



FROM GAPS TO GROWTH:

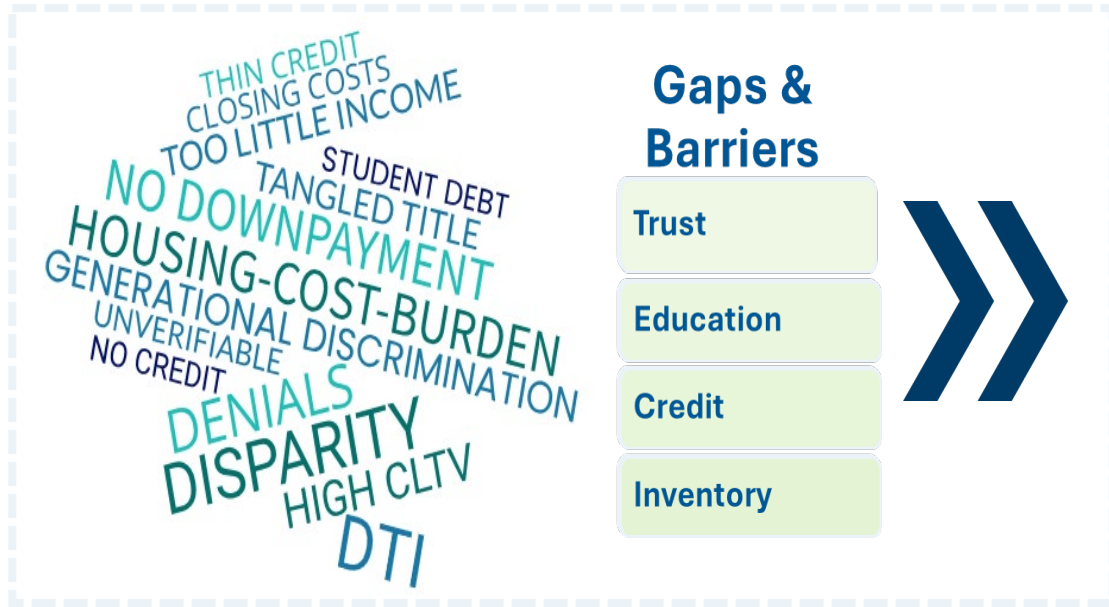
LEVERAGING DATA TO CAPTURE
MORE OPPORTUNITY

March 25, 2026

Presented by:
Bernard Nossuli, COO
Laird Nossuli, CEO

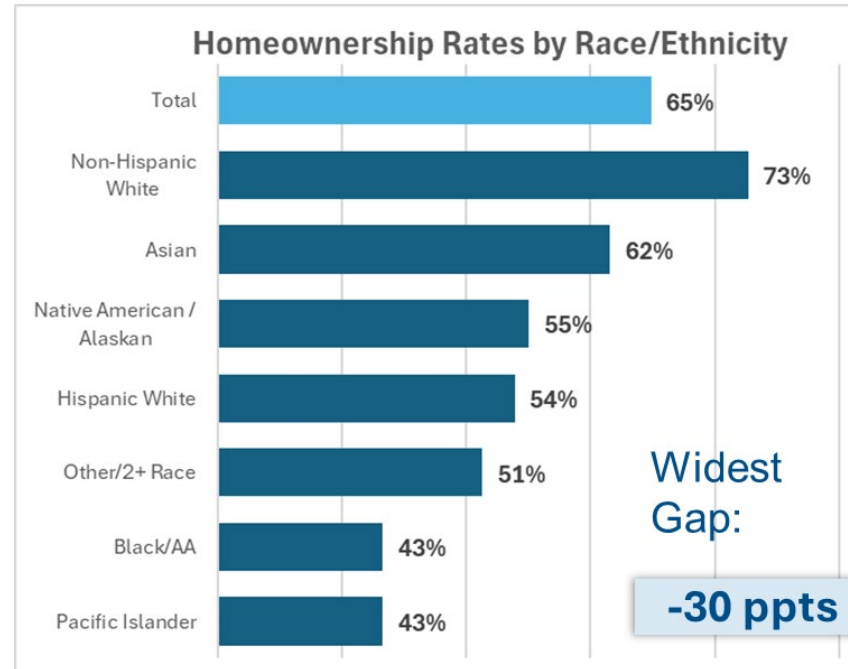
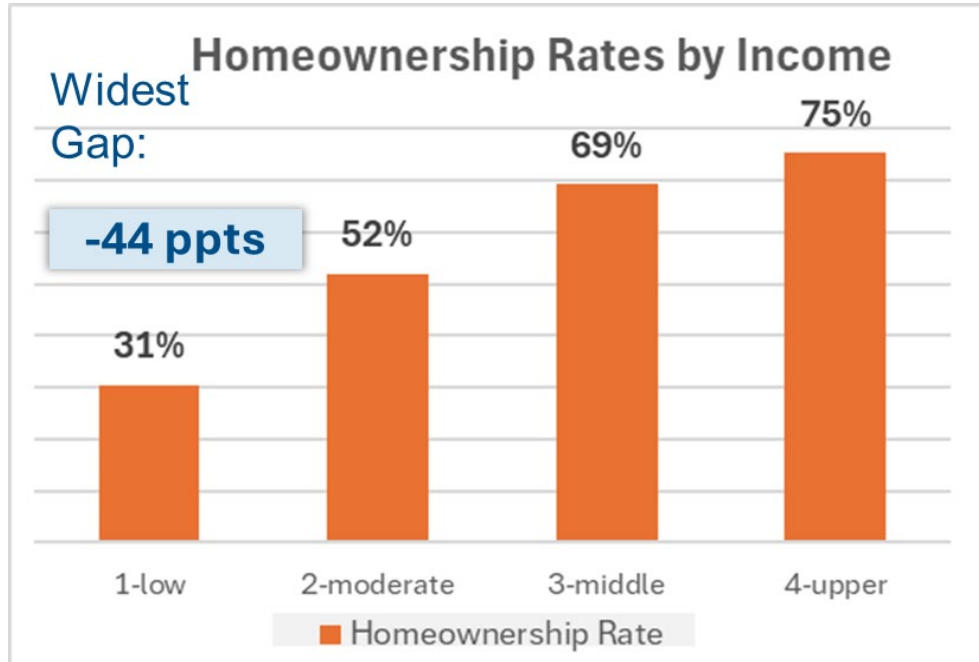
iEMERGENT

OPPORTUNITY IS EVERYWHERE



- ☑ **Every** market contains unmet demand.
- ☑ **Every** lender has invisible gaps in coverage.

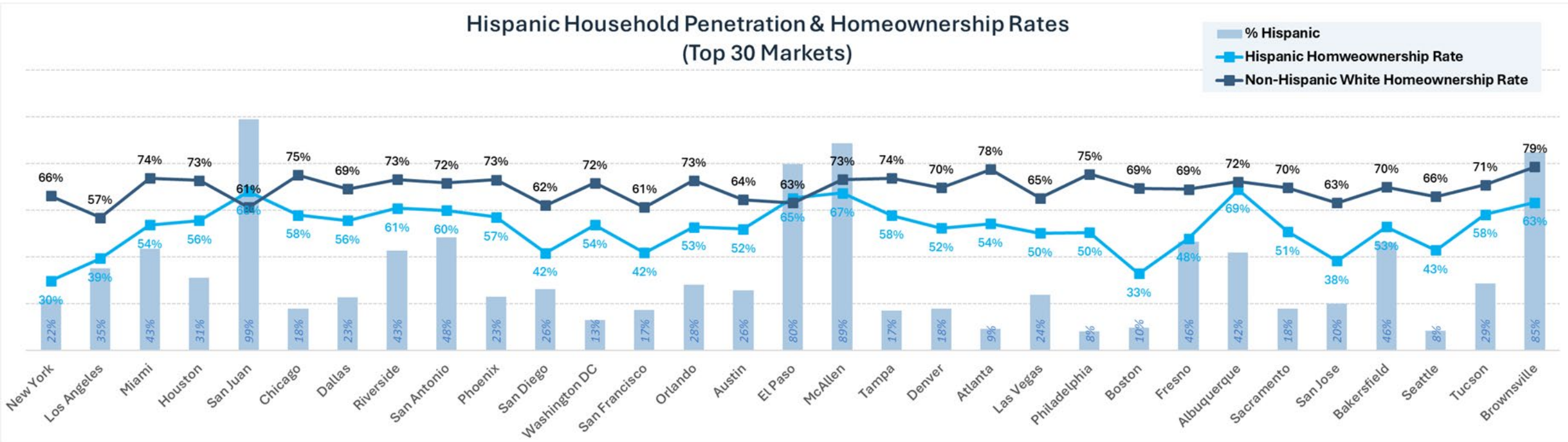
HOMEOWNERSHIP GAPS STILL PERSIST



- + Demographic shifts are changing current and future FTHB demand
- Homeownership gaps continue to widen as affordable housing becomes more limited

