



**EllieMae**<sup>®</sup>  
Compliance. Quality. Efficiency.

# ELLIE MAE OVERVIEW, ROADMAP & CRM MORTGAGE STRATEGY

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Spring 2016

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The content is intended for general information purposes only. It should not be construed as legal advice or opinion on any specific facts or circumstances. You are advised to consult your own compliance staff or attorney regarding your specific residential mortgage lending questions or situation to ensure your compliance with applicable laws and regulations.



## Singular Focus

- 100% commitment to mortgage technology, completely driven by our focus on compliance



## Market Leadership

- Processing approximately 1 of every 3 mortgages originated in the U.S.
- Serving 135,000+ mortgage professionals



## Financial Strength

- Publicly traded on the NYSE (NYSE: ELLI)
- Well capitalized, consistently delivering strong revenues and outperforming

## MORTGAGE LENDERS



1,900 Lenders



## REGIONAL BANKS



300 Regional Banks



## COMMUNITY BANKS

400 Community Banks



## CREDIT UNIONS

300 Credit Unions



# Powering The Industry



Lending Technology

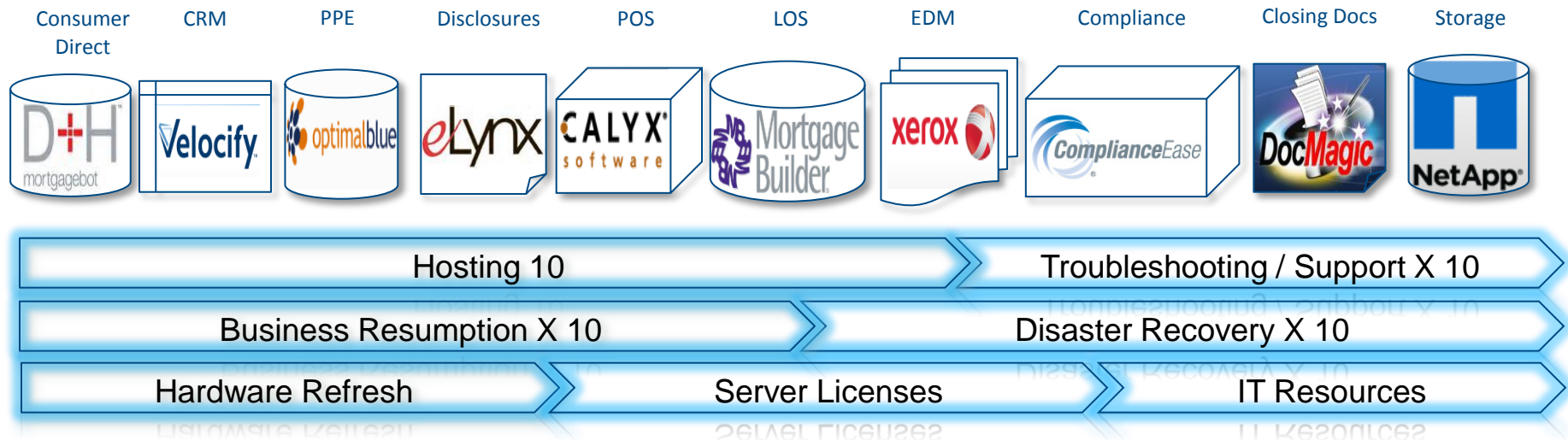


Services

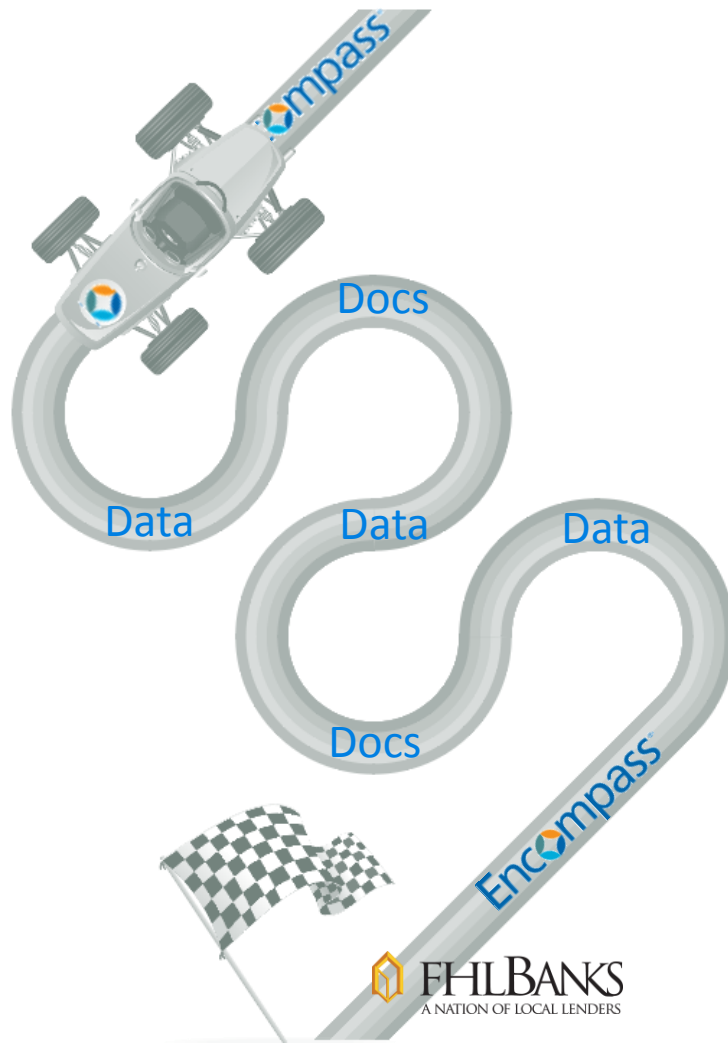


Compliance Technology

# Single System of Record



# Data and Document Delivery





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2016  
Ellie Mae  
Roadmap



## Continued Investment in Non-Functional Requirements:

- Security
- Stability
- Performance
