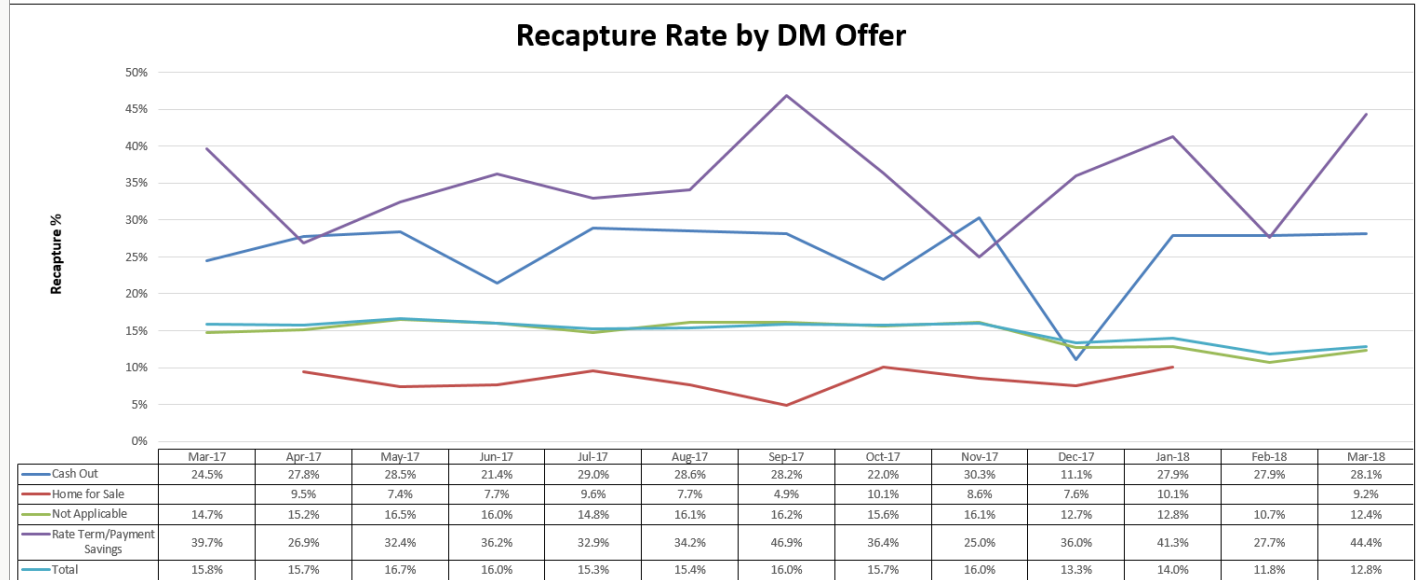
Model segments loans into equal deciles of 10%

| Product Class        | Prepayment Decile | Loans Analyzed | Paidoff Count | Constant Prepay Rate (Annualized) |
|----------------------|-------------------|----------------|---------------|-----------------------------------|
| Fixed                | 1                 | 8,001          | 26            | 3.8                               |
| Fixed                | 2                 | 8,001          | 41            | 6.0                               |
| Fixed                | 3                 | 8,001          | 53            | 7.7                               |
| Fixed                | 4                 | 8,001          | 41            | 6.0                               |
| Fixed                | 5                 | 8,001          | 45            | 6.5                               |
| Fixed                | 6                 | 8,001          | 55            | 7.9                               |
| Fixed                | 7                 | 8,001          | 56            | 8.1                               |
| Fixed                | 8                 | 8,001          | 90            | 12.7                              |
| Fixed                | 9                 | 8,001          | 103           | 14.4                              |
| Fixed                | 10                | 8,001          | 180           | 23.9                              |
| <b>Report Totals</b> |                   | <b>80,010</b>  | <b>690</b>    | <b>9.9</b>                        |

Decile 1 contains customers least likely to prepay and Decile 10 contains those with highest prepay propensity