FROM GAPS TO GROWTH

WIDENING GAPS EVEN WITH FASTEST GROWING SEGMENTS

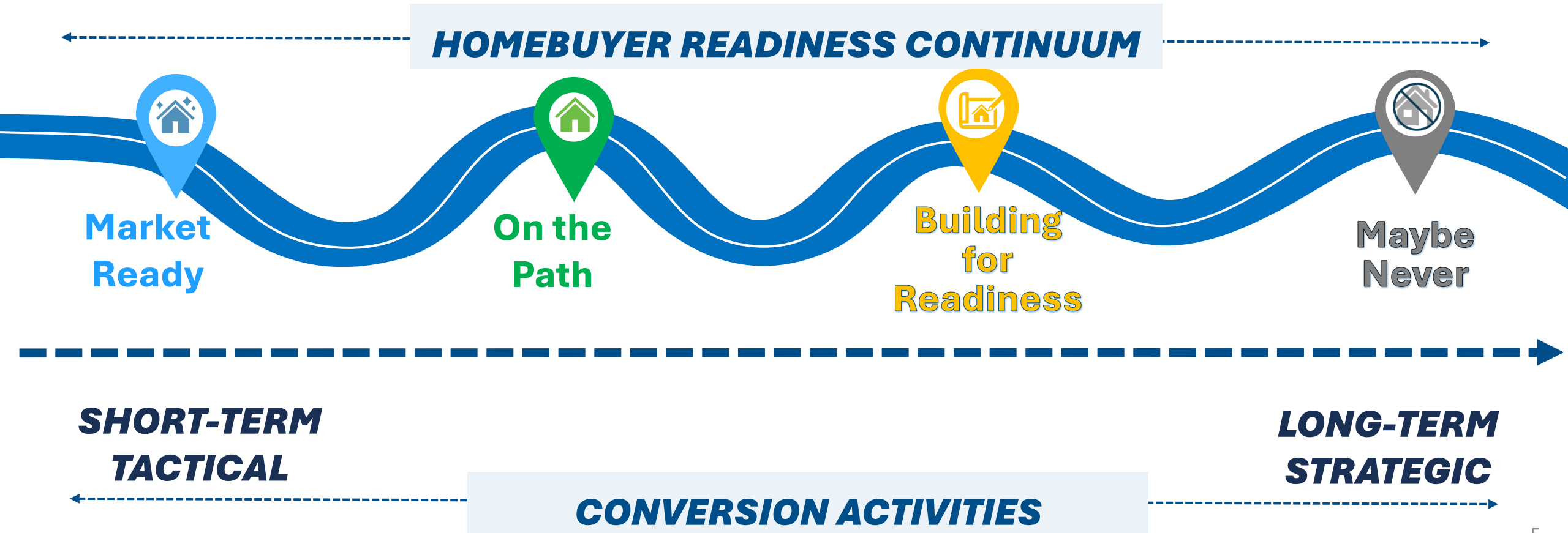


- + Hispanic households driving household formation
- + Homeownership Rate Gap Shrinking Only Slightly
- + By 2060, more than in 4 people will be Hispanic (28%)

FUNDAMENTAL CHALLENGES

ALWAYS RUNNING A SPRINT AND A MARATHON...

(at the same time)



FUNDAMENTAL CHALLENGES

AFFORDABLE LENDING OPPORTUNITY IS NATIONAL... BUT EXECUTION IS LOCAL.

	Total HH (Th.)	% LMI CT	% MMCT	HO Rate	% Renters	Median HH Income	Home value	Home Value: Income Ratio	Average Year Built	Avg. Age	% Minority	% Asian	% Black	% Hispanic
US	128,702.5	29%	35%	65%	35%	\$86.2K	\$377K	4.37	1978	40	36%	5%	12%	15%
Georgia	4,008.0	30%	46%	65%	35%	\$81.8K	\$303K	3.71	1989	38	46%	4%	31%	8%
Atlanta-Sandy Springs-Roswell, GA	2,280.7	31%	56%	66%	34%	\$95.0K	\$370K	3.90	1991	38	52%	6%	34%	9%
Fulton County	457.8	28%	59%	54%	46%	\$104.7K	\$500K	4.77	1989	38	59%	7%	42%	6%
Alpharetta-Johns Creek-East Roswell	75.1	7%	48%	67%	33%	\$136.8K	\$563K	4.12	1995	41	46%	19%	13%	10%
Buckhead-Peachtree Hills-N. Atlanta	60.7	2%	20%	51%	49%	\$126.6K	\$785K	6.20	1988	39	35%	8%	18%	6%
Canaan Woods-Cascade Heights	33.1	64%	100%	48%	52%	\$60.2K	\$278K	4.61	1979	39	97%	0%	91%	3%
East Atlanta	31.2	68%	86%	45%	55%	\$67.8K	\$364K	5.37	1984	35	76%	3%	66%	5%
East Point-College Park	25.2	68%	95%	40%	60%	\$57.3K	\$250K	4.36	1970	36	85%	1%	74%	8%
Midtown-Downtown	67.4	4%	47%	39%	61%	\$104.6K	\$513K	4.90	1993	32	45%	7%	27%	6%
Milton-West Roswell	28.2	0%	0%	91%	9%	\$187.1K	\$664K	3.55	1994	45	21%	7%	5%	5%
Sandy Springs	53.6	6%	39%	51%	49%	\$116.0K	\$599K	5.16	1990	39	41%	7%	21%	8%
Simssville-Battle Hill Haven	27.9	85%	100%	42%	58%	\$43.7K	\$237K	5.44	1970	37	92%	1%	86%	3%
South Fulton-Union City	55.4	34%	97%	64%	36%	\$78.6K	\$265K	3.37	1999	36	93%	1%	86%	4%

OUR INDUSTRY BLIND SPOT

We Manage Production, Not Opportunity

- React instead of anticipate
- Mitigate risk rather than focus on opportunities
- Many data sources lack future-focus
- Strategies and solutions are missing key pieces
- Guided by intuition...but without evidence
- Local-market-driven solutions are messy

TRANSFORMING OPPORTUNITY TO OUTCOMES



- 1. FOLLOW THE ROADMAP TO IDENTIFY, QUANTIFY AND PRIORITIZE OPPORTUNITY and BUILD STRATEGIES TO CAPTURE MORE OF IT.**
- 2. UTILIZE THE PLAYBOOK TO EXECUTE STRATEGIES CONSISTENTLY AND SUCCESSFULLY.**
- 3. LISTEN TO THE SCORECARD TO SEE IF YOUR STRATEGIES ARE WORKING.**

**WITHOUT STRATEGY
EXECUTION IS AIMLESS.
WITHOUT EXECUTION,
STRATEGY IS USELESS**

FROM GAPS TO GROWTH

QUANTITATIVE DATA YOU NEED TO TAKE ACTION

APPLICATION & LOAN DATA	PROPERTY SALES & LISTING DATA	MORTGAGE FORECASTS	COMMUNITY & GEOGRAPHIC DATA	DEMOGRAPHICS DATA
<ul style="list-style-type: none">• Application, Origination, Approval, Denial, Withdrawal Rates and Counts by Borrower and Loan Characteristics• Lender Share and Penetration Rates for all Apps, Originations, Denials by Borrower and Loan Characteristics• Product, Pricing and Term Comparisons• Your Own Real-time Origination, Branch & Market Configuration Data	<ul style="list-style-type: none">• Current Market Trends• Listing, Sale and Real Estate Agent Details• MLO Production, Company, and Contact Info per Transaction• Builder Information• Lender Company Name and Market Share, LO Count• Property and Loan Type• Sale and Listing Prices, Loan Amount, Days on Market, LTV• Broker/Title Company	<ul style="list-style-type: none">• Future Originations by Market: Loans, Dollars, Average Loan Size• By Purpose (Purchase, Refi, Total)• By Borrower Race, Ethnicity, Gender, and Age• By Borrower and Tract Income Levels• By Loan Type, Product, and Characteristics• Other metrics: Growth, Mix, Penetration Rate, Density	<ul style="list-style-type: none">• Points of Interest Locations<ul style="list-style-type: none">– <i>Places of Worship</i>– <i>Libraries</i>– <i>Schools, Colleges, Universities</i>– <i>Hospitals/Health Centers</i>– <i>Nonprofit Agencies</i>• Other Community Resources• LMI-CRA Tract Identification & Info• Identification of Majority-Minority Tracts (MMCT)• Tract, City, Neighborhood, Zip Code Overlays	<ul style="list-style-type: none">• Households Counts and Concentration by Age, Income, Race, Ethnicity, Size, Gender• Home Values and Housing by Type, Occupancy, Size Tenure• Homeownership Rates by Household Segments• Median Income by Age, Race, Ethnicity, Age, Gender• Employment and Education• 1,500+ data Variables Available• Integrated sources: Census, ACS, EASI, FFIEC
Source: HMDA LAR, Your own data	Source: County Clerks, Recorders Offices	Source: iEmergent, MBA	Source: Census, FFIEC, IRS	Source: Census, BLS, FRED, Local sources

- ➔ Which data do I use and when do I use it?
- ➔ What do the data mean for my strategies?
- ➔ How do I know what actions to take?

