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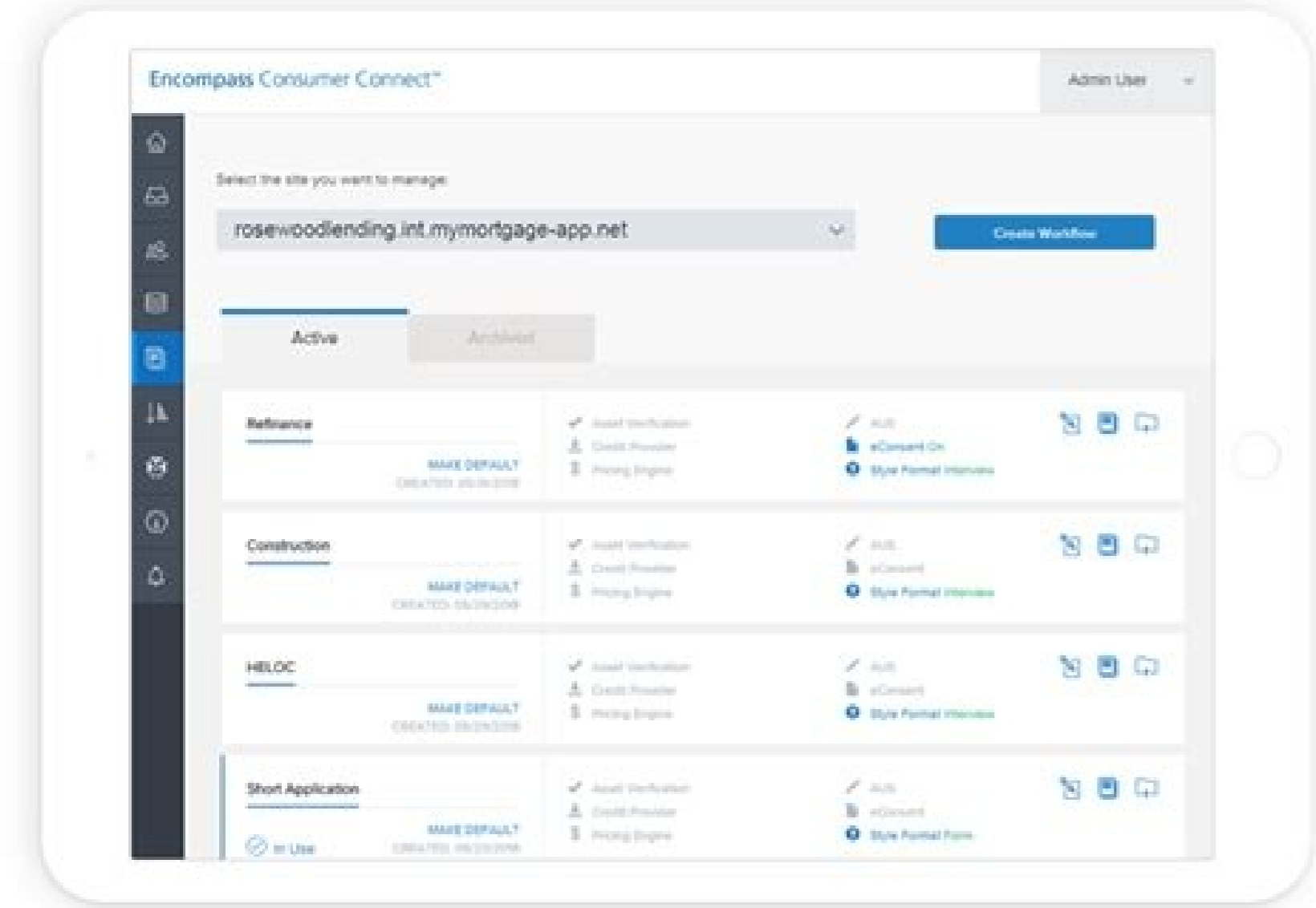


