Xpanse

Introducing Podium™

Podium is an intelligent order management platform centralizing lender and service provider interactions while enabling data-driven decision making.

Place, track, and manage orders for Title, Close, Appraisal, and Tax through Podium while monitoring provider performance in real-time through 'SLA scorecards'. Improve efficiency and throughput with the ability to instantaneously change provider allocation to meet changing business requirements.

A top-five lender has seen the following benefits using Podium:

Time to close reduced
by 5-7 days

Pull-through rates boosted
by 6.75%

Cost per loan decreased
by 12 bps

"**The SLA scorecards are life-changing.** Having the data in front of everyone's face and true visibility about what you're being measured against is phenomenal. The vendors can self-manage, and **I save at least 10 hours per month on manual reporting**."

–Don, VP of Lending Operations at Top-Five Lender

The Podium Advantage

- Configurable workflows unique to any operation
- Provider 'SLA' scorecards offering actionable insights
- Rules-based provider allocation
- Seamless integration with your loan origination system
- Reliably communicate with stakeholders on a loan-level basis
- Strengthen provider relationships through pipeline transparency
- Safe and secure transactions with SOC 2 Type 2 certification

How will Podium help you?

Configure Workflows.
Leverage **Podium** to build your team's unique workflows **without lengthy or costly development timelines**. Place orders using our portal's interface, via your LOS, or allow us to create a custom integration to your in-house solution.
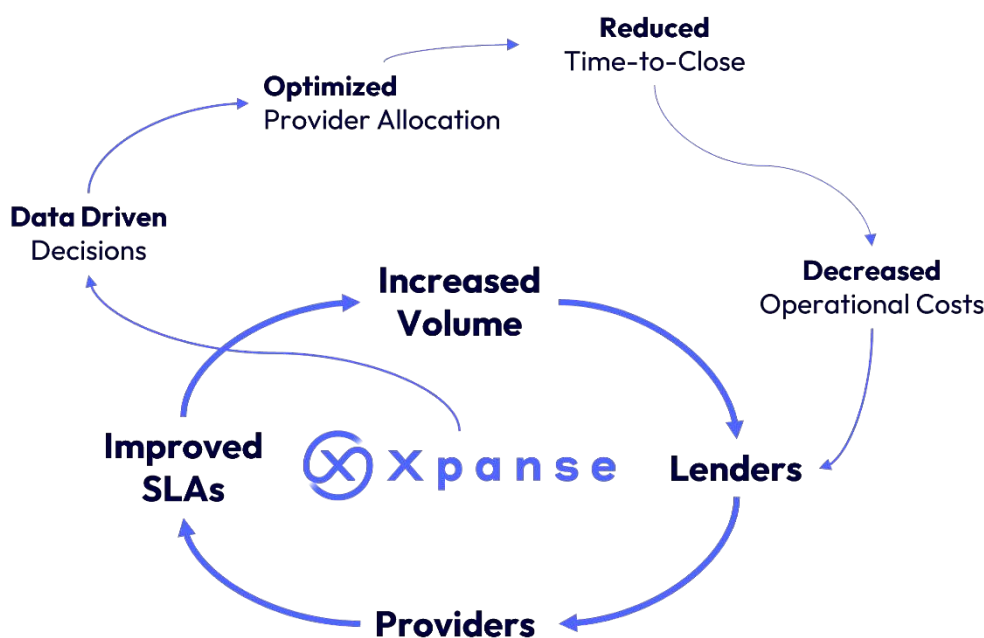
Eliminate manual analysis.
Gain **actionable insights** into your providers' performance with real-time data without the need for time consuming and error prone manual analysis.

Decide with data.
Utilize **Podium's** scorecards to make informed decisions about provider allocation ensuring you **select the right provider, every time.**

Empower providers.
With **Podium**, providers gain access to the same insights shared with lenders allowing them to **rapidly react to capacity fluctuations**, immediately address quality concerns, or extend coverage without waiting for monthly reports.

Data Driven Decisions

Optimized Provider Allocation

Reduced Time-to-Close

Decreased Operational Costs

Increased Volume

Improved SLAs

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Lenders

Providers

Expected benefits for a small-to-medium sized lender:

Cost per loan decreased **by 15 bps**

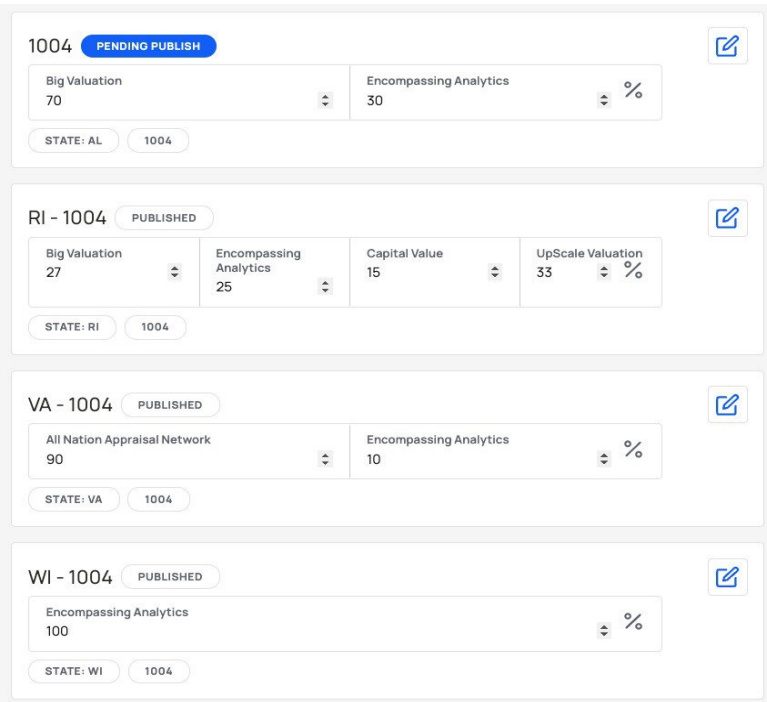Time to close reduced **by 9-11 days**

Pull-through rates boosted **by 8.75%**

Actionable Insights.

Analyze provider performance in real-time with Podium's SLA scorecards. Seamlessly create scorecards that capture data most important to your operations. Target your analysis by date range, product, or provider with our advanced filter feature.

"Insights gleaned from Podium's provider performance tracking allow us to conduct meaningful conversations with our providers; increasing productivity for us and the provider while strengthening our partnership through transparency"

–Marcus, EVP of Call Center Operations at Top-Five Lender

Optimize allocation with performance data.

Rules-based provider allocation.
Leverage insights gleaned from 'SLA Scorecards' to allocate orders to your best providers without compromising contractual obligations.

Instantaneous Adjustments.
React rapidly to changing market conditions and provider relationships with no-code required provider allocation adjustments.

Multiple Allocation Parameters.
Customize provider allocation by mortgage & product type, loan purpose, document type, or state & county.

Place orders with confidence.

Configurable Workflows.
We work with you to implement workflows that best suit the unique needs of your operation.
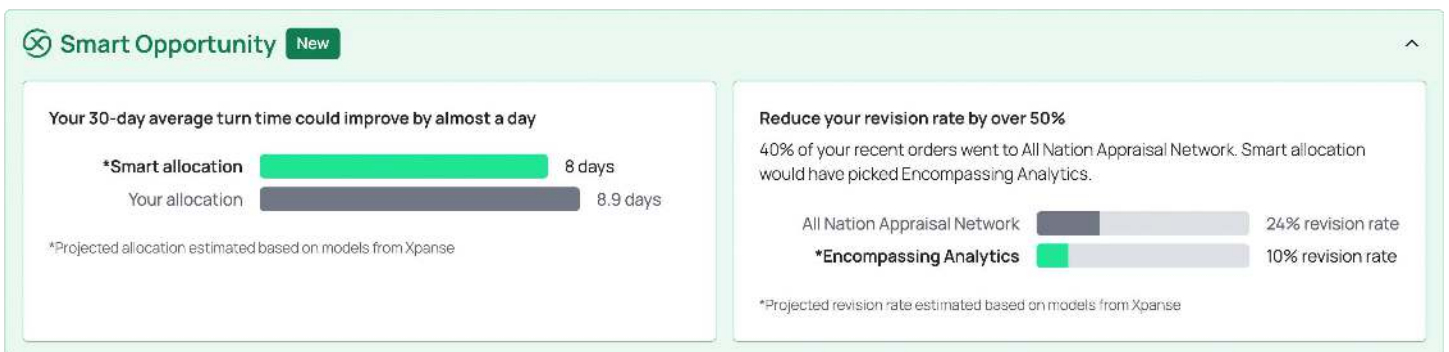
User-based Permissions.
Provision users rapidly with our bulk upload feature and assign roles based on needs of your operation.

Centralized Communication.
Discuss orders on a loan-level basis with providers to quickly resolve issues and prevent process delays

Pain-free Updates
Adjust workflows to meet changing operational needs without costly or lengthy development work.

⊗ Smart Opportunity `New`   ⌃

Your 30-day average turn time could improve by almost a day

*Smart allocation ██████████████ 8 days
Your allocation   ██████████████████ 8.9 days

*Projected allocation estimated based on models from Xpanse

Reduce your revision rate by over 50%

40% of your recent orders went to All Nation Appraisal Network. Smart allocation would have picked Encompassing Analytics.

All Nation Appraisal Network ████████ 24% revision rate
*Encompassing Analytics   ██   10% revision rate

*Projected revision rate estimated based on models from Xpanse

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Enterprise-level service & support

Our dedicated team of implementation and support specialists facilitates a rapid deployment and integration process so that customers can expeditiously extract value from our product.

Our support specialists are available 24/7/365 via phone, email, or web portal to answer questions and resolve any issues.

> **"Changing provider allocations used to take weeks. Now I can adjust them on the fly–down to the county and product level–so I can quickly course-correct for performance trends."**
>
> –Don, VP of Lending Operations at Top-Five Lender

⊗ **Xpanse**

Podium. Decide with Data.

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