**WITHOUT DATA,
YOU'RE JUST ANOTHER
PERSON WITH AN OPINION**

VS

ROADMAP

- STRATEGIC DECISIONS
- ENTERPRISE LEVEL
- SHORT, INTERMEDIATE, LONG TERM

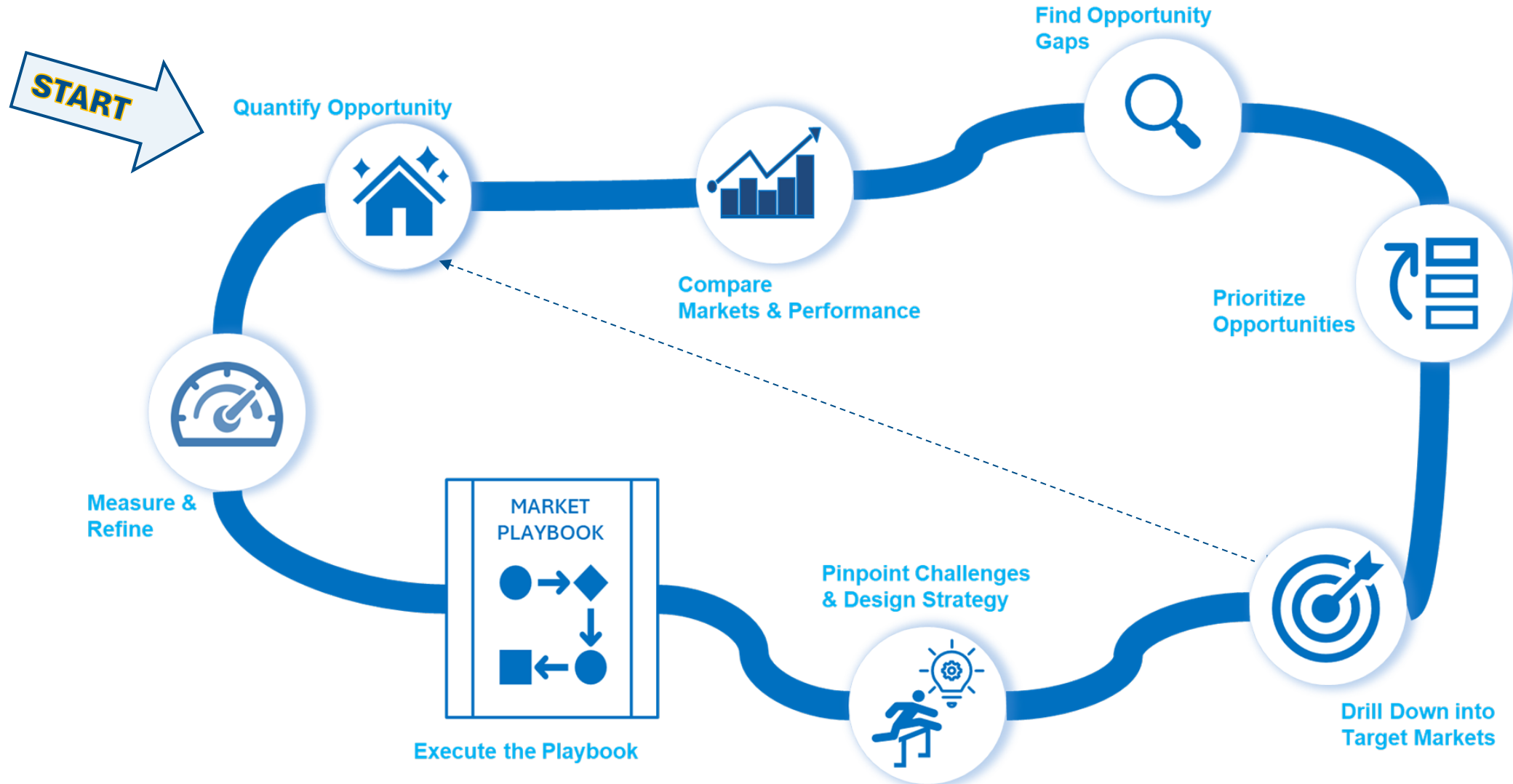
- ✓ Where is the opportunity?
- ✓ How is it changing?
- ✓ What kind of opportunity: which households? What products? What loan purpose?
- ✓ Where are the gaps and why?
- ✓ Where should we focus first?
- ✓ What should we do?
- ✓ How do we know if we are successful?

PLAYBOOK

- CONSISTENT EXECUTION
- MARKET LEVEL
- SHORTER OUTCOME HORIZON

- ✓ Who should I engage?
- ✓ Who do we need for our team?
- ✓ How do I reach more people?
- ✓ How do I grow relationships with more referral partners?
- ✓ How do I communicate our products?
- ✓ Which partnerships will help us understand our community?
- ✓ How can I ensure we're building trust?

OPPORTUNITY ROADMAP



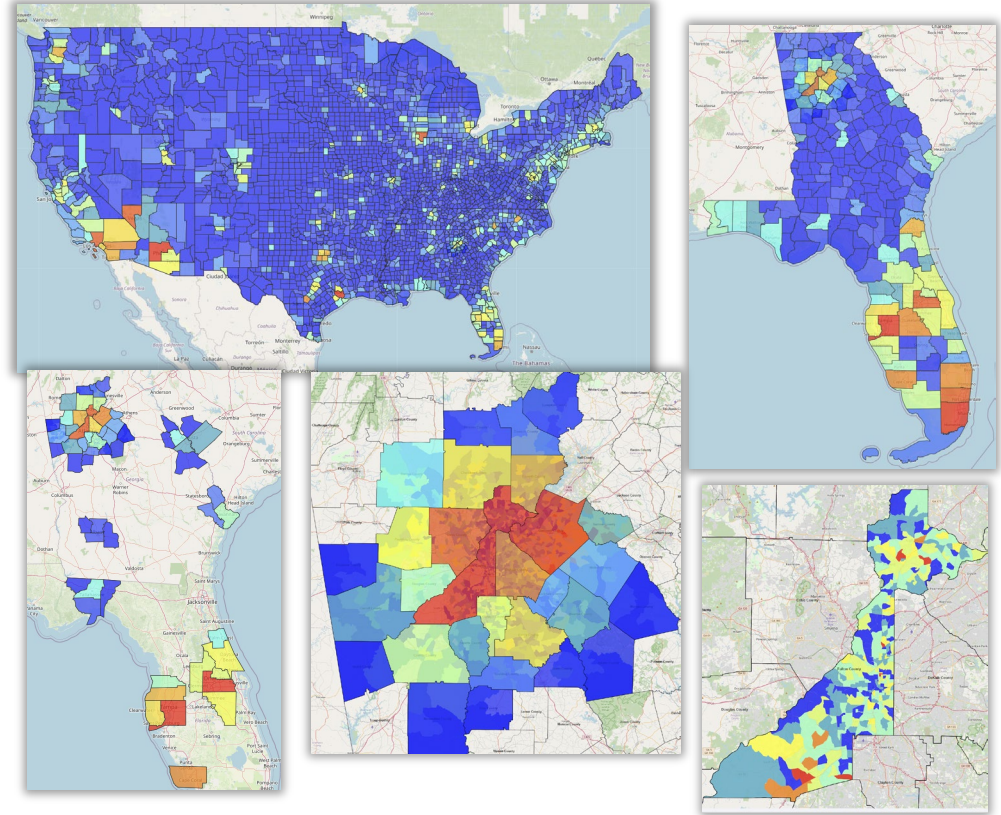
FROM GAPS TO GROWTH

STEP 1:

QUANTIFY OPPORTUNITY

WHAT IS OPPORTUNITY?

- ✓ Set Sales and Market Share Goals
- ✓ Know Your Market Position
- ✓ Calculate LMI and CRA goals
- ✓ Right-Size Your Resources
- ✓ Develop Expansion Strategies
- ✓ Develop New Products
- ✓ Open New Branches
- ✓ Help with Mergers



WHAT IS OPPORTUNITY?

FROM GAPS TO GROWTH

STEP 2:

COMPARE MARKETS & PERFORMANCE

→ INTEGRATE AND ANALYZE MULTIPLE DATASETS



Demographics: housing, households, age, educational attainment, language, employment

Lending Patterns: loan penetration, fall-out rates, denial reasons, product data, CLTV, Peer Analysis

Opportunity Forecasts: # of Loans, \$ Dollars, by segment, by geography for the next 2-3 years

→ EXAMINE MARKET DEPTH AND BREADTH (GEOGRAPHY AND SEGMENTS)

CRITICAL COMPARISONS

→ Market vs. Market

- ✓ Opportunity Size & Behavior
- ✓ Segment penetration (Market/Borrower Mix)
- ✓ Speed of Growth
- ✓ Loan products/types

→ Market Opportunity vs. Your Performance

- ✓ Market Share
- ✓ Market Share Gaps
- ✓ Market Penetration Rate
- ✓ Market Penetration Rate Gaps
- ✓ Speed of Growth: Market vs. You

OTHER KPIs and INTANGIBLES

→ Strategic Fit/Position

- ✓ Enterprise Strategy Fit with Market Opportunity
- ✓ Branch & Brand Placement
- ✓ Sales Force Right-Sizing
- ✓ Productivity
- ✓ Relationships: Realtor, Community Partners, Brokers

FROM GAPS TO GROWTH

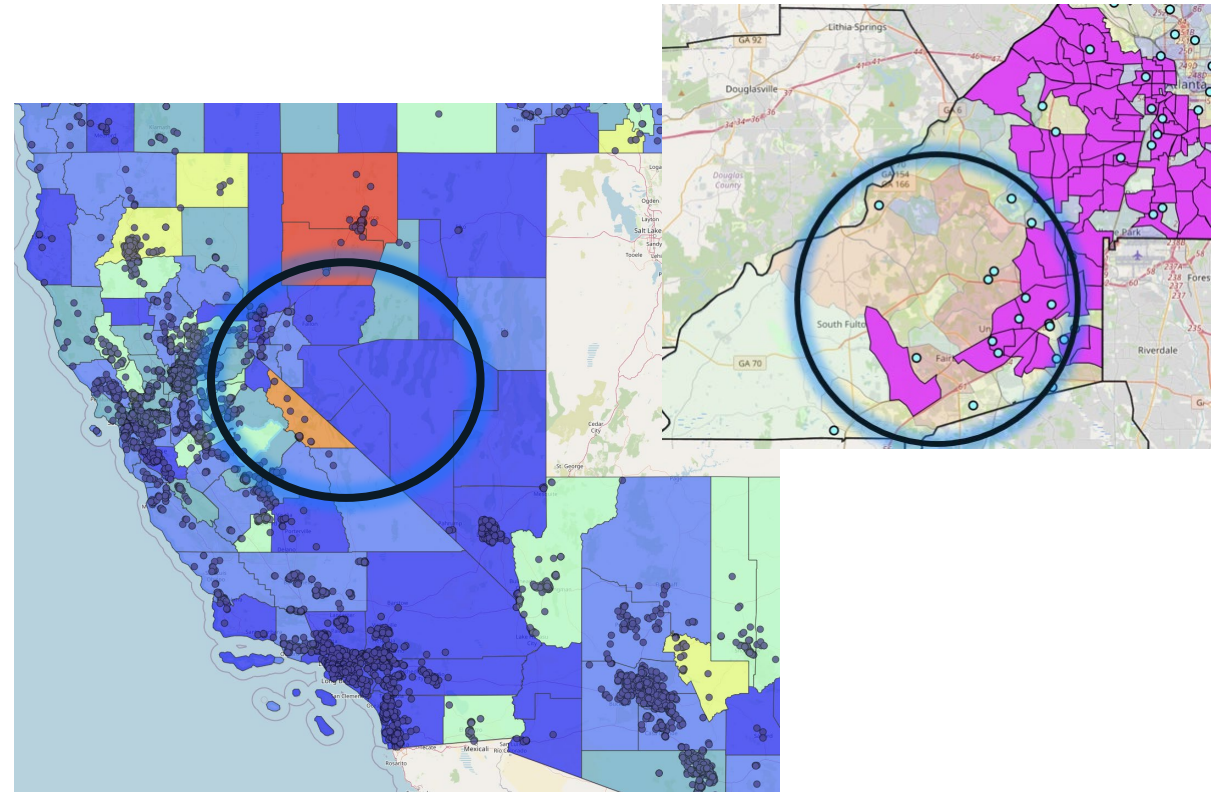
STEP 3:

