



# Experience a New Standard in Mortgage Lead Conversion

The collage illustrates various features of the BankingBridge platform:

- A top-level mortgage calculator showing a total monthly payment of \$3,367<sup>mo</sup> for a 30-year fixed loan at 4.607% interest. Breakdown: Principal & Interest (\$1,421), Property Taxes (\$174), Home Insurance (\$168), HOA Dues (\$0).
- An interface for selecting property type, with options for Single Family Home, Townhome, Condominium, Multi Family Home, and Manufactured/Mobile.
- A section titled "Great! What type of property are you refinancing?" featuring five icons of different property types.
- A "Subscribe to rate tracking" button.
- A review section with two 5-star reviews from Suzanne and Neal, dated 11/14/2018, from Mackinac Island MI. One review says "Amazing Experience with this company" and the other says "Loved my loan officer!". Both mention Eddie's great job of keeping them informed every step of the way.
- A bottom section showing rate tables for 30 Year Fixed (3.375% / 3.389%) and 15 Year Fixed (2.375% / 2.389%).
- Small circular avatars of three users: a man, a woman, and another man.
- Decorative elements include a green double-headed arrow icon, a blue double-headed arrow icon, and a small graph icon.

## WHO WE SERVE

Join the world's highest converting mortgage and banking websites.

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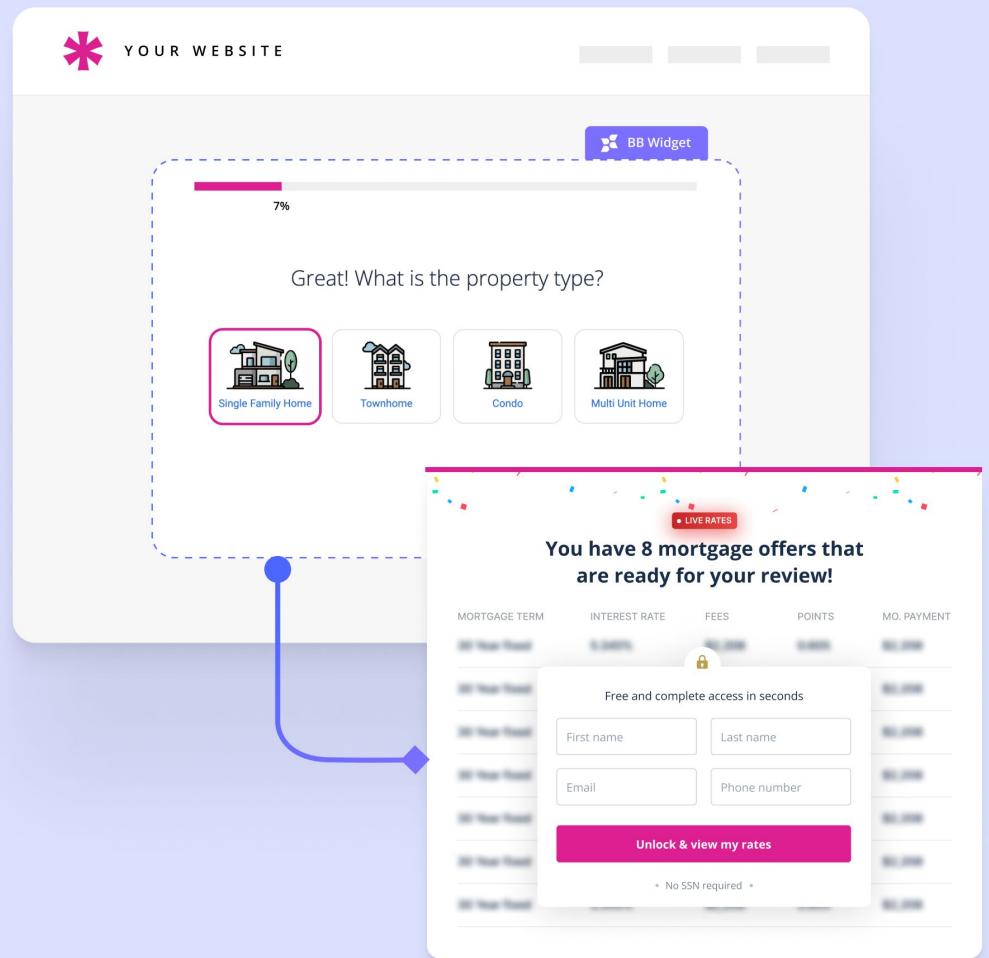


