MAGILLA
THE BORROWER'S FRIEND

What is Magilla?

As experienced borrowers, we sought a loan search engine that did not require our name, social security, or phone number; one that surveyed the lending landscape for the best terms for a loan, and one that empowered us to choose the correct lenders for our needs.

We did not want to give our most private financial information to multiple lenders just to explore our options.

When we couldn’t find a site that did just that, we built one. After 4 years and $14B in loans through Magilla, we had developed a robust platform with extremely positive metrics.

Mantra

- Place the consumer first by allowing them to remain anonymous during their lender search and allowing them to be in control of when to connect with a loan officer
- Address consumers' desire for a fast, frictionless, digital experience
- Provide informational tools to empower borrowers and thereby amass brand equity
- For our lender partners, create a fintech, cloud solution that quickly and seamlessly integrates with legacy systems and existing websites
- Show performance metrics of LOs and teams instantly and track marketing dollars more effectively
- Provide an alternative revenue source to our lender's core business

System Performance

- Question Tree Completion Rate: 55%
- Overall Fund Rate: 25.93%

These metrics prove that a reasonable amount of lender competition is what borrowers desire. Based on our four years in business, we believe that number is seven lenders. Like Hulu, Orbitz, or the NFL, in which competitors ally to garner greater market share, our lenders will band together to grow market share and customer retention.

Data verified by TransUnion

How Magilla Works

1. Borrower provides a basic snapshot of their financial life

2. No personal information except an email

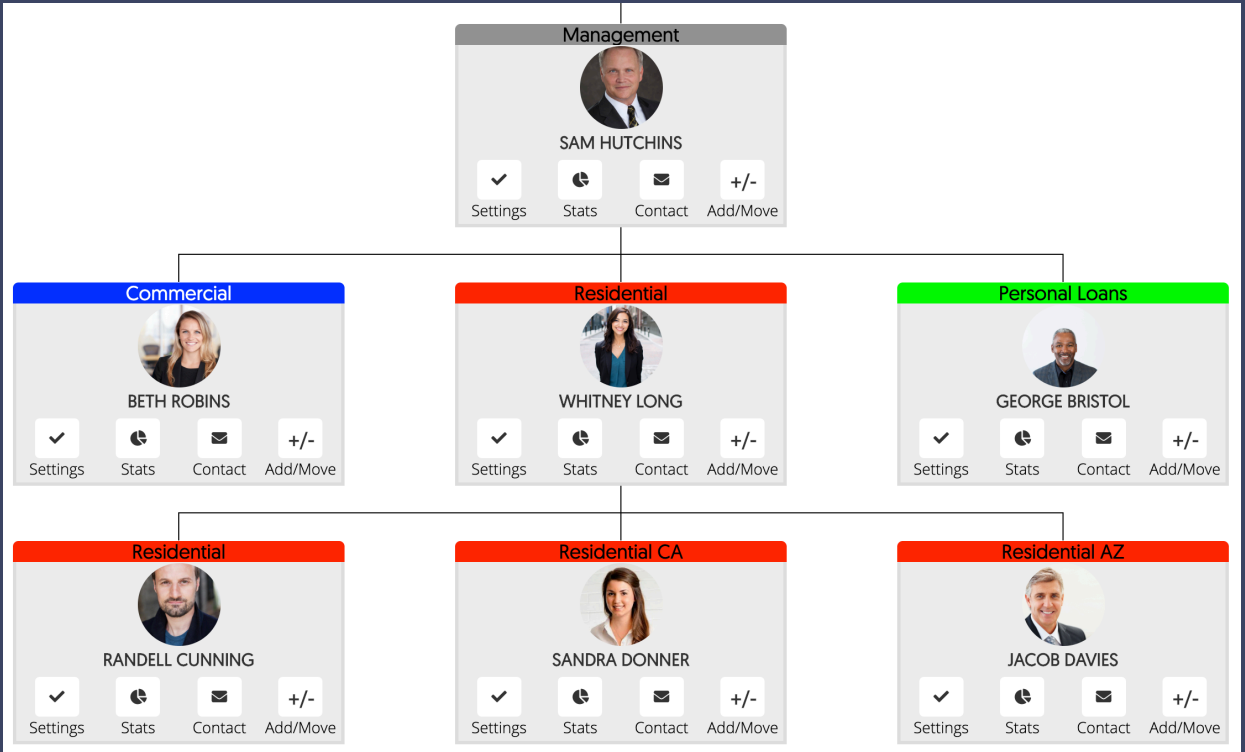
3. Live loan officers preset the criteria of loans they desire, receive requests and, in turn, provide proposals