FIND OPPORTUNITY GAPS

TYPES OF GAPS TO UNCOVER:

- Market Need Gaps (Households vs. Loans)
- Lender Performance Gaps
 - ✓ Opportunity Gaps
 - ✓ Geographic Gaps
 - ✓ Origination Rate Gaps
 - ✓ Penetration Rate Gaps
 - ✓ Market Share Gaps
 - ✓ Pricing Gaps
 - ✓ Program Gaps
 - ✓ Trust Gaps
 - ✓ Education Gaps

	1 ↑	Loan share 2 ↓	Loan volume lender	Loan volume market	Volume share	Ave loan size lender	Ave loan size market	% MMCT lender	% MMCT market
Total		0.9%	\$1,681,535,000	\$164,096,060,000	1.0%	\$374,090	\$343,677	41.9%	48.5%
Barrow County, GA		0.6%	\$17,170,000	\$2,663,630,000	0.6%	\$306,607	\$282,166	4.0%	5.4%
Bartow County, GA		0.6%	\$16,150,000	\$2,567,825,000	0.6%	\$278,448	\$270,212	1.3%	2.2%
Butts County, GA		0.3%	\$1,085,000	\$467,005,000	0.2%	\$217,000	\$236,938	0.0%	0.0%
Carroll County, GA		0.5%	\$12,400,000	\$2,331,330,000	0.5%	\$269,565	\$248,437	13.6%	12.3%
Cherokee County, GA		1.2%	\$125,440,000	\$9,830,775,000	1.3%	\$394,465	\$360,643	3.3%	2.7%
Clayton County, GA		0.3%	\$10,775,000	\$3,034,905,000	0.4%	\$219,898	\$208,284	100.0%	100.0%
Cobb County, GA		1.1%	\$242,830,000	\$20,400,295,000	1.2%	\$375,898	\$362,150	39.3%	48.4%
Coweta County, GA		0.7%	\$35,770,000	\$4,458,500,000	0.8%	\$357,700	\$321,588	12.9%	15.0%
Dawson County, GA		1.3%	\$18,315,000	\$1,452,475,000	1.3%	\$345,566	\$354,522	0.0%	0.0%



STEP 4:

PRIORITIZE OPPORTUNITIES

WHY PRIORITIZATION MATTERS

- Ensures resources are directed to the markets that matter the most
- Aligns internal stakeholders because it shows the comparative value proposition
- Informs where and when to pilot a strategy or program before scaling
- Organizations that approach challenges through focused, well-resourced initiatives are more successful than those that try to tackle everything all at once
- The process of prioritization helps clarify organizational goals

Priority Score Rank	Zone	Priority Score	% LMICT	Rank
1	MOZ15_South Fulton-Union City	8.97	46%	12
2	MOZ16_Simsville-Battle Hill Haven	9.78	85%	1
3	MOZ19_Canaan Woods-Cascade Heights	10.11	64%	7
4	MOZ17_East Atlanta	11.52	68%	4
5	MOZ18_Alpharetta-Johns Creek-East Roswell	13.01	7%	22
6	MOZ12_Sandy Springs	13.92	8%	21
7	MOZ13_Buckhead-Peachtree Hills-N. Atlanta	15.78	2%	26
8	MOZ11_Milton-West Roswell	16.49	0%	27
9	MOZ14_Midtown-Downtown	16.64	4%	25

- ✓ Rank and score based on market needs, coverage gaps, and opportunity
- ✓ Prioritization happens at many geographic levels: Between Regions, MSAs, Counties, Neighborhoods...even tracts and segments
- ✓ Define priorities for your strategic direction and optimize resources where it matters TO YOU and FOR YOUR STRATEGIES

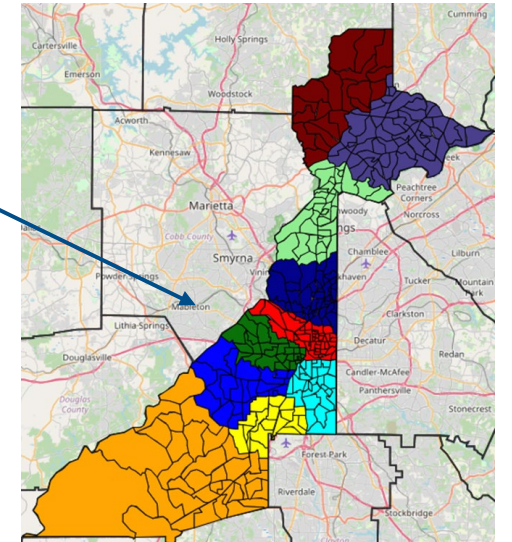
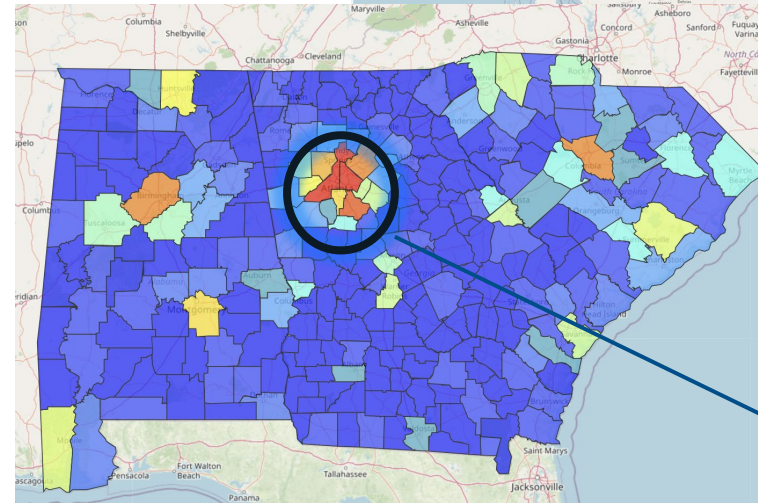
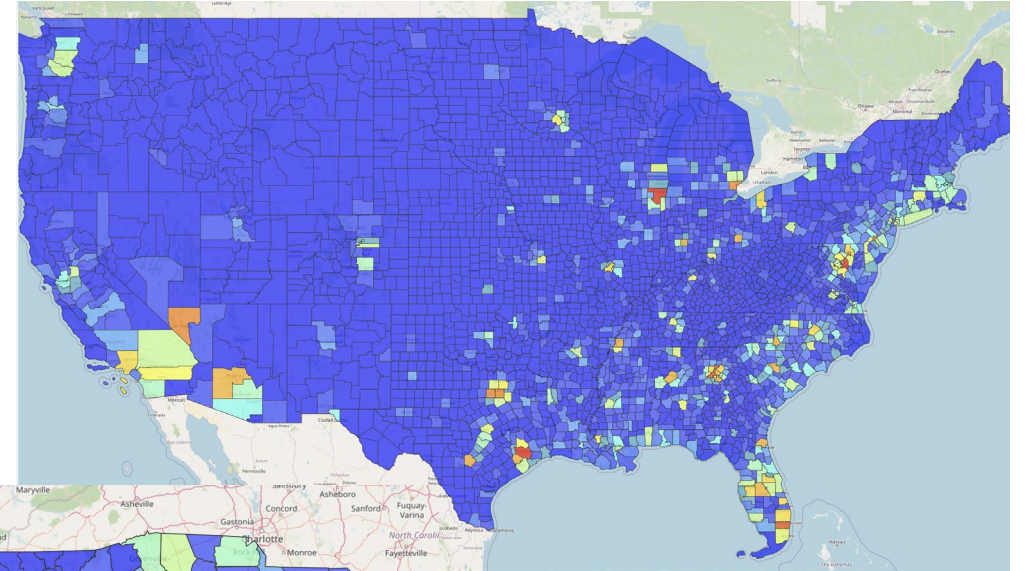
FROM GAPS TO GROWTH

STEP 5:

DRILL DOWN TO TARGET MARKETS

KEY COMPONENTS:

- Focus on the local market dynamics and revisit the Roadmap Steps 1-4 again:
 - Quantify the Opportunity
 - Compare markets (zones, segments, etc.)
 - Assess your performance (market level)
- Understand the who, what, where, why and how of the communities
- Review gaps with more precision
- Integrate local data sources