- Scalability
- Commonality

New Platform Product Team Fully Focused Across Products

Compliance and industry mandated change continues:

- Know Before You Owe Updates
- Compliance Management System
- HMDA Reporting Changes
- New URLA (1003)

## Client Efficiency Opportunities:

- New eSign System and Vault
- Expanded construction loan support
- Additional correspondent support
- GSE workflow improvements
- persona settings
- Settings reporting
- Environment management

## Continue to Evolve Products:

- Encompass Product and Pricing Service
  - Customer-controlled content via rule management
  - Customer controlled rate sheet management
- Encompass Mobile
  - Add details
  - Loan Templates

## Continue to Evolve Products:

- Encompass CRM 2.0
  - Milestone Triggers
  - Contact Sync
  - Lead Management
  - Lead Distribution
  - Accessible via Encompass with single sign-on
- Encompass Title & Closing Center
  - Additional collaboration/reconciliation support
  - Direct connection with tier one settlement providers

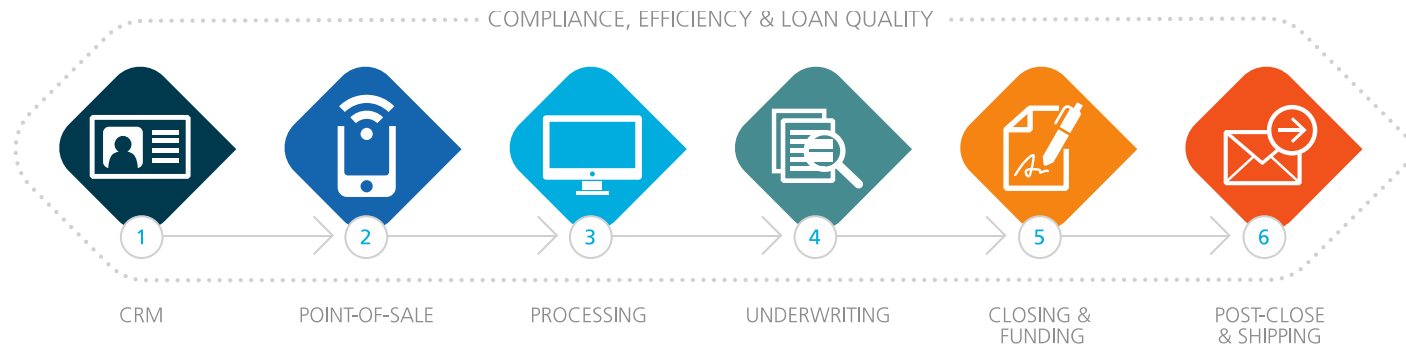


# CRM Overview

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# Ellie Mae Encompass

## All-in-One Mortgage Management Solution



# How Are You Marketing Today?



## No Formal Corporate Marketing System

- Dependent upon Loan Officers
- Opportunities fall through the cracks
- Only most aggressive LO's succeed, can create compliance issues



## Mass Marketing

- Generic offers
- No personalization
- "Spray and pray"
- Can do more harm to your brand than it can do good