4. Borrower compares lenders' proposals via a MagChart® = a unified term sheet

5. Borrower chooses loan officer

6. Borrower and lender complete loan safely off-site using existing POS / LOS

Loan Relationship Manager (LRM)



To ensure immediate response to borrowers, our lender partners set up a customizable Loan Relationship Manager (a CRM for loans), determining which LOs receive which loans.

Each LO receives loans delivered to their mobile and desktop.

Lender partners create dedicated "special ops" teams consisting of seasoned LOs, experienced underwriters, and meticulous processors.

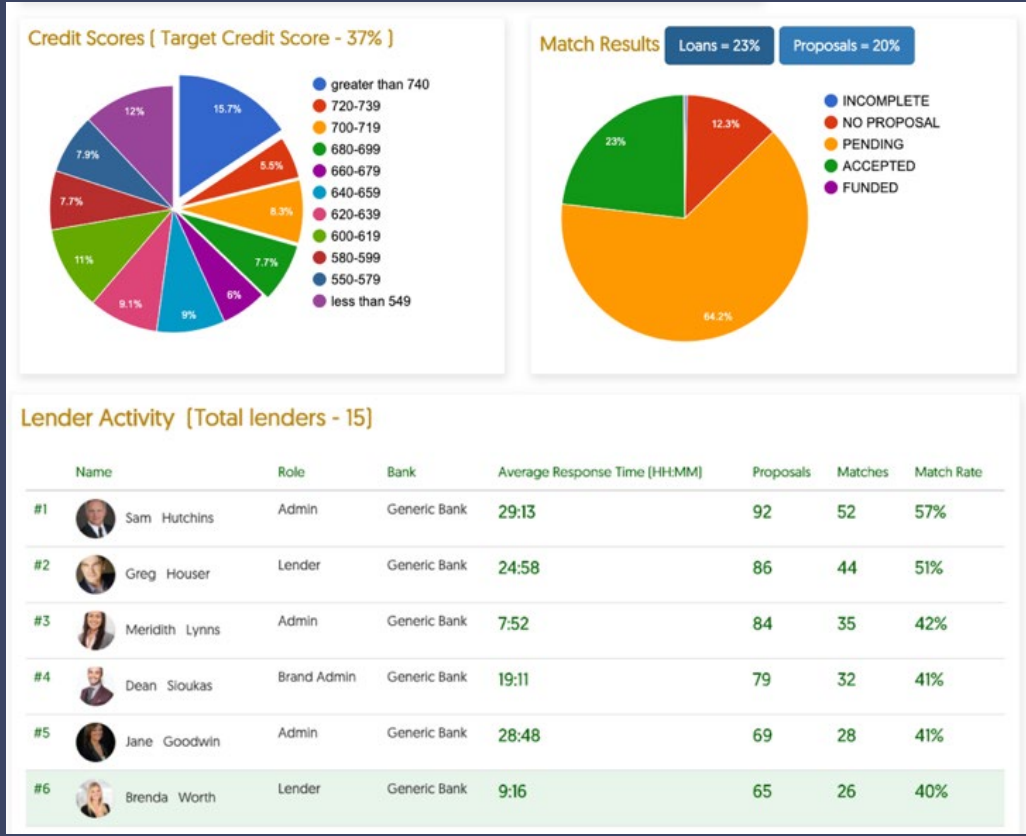
Automatic proposals are available to reduce reliance on LOs.

Loan Officer Metrics

Managers can monitor their teams' engagement and performance in real time.

Response times of LOs are recorded to ensure proper customer engagement.

Greater loan volume achieved with fewer LOs driving increased profitability.