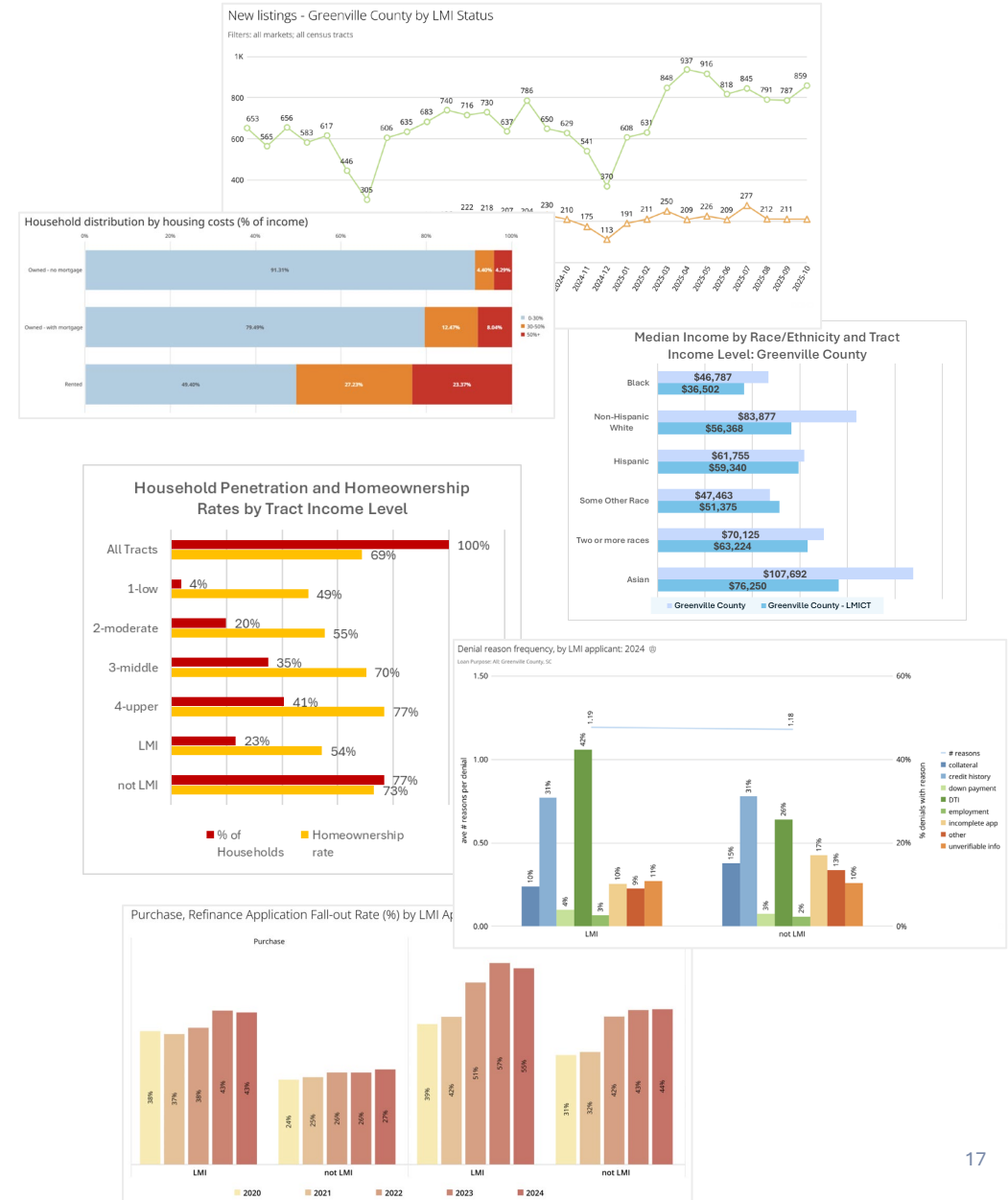
STEP 6:

ASSESS CHALLENGES & DESIGN STRATEGIES



QUESTIONS TO ASK (only a sampling..)

- Do we have the right sales resources to bridge the trust gap with potential borrowers?
- What marketing strategies will we employ to educate and inform our community about our new program?
- Are there new community partners who will augment our outreach efforts to groups we've under-served in the past?
- Since our market is struggling with affordable housing inventory, which real estate agents will help us connect with borrowers who are actively looking for properties?
- What product gaps are we seeing in OUR own performance compared to other lenders who are successfully working with our target market?
- What additional information do we know about the borrowers we want to target or the market they live in?
- How is the housing market impacting our potential customers?
- Why are applicants being denied? How does our fallout rate compare to other institutions like ours? Why is it higher (or lower)?



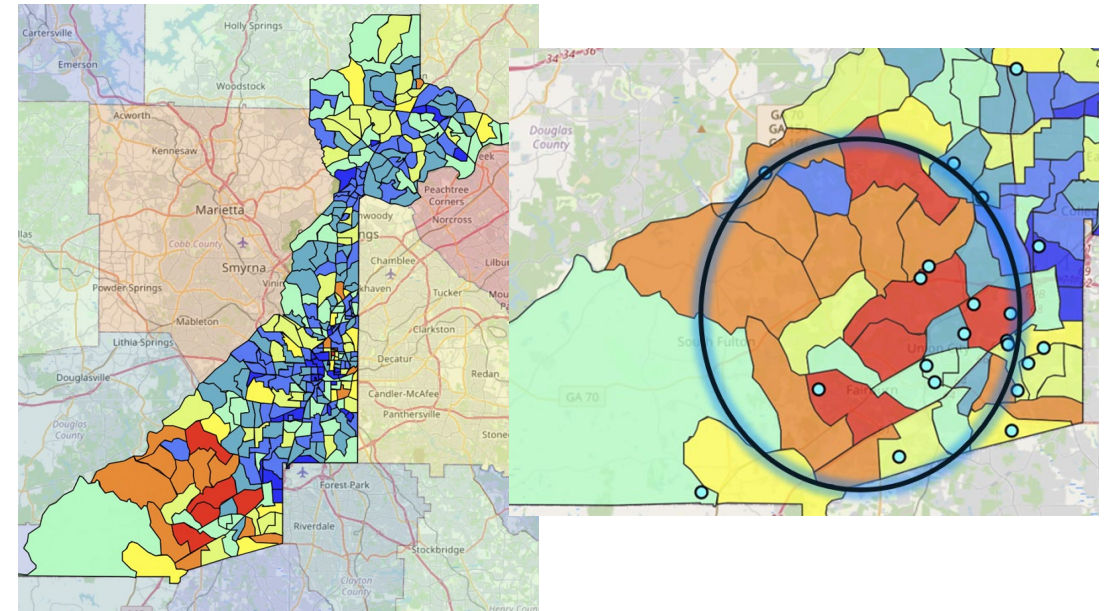
STEP 7:

EXECUTE USING THE MARKET PLAYBOOK

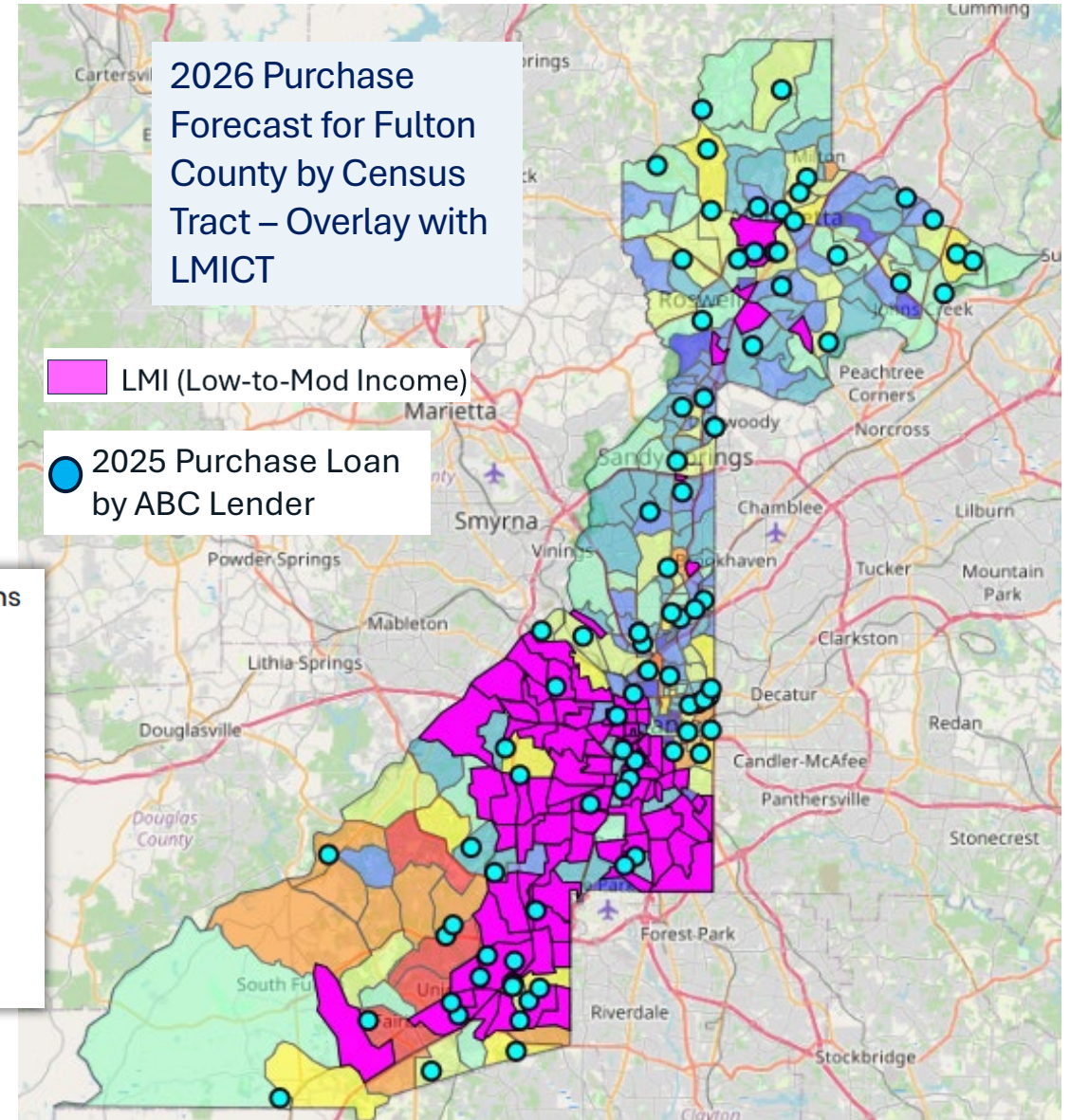
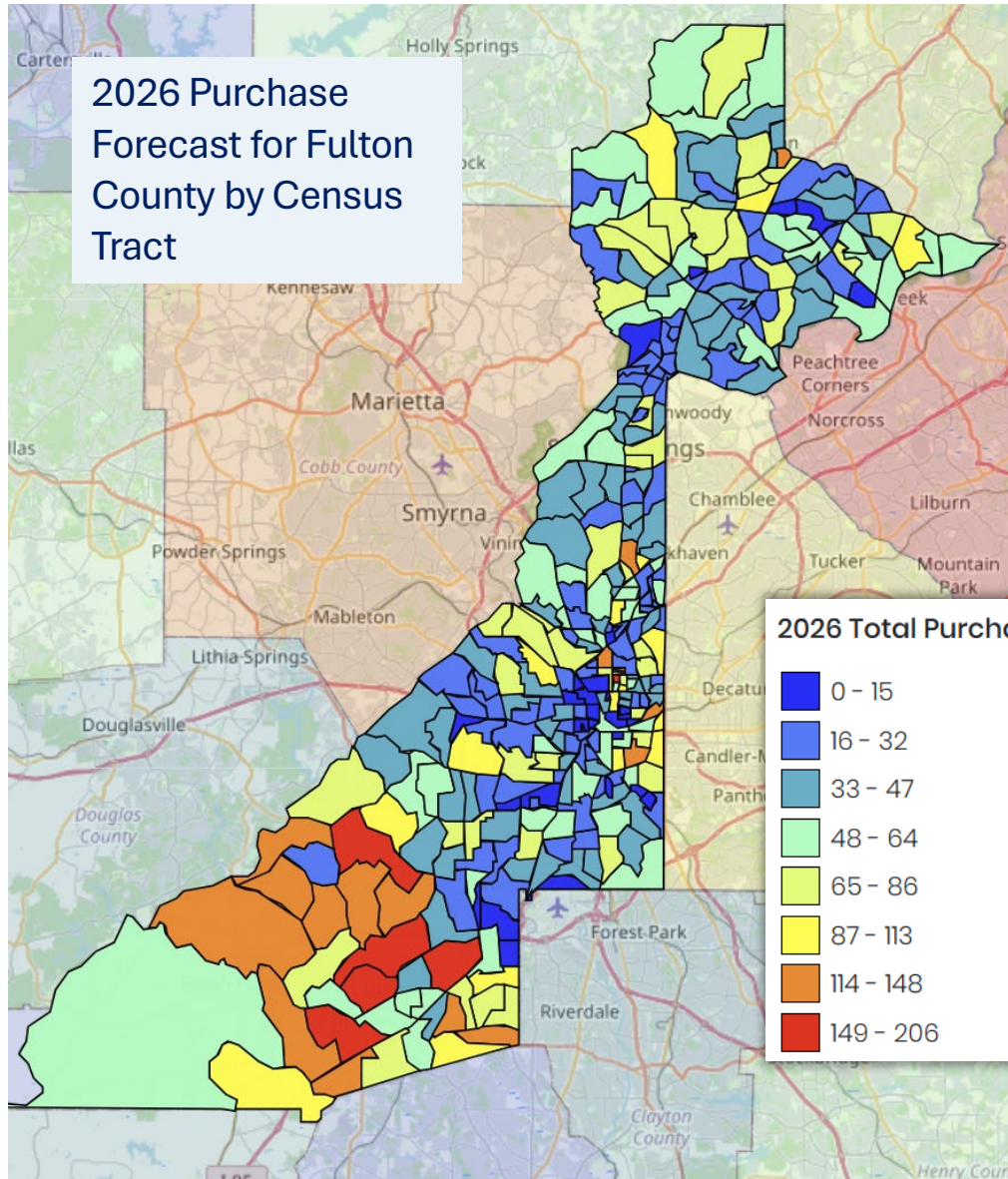