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PROFILES OF CLOSED AND DENIED LOANS FOR SEPTEMBER 2020 Closed First-Lien Loans (All Types) FICO Score (FICO) 753 Loan-to-Value (LTV) 73 Debt-to-Income (DTI) 23/34 More information and analysis of closed and denied loans by loan purpose and investor are available in the full report at get a meaningful view of lender pull-through, Ellie Mae reviewed a sampling of loan applications initiated 90 days prior—or the June 2020 applications—to calculate an overall closing rate of 77.1 percent in September 2020 (see full report). About the Ellie Mae Origination Insight Report The Origination Insight Report focuses on loans that closed in a specific month and compares their characteristics to similar loans. About Ellie Mae Ellie Mae, now a part of ICE Mortgage Technology, a division of Intercontinental Exchange, Inc. (NYSE: ICE), is the leading cloud-based loan origination platform provider for the mortgage industry, or its subsidiaries. Ellie Mae believes the Origination Insight Report is a strong proxy of the underwriting standards employed by lenders across the country. In addition to the Origination Insight Report, Ellie Mae also distributes data from its monthly Ellie Mae Millennial Tracker on the first Wednesday of each month. "As we move into fall and the traditionally hot summer homebuying season normally tapers off, we will watch to see if purchase loan applications trend downward and refinances regain momentum. Ellie Mae's technology solutions enable lenders to originate more loans, lower origination costs, and reduce the time to close, all while ensuring the highest levels of compliance, quality, and efficiency. Visit EllieMae.com or call (877) 355-4362 to learn more. PRESS CONTACT Erica Bigley Ellie Mae, Inc. (NYSE: ICE). We know that homeowners are continuing to take advantage of the low rates, almost an entire percentage point lower than the same period in 2019, as a means to lower monthly payments and stretch their dollar." Tyrrell continued, "In addition, we're seeing FICO scores rise to new 2020 highs, approximately 20 points higher than the same period in 2019, indicating that lenders are being more selective, but also that homebuyers and homeowners should understand the various loan products available to find the one that suits their profile best." The Origination Insight Report mines data from a robust sampling of approximately 80 percent of all mortgage applications that were initiated on the Encompass® all-in-one mortgage management solution. All rights reserved. appearing herein are the property of Ellie Mae, Inc. - Oct. Time to close for purchase loans increased to 47 days in September, up from 45 days in August. (925) 227-5913 Erica.Bigley@elliemae.com Caitlin Coffee Allison+Partners (312) 635-8204 EllieMae@allisonpr.com # # # © 2020 Ellie Mae, Inc. 21, 2020 - Interest rates dropped to new historic lows in September, hovering at 3.00 percent on all loans, representing the lowest rate since Ellie Mae began tracking this data in 2011, and down from 3.09 percent the month prior. This is according to the latest Origination Insight Report from Ellie Mae®, the leading cloud-based loan origination platform provider for the mortgage industry and now ICE Mortgage Technology, a division of Intercontinental Exchange, Inc. PLEASANTON, Calif. Ellie Mae®, Encompass®, AllRegs®, Mavent®, Velocity®, Capsilon®, the Ellie Mae logo and other trademarks or service marks of Ellie Mae, Inc. is credited as the source. Conventional rates remained the highest overall at 3.02 percent, still down considerably from 3.12 percent the month prior. The rate decreases coincide with the revival in refinances as they ticked back up to 58 percent in September, returning to their pre-summer percentages. Loans that do not close could still be active applications or applications withdrawn by consumers or denied for incompleteness or non-qualification. The Origination Insight Report details aggregated, de-identified data pulled from Ellie Mae's Encompass origination platform. News organizations have the right to reuse this data, provided that Ellie Mae, Inc. Purchase loans dipped back to 42 percent of all closed loans in the month and while this is a significant drop from 50 percent in January, it is well above the May low of 35 percent of all closed loans. Other statistics of note in September included: The time to close all loans increased to 51 days in September, up from 49 days in August. Ellie Mae Insights analyzes key metrics such as efficiency levels, operational costs, rates and market penetration, demographic data and pull through rates to help lenders of all sizes to make informed decisions. MONTHLY ORIGINATION OVERVIEW FOR SEPTEMBER 2020 September 2020\* August 2020\* 6 Months Ago(March 2019\*) 1 Year Ago(September 2019\*) Closed Loans Purpose Refinance 58% 56% 55% 49% Purchase 42% 44% 45% 51% Type FHA 10% 11% 13% 16% Conventional 80% 79% 76% 71% VA 6% 6% 7% 9% Days to Close All 51 49 40 43 Refinance 54 50 35 39 Purchase 47 45 45 46 Percentage of ARM and Fixed Loan Volume ARM \* 2.5% 2.8% 3.2% 4.7% 30-Year Rate Average 3.00% 3.09% 3.65% 3.93% \*All references to months should be read as month ended. The Ellie Mae Millennial Tracker focuses on mortgage applications submitted by borrowers born between the years 1980 and 1999. Ellie Mae also offers Ellie Mae Insights™, the only analytics solution in the market that provides peer benchmarking comparison analysis in near real time. The closing rate is calculated on a 90-day cycle rather than on a monthly basis because most loan applications typically take one-and-a-half to two months from application to closing.

Sponsors & Exhibitors. Build relationships and network with the best and brightest lenders around. The Experience 2022 Conference is attended by business leaders, key decision makers, and industry experts from over 4,000 ICE Mortgage Technology customers across the industry. The average FICO score through September of 2019 for VA purchase borrowers is 709, compared to 730 to 750 averages for conventional loans backed by Fannie Mae and Freddie Mac, respectively, according to mortgage software provider Ellie Mae. » 17/01/2022 - The report methodically examines the competitive terrain of the SaaS Mortgage Software Market, defined by major companies like Ellie Mae, Black Knight Financial Services, D+H, Accenture (NYS:ACN), Wipro (NYS:WIT), PCLender LLC) The document offers extensive business profiles, as well as other basic information, of the firms mentioned. 01/01/2022 · DR ELLIE CANNON: It is common for people to think their body isn't able to withstand brisk exercise as they get older. But it's not strictly true. Streamline workflow and transact directly with thousands of mortgage professionals in the software they use every day. The preferred way to receive electronic title orders from Encompass clients. Receive automatic status updates and email notifications. Conveniently submit commitments directly into customer loan files. InRule provides a decision platform and business rules management system (BRMS) that empower enterprises to automate decisions without programming. We are an Ellie Mae Encompass Premier Consulting and Technical Partner MortgageTech has helped hundreds of mortgage bankers get the best and the most from Ellie Mae's loan origination system. Our exceptional relationship with Ellie Mae and thorough knowledge of the Encompass platform are simply unmatched! 08/01/2022 - Consumer Financial Protection Bureau. "What's a lock-in or a rate lock on a mortgage?" Accessed March 29, 2020. Consumer Financial Protection Bureau. "What is a prepayment penalty?" Accessed March 29, 2020. Ellie Mae. "February 2020 Origination Insight Report," Page 4. Accessed March 27, 2020.

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