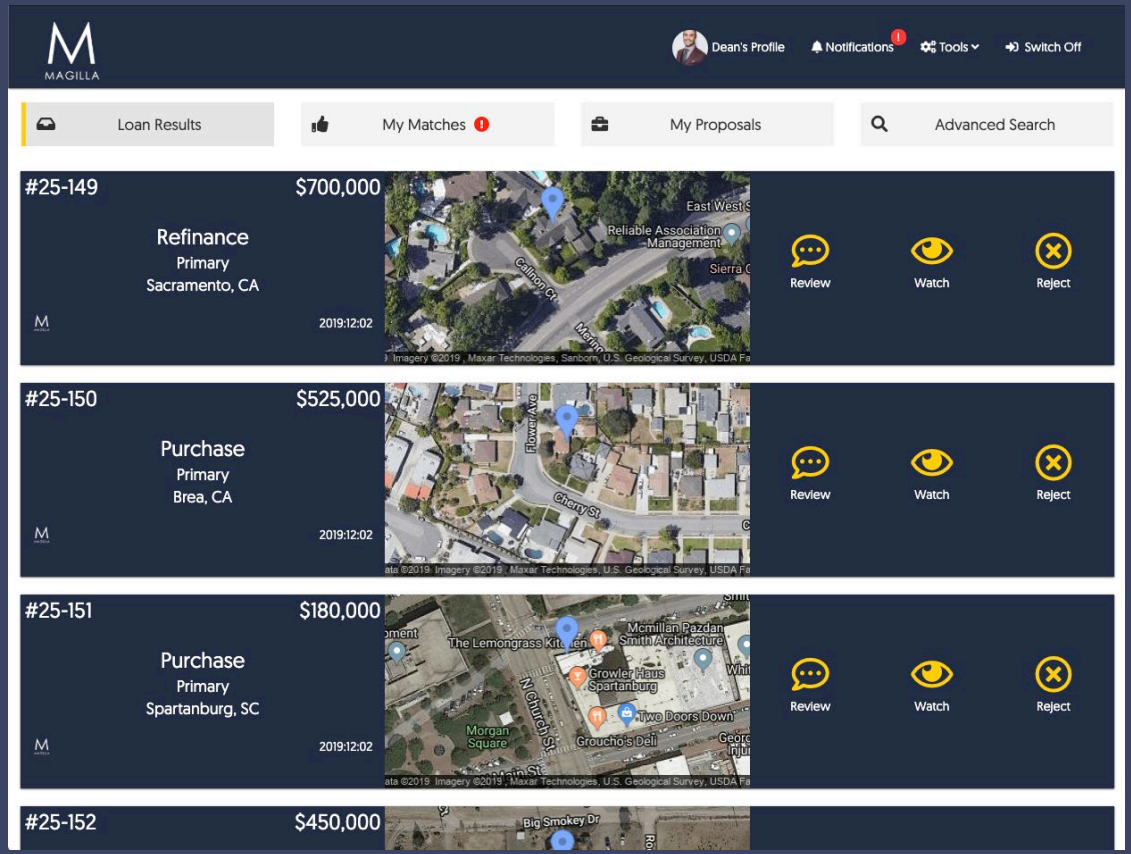


What a LO sees…

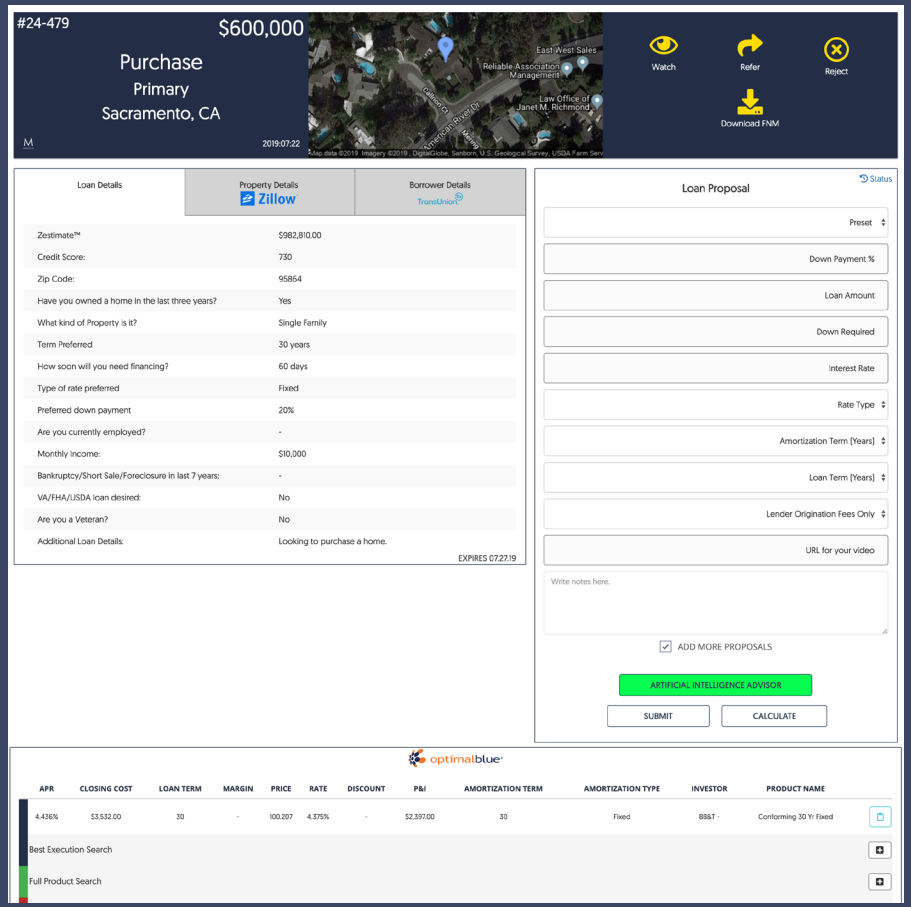
Our card deck allows a LO to view all opportunities in one centralized feed. This experience is consistent across desktop, iOS, Android, phone or tablet.

Push notifications to their phones ensure LOs response to the borrower 24/7.