- Borrower Engagement
- Community outreach
- Marketing Campaigns
- Homebuyer Education
- Sales and Referral Partners
- Brand Awareness
- Leveraging real estate data
- Connecting with Builders and Agents
- Mortgage Opportunity Zones
- Looking for Local Gaps in Coverage
- Finding New sales talent
- Educating other professionals
- Executing referral programs
- Using down payment assistance programs
- Attending community events
- Local lender competitive landscape

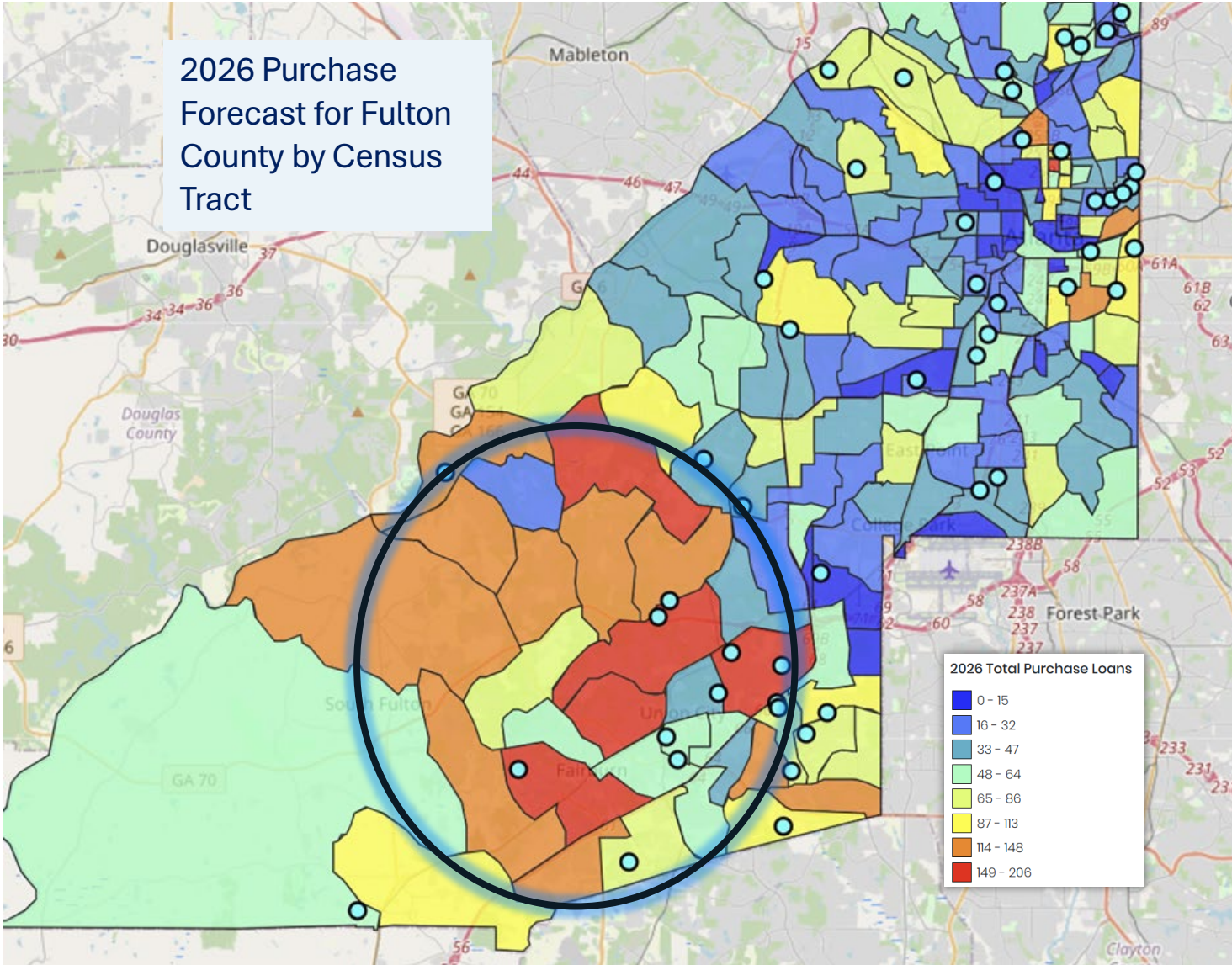
- ENGAGE POTENTIAL BORROWERS
- BRING MORE PEOPLE INTO HOMEBUYER POOL
- MATCH HOPEFUL HOMEOWNERS TO HOME AND PRODUCTS
- BUILD TRUST AND KNOWLEDGE
- INCREASE AWARENESS ABOUT YOUR INSTITUTION
- INCREASE ORIGINATIONS
- FILL COVERAGE GAPS
- GROW MARKET SHARE AND POSITION - MARKET BY MARKET



