



Client Advisory Board

Spring 2026 | Napa, California

Agenda

| Time | Session | Speakers |
|------------------|-------------------------------------------------------------------------|--------------------------------|
| 8:30 – 9:00 AM | Welcome & Opening Remarks | Shelley Leonard & Sasha Stair |
| 9:00 – 10:00 AM | Product Strategy & Roadmap | Greg Holmes |
| | Responding to Your Needs | |
| | Automated Waterfall Strategy | Mike Brown |
| | Asset & Income Verification Strategy | Thomas Lloyd |
| 10:00 – 10:30 AM | Morning Break & CAB Interviews | |
| 10:30 – 11:30 AM | Product Roadmap Overview – Now / Next / Future | Mike Brown |
| 11:30 – 12:00 PM | XMII Update & Market Discussion | Thomas Lloyd & Craig Ungaro |
| 12:00 – 12:45 PM | Lunch (Cutting Garden) | |
| 12:45 – 2:15 PM | Credit Modernization (FICO) | Mike Brown & Michael Crockett |
| 2:15 – 3:00 PM | Afternoon Break & CAB Interviews | |
| 3:00 – 4:30 PM | Lender Peer Discussion | Candice McNaught & Sasha Stair |
| 4:30 – 5:00 PM | Recap, Key Takeaways & Next Steps | Shelley Leonard & Sasha Stair |
| 5:30 PM | Evening Event & Dinner (The Grange) Special Guest: Alex MacDonald | |

Antitrust Disclaimer Statement

By electing to take part in this meeting, you agree to refrain from discussing information about pricing policies, costs, fees of any kind charged to consumers or borrowers; payments of any kind made to employees or third-party providers; the exclusion of anyone from business opportunities; the allocation of markets or customers; and the limitation of product or service innovation.

Should any discussion of these items take place, you will be asked to refrain immediately and disregard any pursuant discussion, and should you deny such request, the meeting will be immediately disbanded.

Opening Remarks & Updates

Shelley Leonard, President
Sasha Stair, CMO

Member Updates



Deborah Roebuck

AVP, National Processing Mgr
DHI Mortgage Company



Marissa Moore

EVP, Product & Strategy
Loan Depot



Michael Owens

VP, Mortgage Operations
Valor Home Loans


Xactus Events



THE GATHERING
HOUSINGWIRE



 Austin, TX
 April 27-30, 2026

CDIA CONSUMER DATA CONNECT



 Washington, DC
 May 6-8, 2026

SECONDARY & CAP MARKETS26



 New York, NY
 May 17-20, 2026

Client Advisory Board Fall 2026

Proposed Date(s) for Virtual Meeting:

August 31st – September 3rd

Survey | Fall CAB & Onsite Interviews



Product Strategy & Roadmap

Greg Holmes, CRO

Mike Brown, CPO

Thomas Lloyd, CSO

Asset & Income Verification Strategy

Thomas Lloyd, CSO
Zach Campeau

IVP: Asset & Income Verification



Automated
Waterfall



VOI/E
Optimization



Manual
Optimization



Self-Employed
Income Calculation



Verification
of Asset



Income Calculation for
All Employment Types



Fully-Automated and
Intelligent VOI/E/A

Automated Waterfall Strategy

Mike Brown, CPO

Katy Howell, VP Product Management

Survey | Automated Waterfall



Asset VerificationX with Plaid

Asset VerificationX with Plaid

SOLUTION

Faster verifications with bank data

The [Verification of Assets Report](#) includes up to 24 months of account balances, categorized transactions, and asset-derived income.



Unlimited refreshes for 60 days



PDF report



Employment refresh during the pre-close process



Tokenized sharing with Fannie Mae & Freddie Mac (GSEs)

Our FCRA products are provided by Plaid Check, a consumer reporting agency.