## SOLUTION

# Lead Conversion Workflow Embed

- ✓ Modern custom rate quoting
- ✓ Integrates to pricing engine
- ✓ Collects lead data
- ✓ Lead delivery to CRM
- ✓ Built in compliance components

*"Thank you for all your help in contributing to the success of Blue Spot Home Loans. Your technology works and your customer service consistently amazes us." - Blue Spot Home Loans*



SOLUTION

## Lead Conversion Workflow Stats

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- ✓ 80+ banks, credit unions, and mortgage lenders use BankingBridge
- ✓ High quality leads that close
- ✓ Provides custom rate quotes directly on your website



21%

of total traffic interacts with lead workflow

37%

of users that interact complete lead workflow

10-11%

of leads convert to closed loans



## SOLUTION

# Rate Comparison Table

- ✓ Compare multiple rate scenarios directly on your website
- ✓ Built for top-of-the-funnel conversion
- ✓ Integrates to pricing engine
- ✓ Embeds into any website

*"The rate table is working out wonderfully for Loan Cabin and we are pretty buried in leads. At this point I have been spending less on leads because so many are coming in organically."*

- Massimo Ressa  
CEO Loan Cabin

The screenshot shows a web-based mortgage rate comparison tool. At the top, there are two logos: 'optimalblue' on the left and 'loansifter BY OPTIMAL BLUE' on the right. Below them is a purple decorative graphic featuring a stylized flower icon. The main interface is a white card with a thin gray border. It starts with a header section showing a 4.9 rating with 15,365 reviews. Below this is a 'My Mortgage Details' section with tabs for 'Purchase' and 'Refinance'. A 'Subscribe to rate tracking' button is present. Input fields for 'Zip Code' (28105), 'Credit Score Range' (Very good 740 - 779), and 'Home Value' (\$350,000) are shown. To the right of these details are several mortgage options listed in tables:

Rate/APR	Fees	Points	Mortgage Term
4.875% / 4.925%	\$1,596	\$1,482/mo	30yr Fixed
4.750% / 4.828%	\$1,837	0.656	20yr Fixed
4.249% / 4.328%	\$1,478	0.528	15yr Fixed
			10y/6m ARM
			7y/6m ARM
			5y/6m ARM

A 'Get started' button is located next to the 30-year fixed option. Below the tables, there's a section for 'Want more personalized rates?' with a 'Personalize rates' button.

## SOLUTION

# Real-Time Rate Dashboard

- ✓ 24/7 access to live rates
- customized to lead
- ✓ Tracks lead interactions
- ✓ Immediate value add for consumers
- ✓ Pricing engine integration

The dashboard is titled "Your Brand™" and "Welcome Jimmy!". It displays key information in three main sections:

- FEATURED RATE:** 7.125% / 8.056% (Rate / APR)
- LOAN AMOUNT:** \$740,000 (26% Down Payment)
- CREDIT SCORE:** 700 (Estimated)

A sidebar for "HOME LOAN EXPERT" shows a profile picture of "Sasha Sams" (NMLS# 2342780), contact information (+1.872.8398.98), and a rating of 4.9 stars (15,365 reviews). Buttons for "Contact" and "Apply now" are also present.

Below the main dashboard, there's a section titled "On demand rates based on your loan scenario" with fields for "Purchase" or "Refinance", zip code (07114), purchase price (\$432,000), down payment (\$129,600, 30%), credit score (740 - 779), and property type (Single Family Home). A "Update rates" button is available.

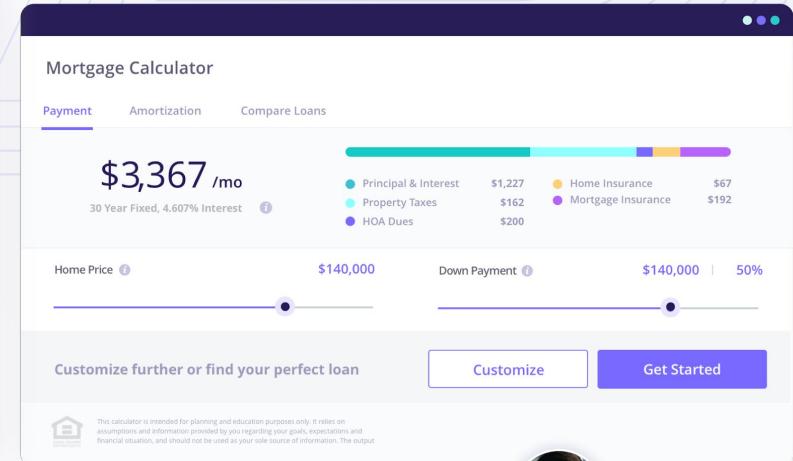
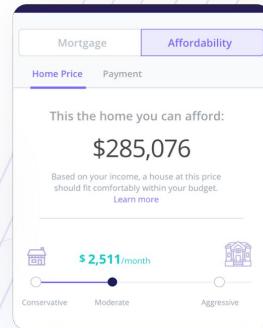
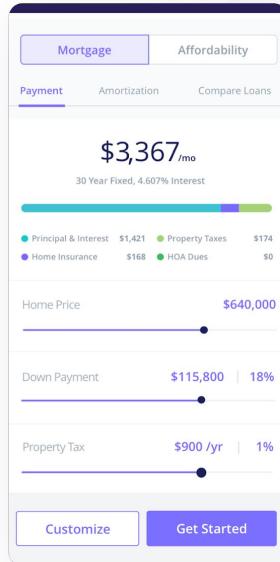
At the bottom, three mortgage rate options are listed:

Rate / APR	Fees	Points	Mortgage Term	Term
5.500% / 5.289%	\$1,596	0.57	\$1,482/mo	30-year fixed
5.500% / 5.289%	\$1,596	0.57	\$1,482/mo	30-year fixed
5.500% / 5.289%	\$1,596	0.57	\$1,482/mo	30-year fixed

## SOLUTION

# Mortgage Calculators

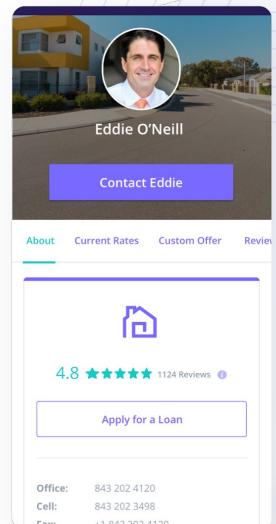
- ✓ Embed into any website
- ✓ Lender branding
- ✓ Mobile responsive
- ✓ Track analytics
- ✓ Pricing engine integration



## SOLUTION

# Loan Officer Pages

- ✓ Modern loan officer page experience
- ✓ Improve lead capture
- ✓ Custom rate quoting & live rates
- ✓ Reviews integration
- ✓ Enterprise level analytics tracking

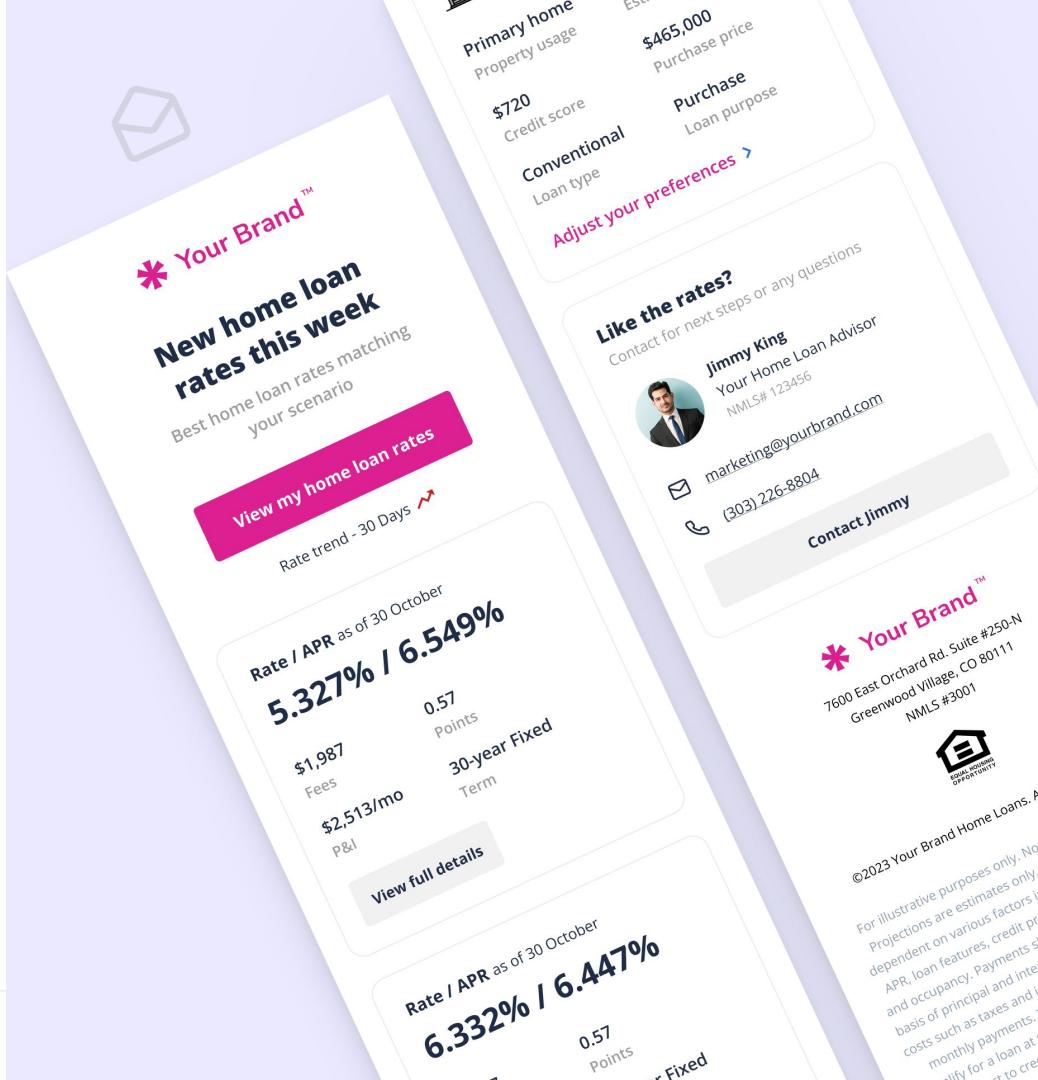


A screenshot of a desktop browser showing a loan officer page for Eddie O'Neill. At the top is a large banner with a photo of a modern building and the text "Contact Eddie". Below the banner are tabs for "About", "Current Rates", "Custom