Step 1: Start with the Data

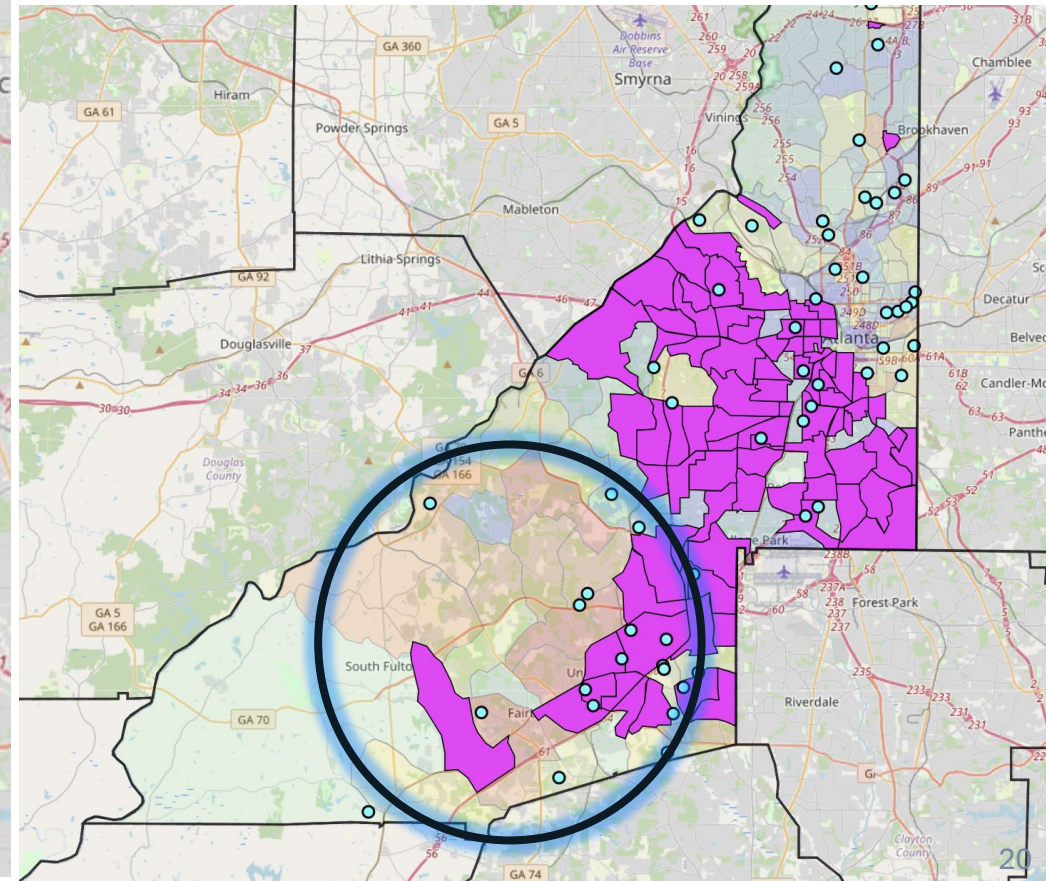


Step 2: Find Gaps in Coverage



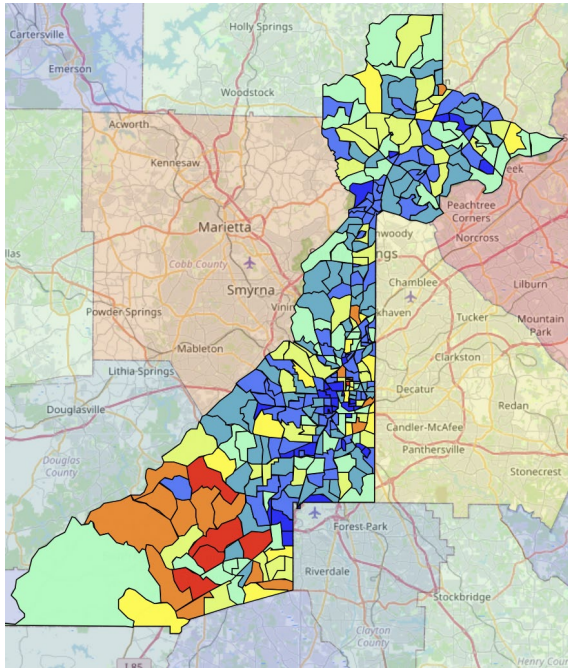
● 2025 Purchase Loan by ABC Lender

■ LMI (Low-to-Mod Income)

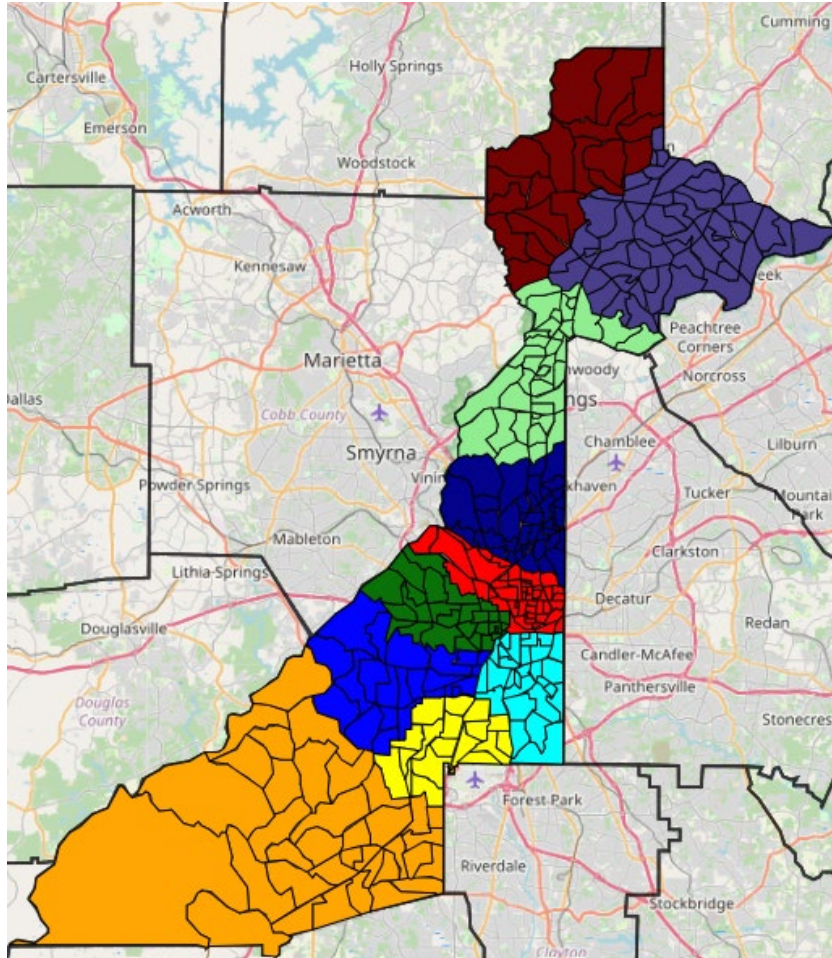


Step 3: Create Mortgage Opportunity Zones (MOZs)

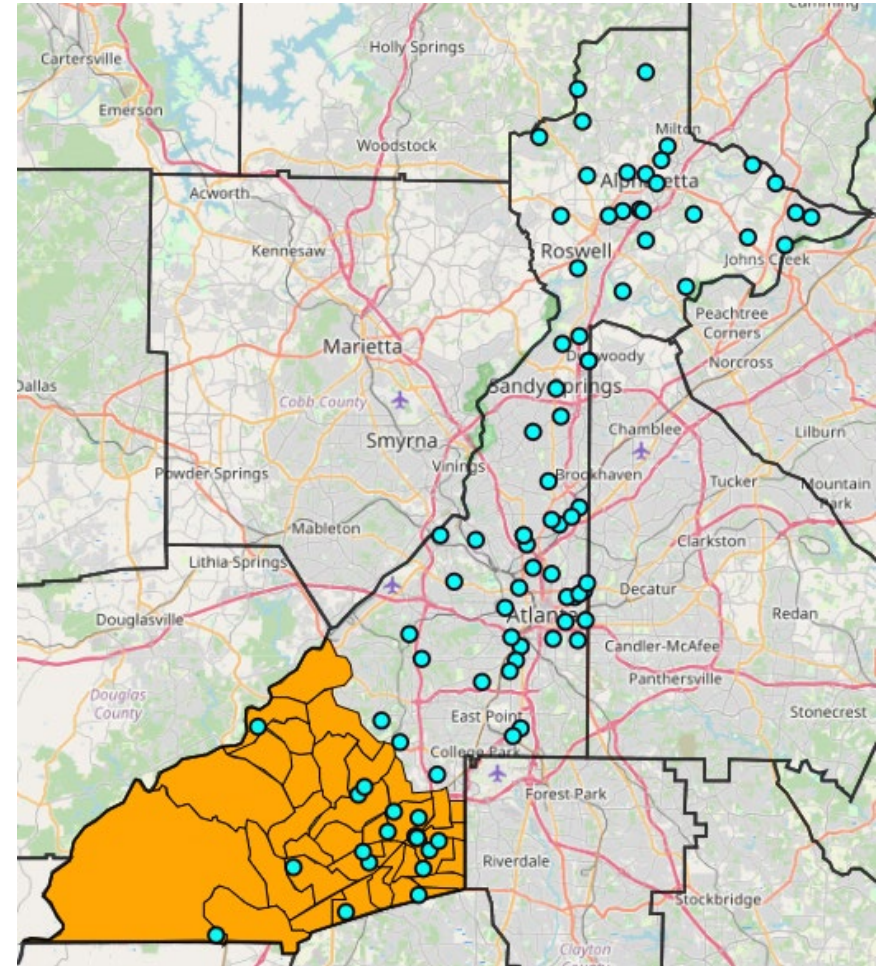
2026 Purchase Forecast for Fulton County by Census Tract



Fulton County Mortgage Opportunity Zones



MOZ: South Fulton



● 2025 Purchase Loan by ABC Lender

Step 4: Assess the Competitive Landscape – Part I: Loan Officer and Lenders

Top Loan Officers

Rank in Loans	Loan Officer			Loan Officer US Totals			Loan Officer Market Totals				
	Name	NMLS ID	LO Company	US Dollars	US Loans	Average Loan Size	Dollars	Loans	Average Loan Size	Dollars Share	Loans Share
1	Christopher Lane Drexler	214232	New American Funding, LLC	\$79,086,755	254	\$311,365	\$17,888,913	50	\$357,778	2.24%	1.77%
2	Arletha Rachele Harris	281130	Renasant Bank	\$35,771,274	108	\$331,215	\$9,634,455	32	\$301,076	1.20%	1.13%
3	Gina Marie Durden	1503915	DHI MORTGAGE COMPANY, LTD.	\$49,187,277	128	\$384,275	\$12,516,147	30	\$417,204	1.56%	1.06%
4	Kim D Arrington	218594	Guild Mortgage Company LLC	\$35,353,301	126	\$280,581	\$7,601,807	27	\$281,548	0.95%	0.95%
5	George Michael Cohen	1078450	Capital City Home Loans, LLC	\$17,001,078	31	\$548,421	\$9,776,698	19	\$514,563	1.22%	0.67%

61% of George Cohen's Originations in 2025 were in this MOZ.

Top Lenders

Rank in Loans	Lender		Lender US Totals			Lender Market Totals				
	Name	NMLS ID	US Dollars	US Loans	Average Loan Size	Dollars	Loans	Average Loan Size	Dollars Share	Loans Share
1	Rocket Mortgage, LLC	3030	\$107,330,396,343	388,839	\$276,027	\$65,842,145	276	\$238,558	8.23%	9.75%
2	United Wholesale Mortgage, LLC	3038	\$98,735,592,679	251,476	\$392,624	\$37,167,859	131	\$283,724	4.64%	4.63%
3	New American Funding, LLC	6606	\$15,384,288,976	50,502	\$304,627	\$33,450,590	112	\$298,665	4.18%	3.96%
4	loanDepot.com, LLC	174457	\$24,296,140,201	86,320	\$281,465	\$27,868,722	104	\$267,968	3.48%	3.67%
5	Freedom Mortgage Corporation	2767	\$19,299,103,752	56,407	\$342,140	\$27,140,919	82	\$330,986	3.39%	22.90%

Step 4: Assess the Competitive Landscape – Part II: Top Listings & Buy-Side Agents

Real Estate Agent Ranking

Top Agents – Listing

Listings Rank	Agent			Agent US Totals			Agent Market Totals				
	Name	Email	Companies	US Dollars	US Listings	Avg Price	Dollars	Listings	Avg Price	Dollars Share	Listings Share
1	Mark Spain	homes@markspain.com	Mark Spain Real Estate	\$1,441,696,194	3,807	\$378,696	\$43,632,892	134	\$325,618	3.00%	3.44%
2	Garnie Nygren	garnie@serenbe.com	Serenbe Real Estat, Serenbe Real Estate	\$112,096,466	93	\$1,205,338	\$110,157,123	92	\$1,197,360	7.58%	2.36%
3	Tanya Pickens	tanya.pickens@opendoor.com	Opendoor Brokerage	\$392,404,158	1,185	\$331,142	\$23,826,740	85	\$280,314	1.64%	2.18%
4	Adam Corder	contact.atlanta@meritagehomes.com	Meritage Homes of Georgia Inc	\$232,882,829	529	\$440,232	\$32,188,110	77	\$418,027	2.22%	1.98%
5	Jaymie Dimbath	gashowings@pulte.com	Pulte Realty of Georgia Inc	\$360,437,709	668	\$539,577	\$24,518,036	55	\$445,782	1.69%	1.41%
6	Michelle Vankinscott	Michelle@libertyrealtypro.com	DFH Realty Georgia	\$15,116,615	39	\$387,605	\$15,116,615	39	\$387,605	1.04%	

99% of Garnie Nygren’s listings in the last 12 months 2025 were in this MOZ.