All competitive loans from Magilla are displayed on one screen. In addition, non-competitive loans organic to your existing business may be added to a LO's feed, for an omni-channel experience.



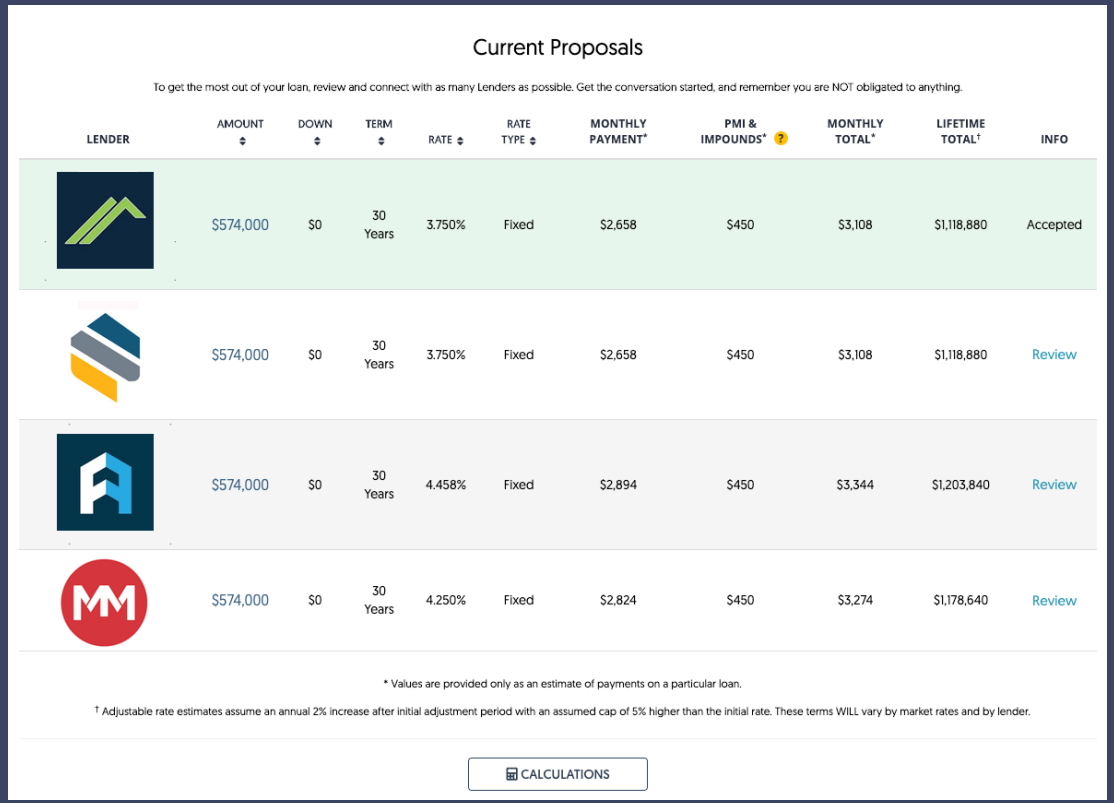
The LO's Tool Kit



"Do More With Less People" - everything a LO needs to make an accurate proposal exists in one centralized place:

- view the loan details
- analyze property data from Black Knight™ or Zillow™
- RESPA-free Aggregated Credit Data (ACD) provided by TransUnion™
- loan pricing integrated with Optimal Blue™
- Magilla's proprietary "Artificial Intelligence Advisor" to increase acceptance rates
- import loan file into LOS of choice

How We Empower Borrowers:



Current Proposals

To get the most out of your loan, review and connect with as many Lenders as possible. Get the conversation started, and remember you are NOT obligated to anything.

LENDER	AMOUNT	DOWN	TERM	RATE	RATE TYPE	MONTHLY PAYMENT*	PMI & IMPOUNDS*	MONTHLY TOTAL*	LIFETIME TOTAL†	INFO
	$574,000	$0	30 Years	3.750%	Fixed	$2,658	$450	$3,108	$1,118,880	Accepted
	$574,000	$0	30 Years	3.750%	Fixed	$2,658	$450	$3,108	$1,118,880	Review
	$574,000	$0	30 Years	4.458%	Fixed	$2,894	$450	$3,344	$1,203,840	Review
	$574,000	$0	30 Years	4.250%	Fixed	$2,824	$450	$3,274	$1,178,640	Review

* Values are provided only as an estimate of payments on a particular loan.

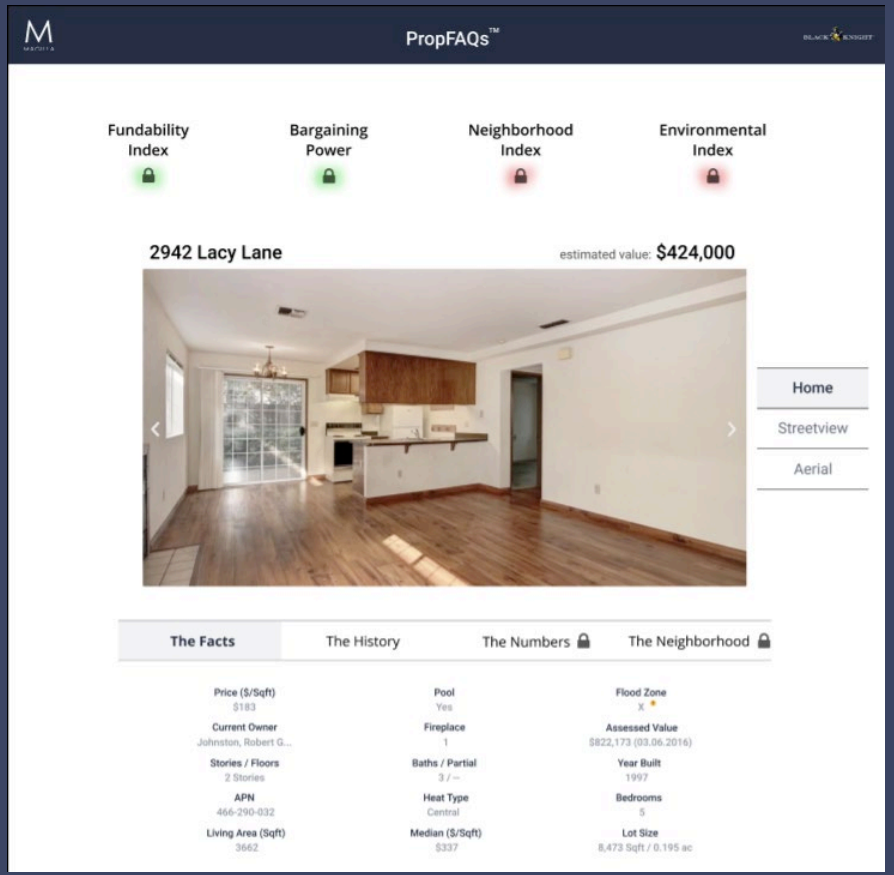
† Adjustable rate estimates assume an annual 2% increase after initial adjustment period with an assumed cap of 5% higher than the initial rate. These terms WILL vary by market rates and by lender.