Offer", "Reviews", and "Calculators". The "About" tab is currently selected. On the left, there's a sidebar with Eddie's profile picture, name, a "Contact Eddie" button, and sections for "Office", "Cell", "Fax", "State Disclosure", and "Other Link". The main content area shows a 4.8 rating with 1124 reviews, an "Apply for a Loan" button, and a detailed address: "2265 Clements Ferry Rd., Suite 208, Charleston, SC 29492". It also features social media icons and a "Read More" link. To the right, there's a large banner with the text "Meet Your Modern Mortgage. Get started Below!" and two buttons: "Purchase Loan" and "Refinance Loan".

## SOLUTION

# Rate Alert Emails

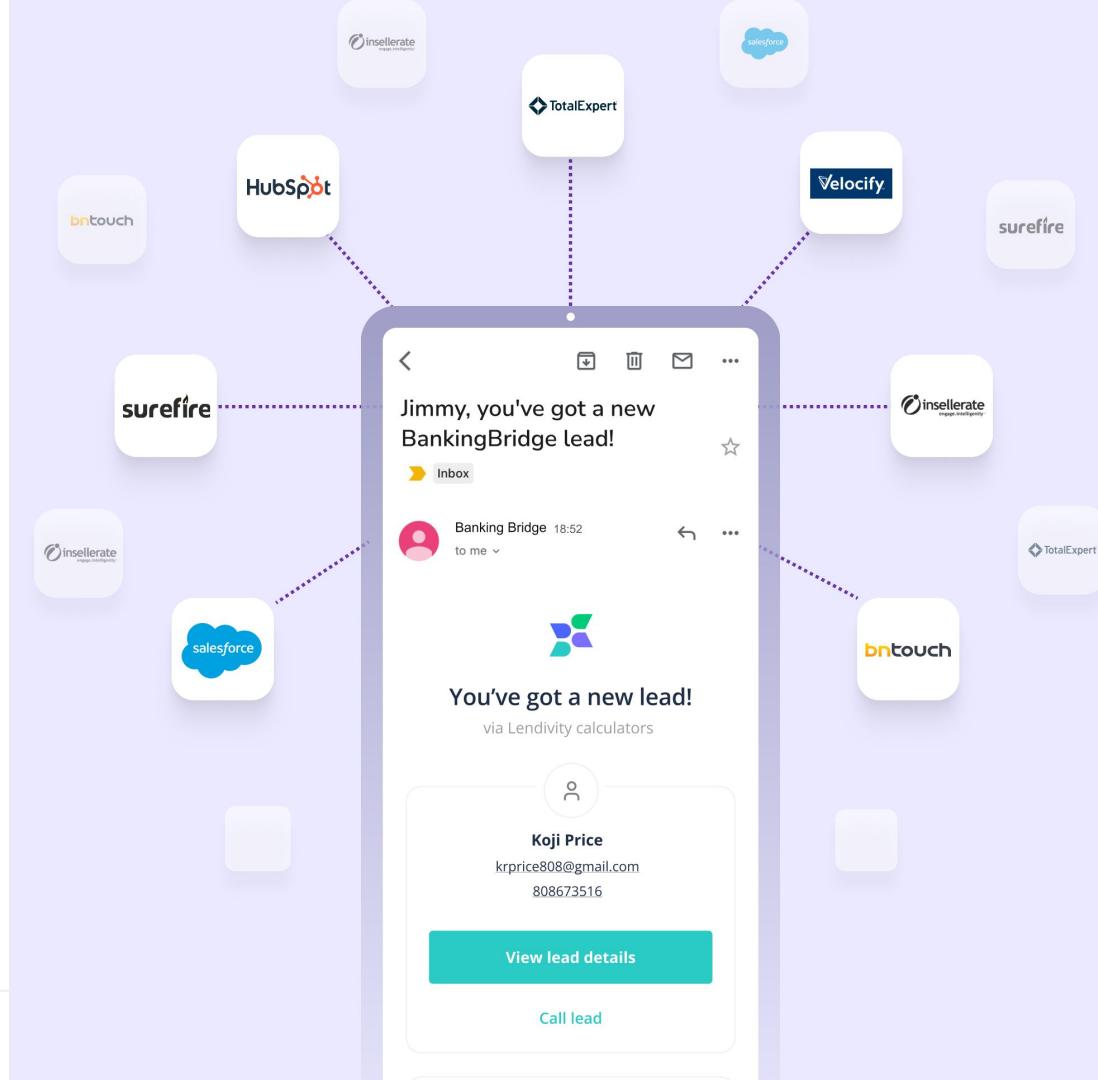
- ✓ Emails delivered twice a week
- ✓ Presents customized rate options
- ✓ Lender & loan officer branding
- ✓ Automatically disabled based on CRM lead status or update manually