Here, the model isolated 54% of all payoffs to the top 3 deciles

## Marketing Strategy: Identifying Your Message(s)



# Innovative Modeling Techniques

- Machine Learning
- Artificial Intelligence



## Marketing Strategy: **Enticement**

PNC | Agent Alliance

Home Insight\* | **Webinars & Events** | Trending News | Resources | Connect with Us

# Agent Alliance

PNC Mortgage created Agent Alliance to provide you easy access to what you need to be successful. Whether you're looking to stay up to date on the latest lending solutions for your clients, technology trends for you or learn more about what makes PNC Mortgage different.

[LEARN MORE](#)

All the Tools & Insight You Need to Succeed

## ZeroPlus

by **KELLER** Mortgage

- ✓ Zero Origination Fee
- ✓ Zero Underwriting Fee
- ✓ Zero Processing Fee
- ✓ **PLUS \$1000** Closing Credit and a Low Rate

Pre-Approval **PLUS**  
with Upfront Underwriting

We don't Pre-Qualify, **We Pre-Approve**  
We don't guess, **We verify**  
We don't do it later, **We do it up-front**

**A Pre-Approval that sellers can trust**

*It's simple, it's fast, and you can do it online.*

### 4 Simple Steps to Your ZeroPlus Loan

- 1** Contact your KW agent
- 2** Your agent shares their KW App
- 3** Click the Keller Mortgage button
- 4** Complete the process in minutes

Sales Execution: **Outreach**

Marketing  
Messages

=



## Sales Execution: Persistence



Sales Execution: **Execution**



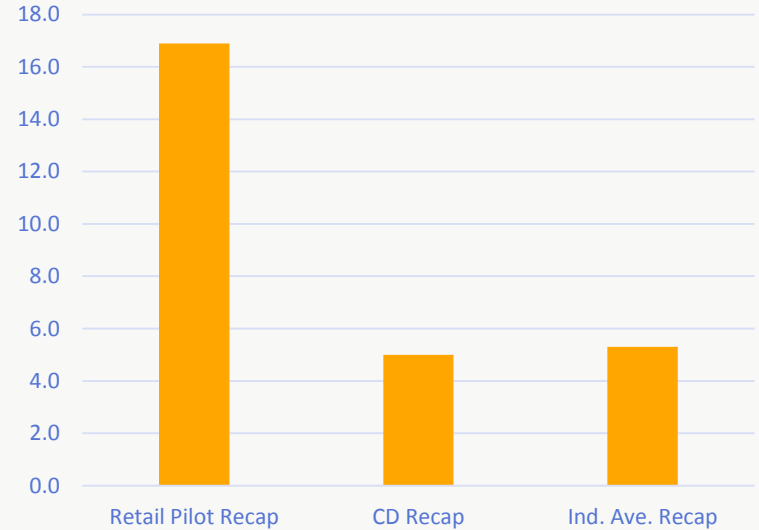
Sales Execution: **Sales Channel Strategy**



## Customer Centric Culture

Align organizational resources to  
create positive experiences

Field Retail HFS-Match Recap Analysis



Technology: **Marketing Automation**



Technology: **Lead Management and Sales Execution**

The logo for 'blend' features a stylized lowercase 'b' with a circular cutout, followed by the word 'blend' in a dark blue, sans-serif font.The logo for 'Flōify' features the word 'Flōify' in a blue, sans-serif font with a white dot over the 'o'.The logo for 'ROOSTIFY' features a stylized black bird icon above the word 'ROOSTIFY' in a bold, black, sans-serif font.The logo for 'loyaltyexpress' features the word 'loyalty' in black and 'express' in red, both in a sans-serif font.The logo for 'Velocify' features a stylized blue 'V' icon followed by the word 'Velocify' in a dark blue, sans-serif font with a trademark symbol.

# WRAP-UP

Thank You!

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