Justin Henderson
Last 90 days - Aug 30, 2025

Justin Henderson Provided by borrower

Email: justin.henderson@gmail.com | Address: 2090 Gateway Road, MIDDLETOWN, NY 14201, USA | Phone number: (228) 902 8928

Accounts overview

Summary

| | | |
|--------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------|
| Total asset balances \$235,300 5 accounts | Total deposit balances \$15,100 3 active, 2 investments | Total investment balances \$220,200 active 2 accounts |
|--------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------|

Connected accounts (5)

| Account name | Subtype | Account holder | Current balance | 90 day balance |
|------------------------------------|-----------|---------------------------------|-----------------|----------------|
| Gingham Bank Total Checking - 0203 | Checking | Justin Henderson | \$8,700 | \$7,200 |
| Banklevy Bank Checking - 1127 | Checking | Justin Henderson, Amy Henderson | \$6,400 | \$4,100 |
| Active Assets Account | Brokerage | Justin Henderson | \$114,000 | \$108,000 |
| Trellis High-Yield Savings - 8708 | Savings | Justin Henderson | \$75,600 | \$75,100 |
| Lano Bank HSA - 9180 | HSA | Justin Henderson | \$30,600 | \$28,800 |

Asset VerificationX with Plaid

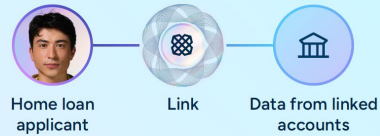
SOLUTION

Verification of Assets






Quickly verify assets to reduce loan processing time and costs.

Plaid extracts up to 24 months of balance and categorized transaction data, and offers unlimited employment refreshes.

Our FCRA products are provided by Plaid Check, a consumer reporting agency.



VERIFICATION OF ASSETS REPORT

-  Up to 24 months of categorized transaction history with merchant detail
-  Current, available, and average balances
-  Account-holder identity data
e.g. name, phone, email, address, date of birth
-  Additional insights like count of NSF's and asset-derived income
-  Simple employment refresh based on ~31 days of recent deposits to verify ongoing income near closing

✓ GSE-compatible for asset verification

✓ Flexible formats including PDF

Survey | Asset VerificationX with Plaid



Income CalculationX Demo

Zach Campeau

Income CalculationX Mid-Term Roadmap

- Paystub – Read and consistently calculate wage earner income through intuitive UI
- Integration with Fannie and Freddie income calculators for reps and warrants
- Bank Statement – Read and check for consistency with other income information
- Tax Transcript – Cross check to ensure consistency and detect fraud
- Enhanced exports to consolidate findings into a draft for UW review
- Selectable math to apply specific agency or lender calculations
- POS interface enables applicants to complete income substantiation
- P&L and Statements – Roll in for current year and miscellaneous tax attachments