## SOLUTION

# Lead Notifications & CRM Routing

- ✓ Integrate lead data into any CRM
- ✓ Detailed lead info for easy follow up
- ✓ Custom CRM campaign routing available



## SOLUTION

# Closing Cost Worksheets

- ✓ PDF closing cost worksheets generated on demand
- ✓ Detailed breakdown of quote
- ✓ Lender and loan officer branding

The image shows three overlapping closing cost worksheets from a lender named 'Your Brand'. The top worksheet is titled 'Rate quote' and includes fields for Property Value, Mortgage/Debt Balance, Down Payment, Cashout, Credit score, and Loan Type. It also lists 'Monthly Housing Costs' such as Principal & Interest, Homeowners Insurance, Property Taxes, and Mortgage Insurance, along with a 'Total Monthly Mortgage Payment'. The middle worksheet is titled 'Closing Cost Estimate' and provides a detailed breakdown of fees like Appraisal Fee, Pre-paid Interest (15 days), and various discounts. The bottom worksheet is titled 'Itemized Fees' and lists specific charges such as \$752 for Appraisal Fee and \$752 for Pre-paid Interest. A disclaimer at the top of the top worksheet states: 'Disclaimer: This is not a preapproval. Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.' A contact section for 'John Doe' is visible at the top right, featuring a photo, NMLS #1234567, email (loanofficer@yourbrand.com), and phone number (303) 226-9804. A 'Equal Housing Opportunity' logo is located in the bottom right corner.

**Your Brand™**  
7158 S FLSmith Dr, 3rd Floor Midvale, UT 84047  
NMLS: #1234567

**Rate quote**  
September 21, 2022 | 4:15 PM

REFINANCE OF  
Single family home  
Primary home  
Hillsborough, FL 33547

**Quote details**

30 Year VA Loan Term	\$3,729 Monthly Payment	5.875% Rate	6.129% APR	0.144 Points/Credit)
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**Closing Cost Estimate**  
Lender & Other Fees/Credits

Fees	\$2,612
Discount	\$1,860
Sub Total	\$752
Itemized Fees	\$2,612
Appraisal Fee	\$600
Pre-paid Interest (15 days)	\$1,260
Discount	\$752
Total	\$2,612

**Disclaimer:** This is not a preapproval. Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

**John Doe**  
Branch Manager Top Producing Team  
#NMLS 1234567  
loanofficer@yourbrand.com  
(303) 226-9804

60 days  
No  
No  
Yes  
\$1,148 /yr  
\$6,548 /yr

**Equal Housing Opportunity**  
Details listed are for informational purposes only.  
provided to assist you in determining an estimate of fees that may be present and an estimate of monthly mortgage payment. There are other fees paid to third parties involved and are often taxes and escrows. You will receive a breakdown of all closing costs. R  
September 21, 2022.



# Thank You :)

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