CALCULATIONS

1. Their MagChart

We empower borrowers with everything they need to make an informed decision in one centralized place:

- their loan proposal details from multiple lenders
- we calculate the lifetime cost of loan
- we provide a built-in loan calculator
- ability to connect with one or more lenders
- 33.79% fund rate as verified by TransUnion



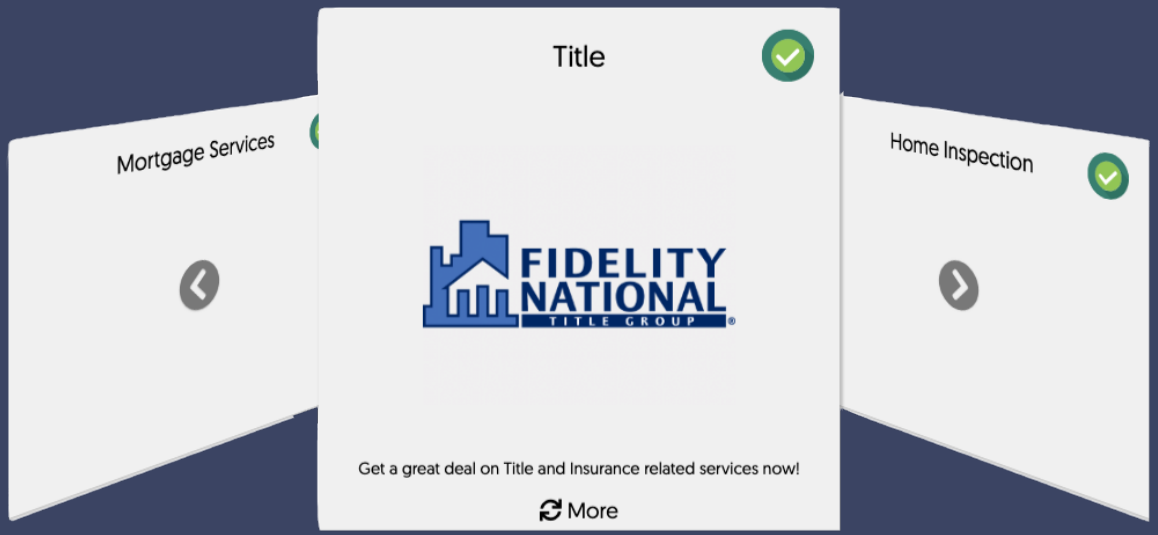
2. A ProFAQs®

To "win the borrower," we created tools to ensure they keep coming back and, more importantly, tell future borrowers about us.

We offer borrowers a PropFAQs (a CarFax of their property), empowering them to make a more informed purchase or investment; most crucial, a borrower can now see the outstanding debt on a property they wish to purchase, thereby improving negotiating power.

WE BELIEVE THIS IS A GAME CHANGER IN THE INDUSTRY!

Our PropFAQs was created in partnership with industry leader in real estate metrics, Black Knight Data and TransUnion consumer credit.



3. Due Diligence Portal (DDP)

After financing is chosen, we digitally walk a borrower through every vendor they will need to get into their home. We want to educate borrowers about the largest investment of their lives.

"Best-in-class" vendors are displayed, and clicks are recorded via Google Ad Manager. Once clicked, the borrower is delivered to the vendor site.

We believe these three value ads (MagChart, PropFAQs and DDP), will increase customer retention and build brand loyalty.

Benefits

- The Hulu, NFL ownership, or Orbitz model works
- Ensure fair and efficient competition amongst participants while providing a steady borrower supply
- Efficient SEM spend by combining resources
- Double win potential by being an investor and lender participant
- Diversification from your existing core into online and/or direct to consumer
- Allow easy expansion to commercial, personal, education, equipment loans.
- Dramatically reduce overhead and increase profitability
- More accurately quantify marketing dollars
- Ensuring survival in a changing digital mortgage marketplace

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