Survey | Income CalculationX



Survey | Product Prioritization



Product Roadmap Overview – Now / Next / Future

Mike Brown, CPO

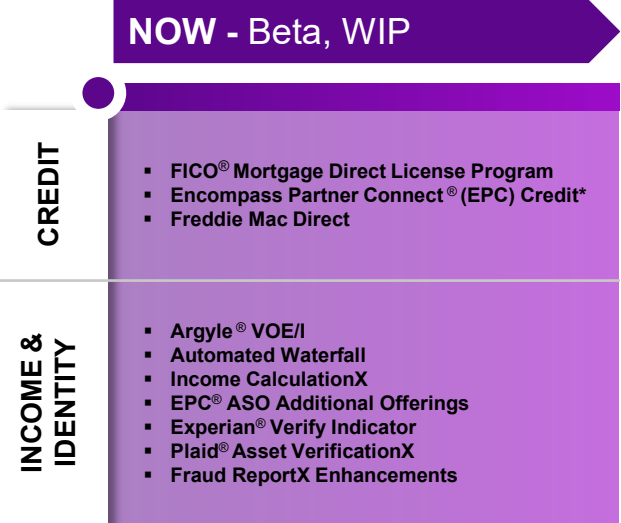
Roadmap – NOW

NOW - Beta, WIP

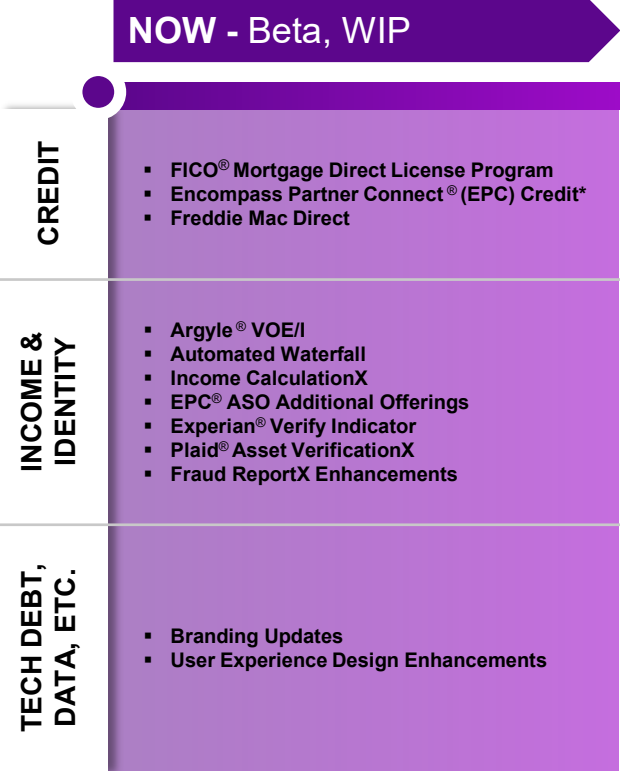
CREDIT

- **FICO® Mortgage Direct License Program**
- **Encompass Partner Connect® (EPC) Credit***
- **Freddie Mac Direct**