Real Estate Agent Ranking

Top Agents – Buy-Side

Listings Rank	Agent			Agent US Totals			Agent Market Totals				
	Name	Email	Companies	US Dollars	US Listings	Avg Price	Dollars	Listings	Avg Price	Dollars Share	Listings Share
1	Monek Harris	teammojorealty@gmail.com	HomeSmart	\$8,321,792	23	\$361,817	\$3,935,222	10	\$393,522	0.59%	0.52%
1	Meko Fountain	mekofountainatl@gmail.com	Compass	\$9,814,804	25	\$392,592	\$3,875,109	10	\$387,510	0.58%	0.52%
3	Jasmine Cox	jasmine.cox@cbrealty.com	Coldwell Banker Realty	\$11,609,275	31	\$374,492	\$3,423,626	8	\$427,953	0.51%	0.41%
4	Hunter Fendley	atlantahomes@msrenewal.com	Main Street Renewal	\$29,230,100	127	\$230,158	\$1,603,000	7	\$229,000	0.24%	0.36%
5	Evan Stalcup	evan@bananareg.com	Atlanta Communities								

43% of Monek Harris’s transactions in the last 12 months 2025 were in this MOZ.



Step 4: Assess the Competitive Landscape – Part III: Top Builders

Top Builders

Rank	Builder	Units	Dollars	Top Lender	Units	% of Total
1	DFH LIBERTY	76	\$30,259,193	Jet HomeLoans, LP	27	35.5%
2	OPENDOOR PROPERTY TRUST 1	63	\$17,251,563	Bank of America, N.A.	5	7.9%
3	DR HORTON	61	\$27,089,975	DHI MORTGAGE COMPANY, LTD.	58	95.1%
4	MERITAGE HOMES	47	\$18,214,345	loanDepot.com, LLC	39	83.0%
5	DIRECT RESIDENTIAL COMMUNITIES OF THE EN	46	\$13,247,482	Renasant Bank	25	54.3%
6	STONEWALL TELL HOME BUILDERS INC	35	\$11,079,865	Guild Mortgage Company LLC	17	48.6%
7	CENTURY COMMUNITIES	24	\$9,667,765	Inspire Home Loans Inc.	12	50.0%
8	SFR TB OWNER LP	18	\$4,113,013	Mortgage Research Center, LLC	3	16.7%
9	DRB GROUP	17	\$6,708,185	Canopy Mortgage, LLC	9	52.9%
10	PULTE HOME CO	15	\$5,155,208	Pulte Mortgage LLC	12	80.0%

Which builders don't have captive lenders?

Step 5: Determine the Inventory

Each diamond represents an MLS listing.

The screenshot displays a real estate map interface. On the left, a 'Listings' panel shows a color-coded legend for list prices:

- Blue: \$60,000 - \$199,000
- Light Blue: \$199,001 - \$225,000
- Teal: \$225,001 - \$274,999
- Light Green: \$275,000 - \$329,000
- Yellow-Green: \$329,001 - \$365,000
- Yellow: \$365,001 - \$425,000
- Orange: \$425,001 - \$495,000
- Red: \$495,001 - \$2.9 M

The map shows a large area shaded in orange, with numerous colored diamonds representing listings. A specific diamond is highlighted with a blue circle and a line pointing to a detailed listing panel on the right.

The detailed listing panel for MLS #: 10697907 includes the following information:

- Agent Full Name: Rhonda Creekmore
- Agent Email: rhondac@ansleyre.com
- Agent Phone: 404-422-6303
- Office Name: Ansley RE Christie's Int'l RE
- Address: 3481 Jasmine Way SW
- City: Atlanta
- State: GA
- Zip: 30331
- List Price: \$590,000
- Standard Status: Active
- Days On Market: 5

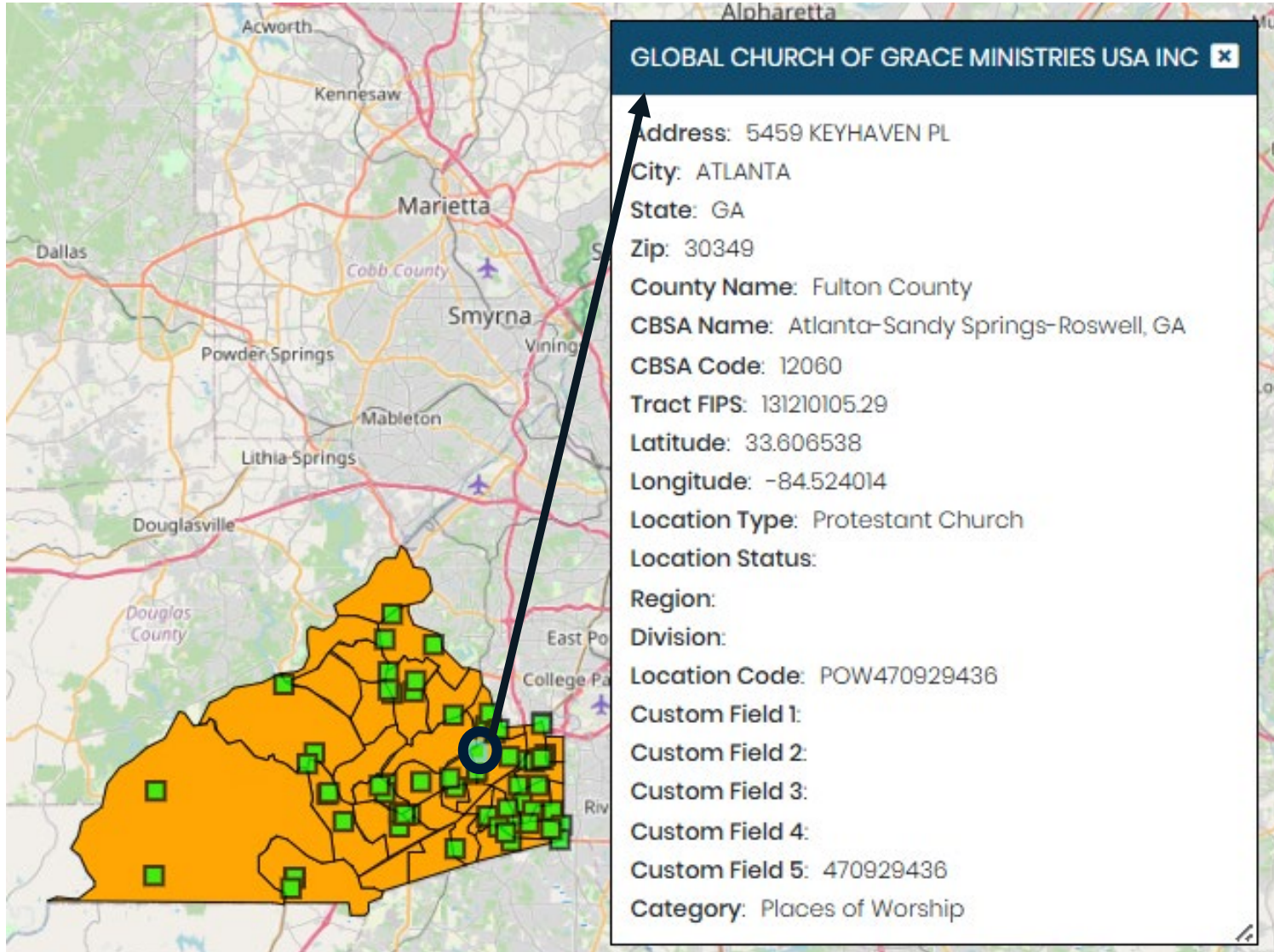
Below the text is a photograph of a two-story brick house with a white garage door and a small front porch.

Step 6: Work with Community Partners

Other Community Partners

- Schools
- Hospitals
- HUD Counselors
- Housing Nonprofits
- Libraries
- VA Centers
- CDFIs
- Universities
- & more

Each green square represents a faith-based organization.



STEP 8:

MEASURE OUTCOMES & REFINE STRATEGIES

BEST PRACTICES FOR SCORECARDS

- ➔ Set goals and outcomes BEFORE execution so that you know what data to collect and know what you are measuring against
- ➔ This is an on-going process – not a “once-a-year” event
- ➔ When you don’t achieve your intended outcomes, use data to help you decide what to change?
- ➔ Don’t define yourself ONLY by your peers

- ✓ **MARKET SHARE AND GROWTH:** *Did we reach our loan, dollar, and market share goals?*
- ✓ **MARKET MATCH:** *Does our borrower and product mix match our market?*
- ✓ **FALLOUT REDUCTION:** *Are we decreasing the penetration rate gaps in applications and originations that exist between our performance and our market?*
- ✓ **DEFINING CREDIT ACCESS GOALS:** *Are we helping more households start or finish the homebuyer journey?*
- ✓ **PERFORMING LOANS:** *Are the loans we originate performing?*
- ✓ **SUCCESS OVER TIME:** *As the demographics and market conditions change, will we continue to be successful?*
- ✓ **OTHER OUTCOMES: Efficiency, Resource optimization**

**THANK YOU FOR
LISTENING**

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