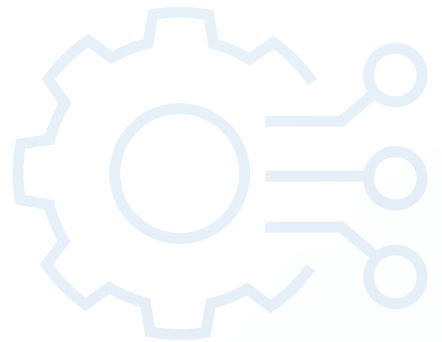


TOP 5 BENEFITS OF CHOOSING OPTIMAL BLUE HEDGING AND TRADING



1 AUTOMATION & EFFICIENCY

- + **Streamlined Operations:** Automated loan sale execution and electronic trading reduce manual calculations, manual errors, and costs.
- + **Enhanced Productivity:** Faster transactions and improved efficiency boost customer satisfaction.
- + **Access to Advanced Automation and Generative AI Tools:**
 - o **Profitability Assistant:** AI-driven profitability insights for CFOs and executives.
 - o **Position Assistant:** Daily risk exposure summaries.
 - o **Projections Assistant:** AI forecasts for pipeline management.
 - o **Trade Assistant:** Optimal hedge selection suggestions.
 - o **CompassEdge Ratesheet Tool:** Accurate ratesheet generation with known margins with connection of front-end and back-end pricing.
 - o **Confirm Assistant:** Automated TBA trade confirmation parsing.

2 REAL-TIME RISK MANAGEMENT

- + **Quick Decisions:** Real-time tools for minimizing losses and optimizing profitability.
- + **Market Predictions:** "What-if" scenarios and market movement predictions.



3 ROBUST DATA CONNECTIONS

- + **Seamless Sync:** Optimal Blue PPE for data integrity and reduced manual work.
- + **Operational Efficiency:** Accurate pricing and enhanced risk management.



4 COMPREHENSIVE ANALYTICS & MODELING

- + **Deep Insights:** Advanced tools for pipeline positions, profitability, and market trends.
- + **User-Friendly Analytics:** Ensure complex data is accessible and actionable with sophisticated yet easy-to-understand models and robust analytics.
- + **Risk Management:**
 - o **Pool Solvers:** Optimize MBS pool allocations to maximize value.
 - o **MSR Models:** Manage mortgage servicing rights risks.
 - o **Risk Metrics:** Portfolio risk assessment.



5 INDUSTRY EXPERTISE & SUPPORT

- + **Tailored Guidance:** Expert advice for strategic decision-making and risk management.
- + **Strategic Support:**
 - o **Advisory Role:** Enhances strategic decision-making, risk management, and overall financial performance.
 - o **Counterparty Analysis:** Streamlines evaluation and selection of partners from a broader network.
 - o **Strategic Guidance:** Market analysis and growth strategies.
 - o **Education:** Staff development from fully outsourced to hybrid to a self-supported approach.



COMPLETE CAPITAL MARKETS PLATFORM

Optimal Blue effectively bridges the primary and secondary mortgage markets to deliver the industry's only end-to-end capital markets platform. Through innovative technology, a network of interconnectivity, rich data insights, and expertise gathered over more than 20 years, Optimal Blue is an experienced partner that, in any market environment, allows lenders to optimize their advantage from pricing accuracy to margin protection, and every step in between.