## Leveraging A CRM

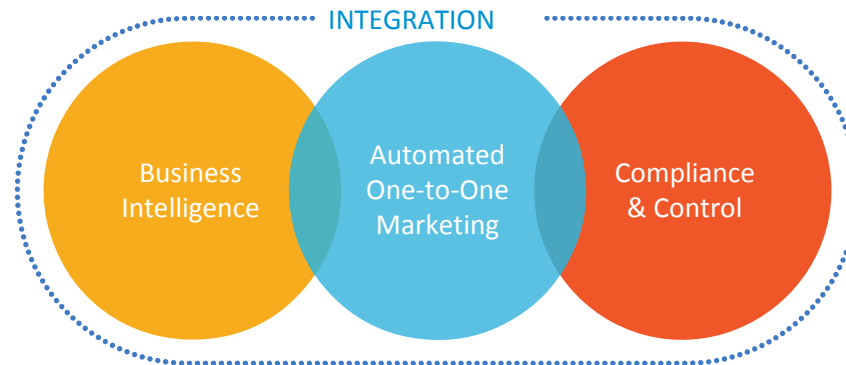
- Many require user initiated actions
- Cannot measure results
- Inconsistent usage and adoption across Loan Officers



# Encompass CRM™

All-In-One CRM Platform

Automate Compliant Marketing and Work Smarter!



# Mass Marketing Versus One-to-One Marketing

Mass Marketing  
“Refi Now!”



One-to-One  
Marketing

- ✓ Carly Johnson
- ✓ 30 Years Old
- ✓ First Time Home Buyer
- ✓ Looking at FHA loans
- ✓ Message Tailored Specifically For Her



# One-to-One Marketing Example

## Our Commitment to You

Dear James & Carly,

My team at Miller Mortgage Company tracks the details of your mortgage to give you the best program for your needs. Here are a few of the details I am tracking:

- ▶ Current market rates to the market today
- ▶ Increases in equity
- ▶ New products and regulations

The table on the right compares your monthly principal and interest payment to other loan programs as of August 15, 2015. If your financial situation has changed, please call me to discuss alternatives.

If you know anyone who would value this professional service and mortgage advice, please pass along my name with the attached discount cards. Share this gift with friends or family who are in the market for a new home or may want to refinance an existing loan.

Miller Mortgage Company and I thank you for your business. If you have questions or updates to your loan information below, please contact me at [sample@sample.com](mailto:sample@sample.com) or (314) 555-1212.

Sincerely,

*Sam A. Sample*

Sam A. Sample  
Vice President  
Miller Mortgage Company

## Your Loan Details

- |                     |                       |
|---------------------|-----------------------|
| ▶ Rate: 4.750%      | ▶ Loan: 30 Year Fixed |
| ▶ Amount: \$374,300 | ▶ Date: October 2009  |

Customized to the Borrower

Borrower's Loan Details

**Borrower's Loan Compared to the Current Market**

Loan Program	Rate	APR	Payment	Diff. (Monthly)
Your Current 30 Year Fixed Loan	4.750%	-	\$1,953	-
Your Loan at our 30 Year Fixed Rate	5.500%	5.614%	\$2,125	(\$173)
Your Loan at our 15 Year Fixed Rate	5.000%	5.191%	\$2,960	(\$1,007)

Interest rate is subject to change. Please call for more information.

**Recommended Action**

## Our Recommendation

**Good news - I recommend no action at this time.**

Your mortgage is still well-positioned in the marketplace. I will continue to monitor your account daily and I look forward to serving all of your future mortgage needs.

If you know anyone who would value this professional service and mortgage advice, please pass along my name with the attached discount cards. Share this gift with friends or family who are in the market for a new home or may want to refinance an existing loan.

LO Photo & Contact Info



**Sam A. Sample**  
Vice President  
Miller Mortgage Company  
11320 The Pineview Crossings  
St. Louis, MO 63043  
(314) 555-1212  
[sample@sample.com](mailto:sample@sample.com)

If an ARM loan is quoted above: This is an adjustable rate mortgage and the rate can adjust after the fixed rate period. The APR is based on a 30 year loan and a reasonably current index and margin. Payments for both the adjustable and fixed rate mortgages shown above do not include applicable taxes and insurance. The actual obligation will be greater. This message is for information purposes only and is not an advertisement to extend customer credit as defined by Section 12 CFR 1026.2 Regulation Z. Program rates, terms and conditions are subject to change at any time.



## Detachable Perforated Referral Cards

**As a loyal customer,** you will enjoy \$500 off closing costs with your next home loan! Or, pass this card to a family member.

**Sam A. Sample**  
Loan Officer  
Miller Mortgage Company  
11320 The Pineview Crossings  
St. Louis, MO 63043  
NMLS ID# 123456

Settlement service provider are not eligible for discount. Limit one coupon per borrower. Not valid with any other offer. Offer not transferable, not exchangeable and cash value. Void where prohibited.

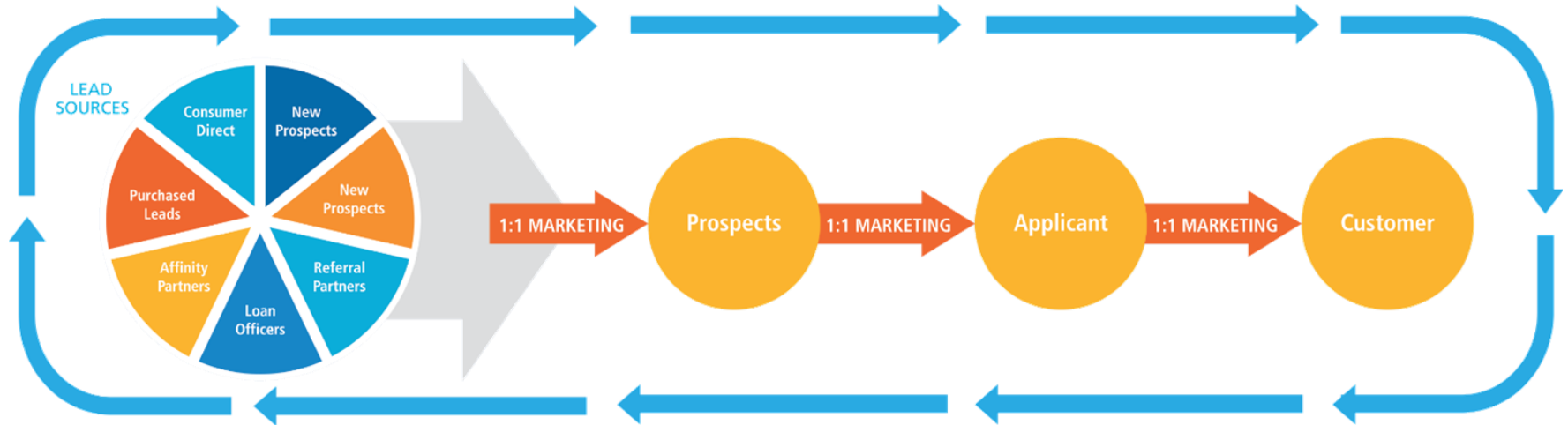
**An exclusive offer to the friends of:**

**James & Carly Dintzis**  
\$400 off closing costs with your next home loan!  
Please contact me today with any home loan needs:

**Sam A. Sample**  
Loan Officer  
Miller Mortgage Company  
11320 The Pineview Crossings  
St. Louis, MO 63043  
NMLS ID# 123456

Settlement service provider are not eligible for discount. Limit one coupon per customer. Not valid with any other offer. Offer not transferable, not exchangeable and has no cash value. Void where prohibited.

# Single CRM For All Sources of Business



# One-to-One Marketing Workflow



## Multiple Sources

- Online lead capture
- Purchased lists
- Business contact lists
- Current relationships
- Market research

## Automated One to One Marketing

- Targeted delivery
- Drip campaigns
- Automated loan milestone notifications

## Visibility = Conversion

- Anywhere/Anytime access
- Daily 'hot list' alerts sent automatically
- Email notifications to ensure follow-up

# Case Study #1: Increased Loans Per LO

**Client:** [REDACTED]  
**Marketing Report**  
**December 2015**

	Mass Marketing	1:1 Marketing
Number of Loan Officers	50	50
Average Loans Closed/Year	29	65
Profit Per Loan	\$1,020	\$1,020
Total Profit	\$1,479,000	\$2,315,000
Profit Opportunity		<b>\$1,836,000</b>

Source Mass Marketing: MBA 2015 Aggregate

# Encompass CRM Integration Roadmap

- Milestone updates
- Push to Encompass
- Create contacts in Encompass or Encompass CRM
- Referral partner data consistency

## Future Roadmap

- Lead Management
- Single user profile
- Compliance/Disclosures
- Full sync of database
- Accessible via Encompass
- Integration with EPPS



Encompass CRM™

Tap into your Ellie Mae Partnership

**EllieMae**<sup>®</sup>

## Ellie Mae Experience Conference

The Wynn, Las Vegas – March 2017

### Receptions

MBA Tech – Los Angeles, April 3-6

MBA Secondary – New York, May 15-18

MBA Annual – Boston, October 23-26

**More to come in late 2016!**





Questions?

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