Roadmap – NOW



Roadmap – NOW



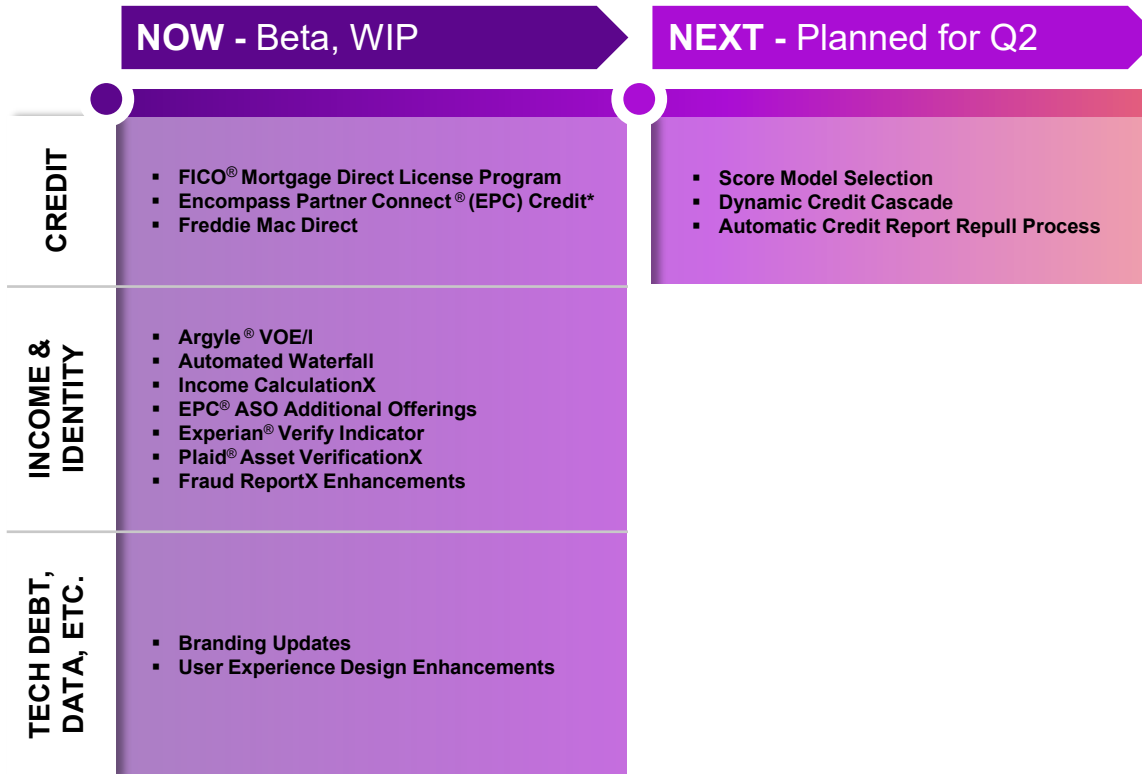
*see Encompass Partner Connect Roadmap

Survey | Product Roadmap Overview

– Now

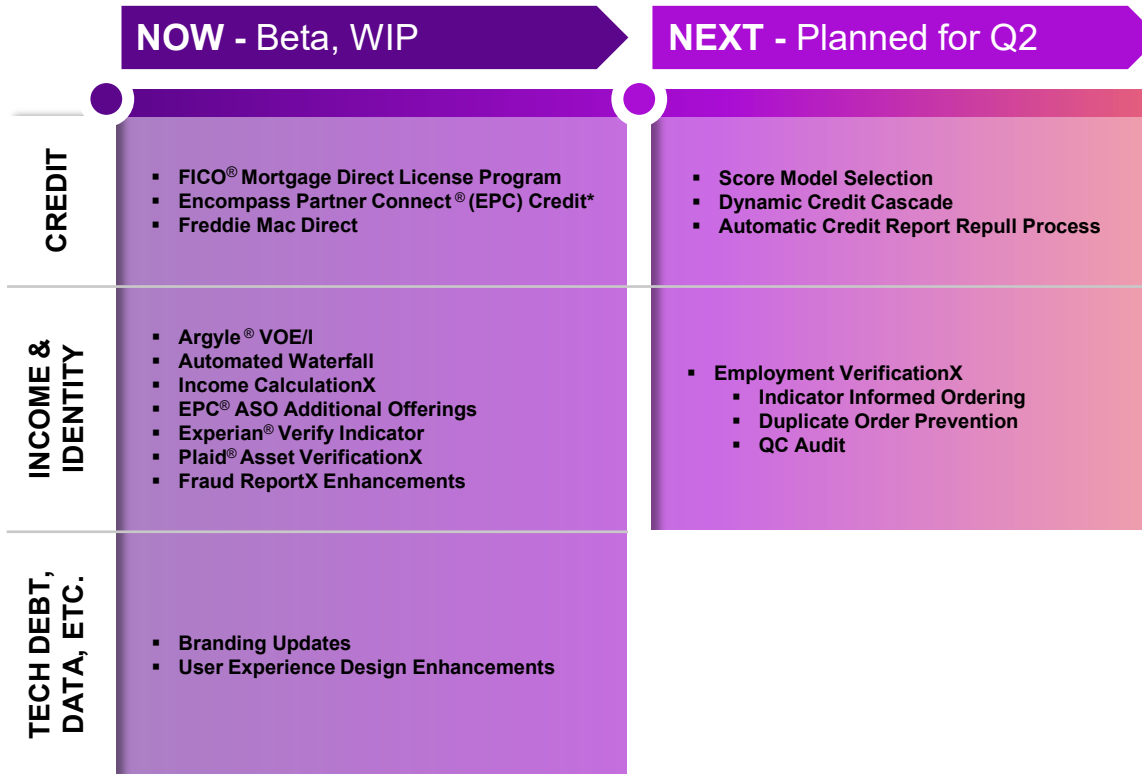


Roadmap – NOW / NEXT (Q2)



*see Encompass Partner Connect Roadmap

Roadmap – NOW / NEXT (Q2)



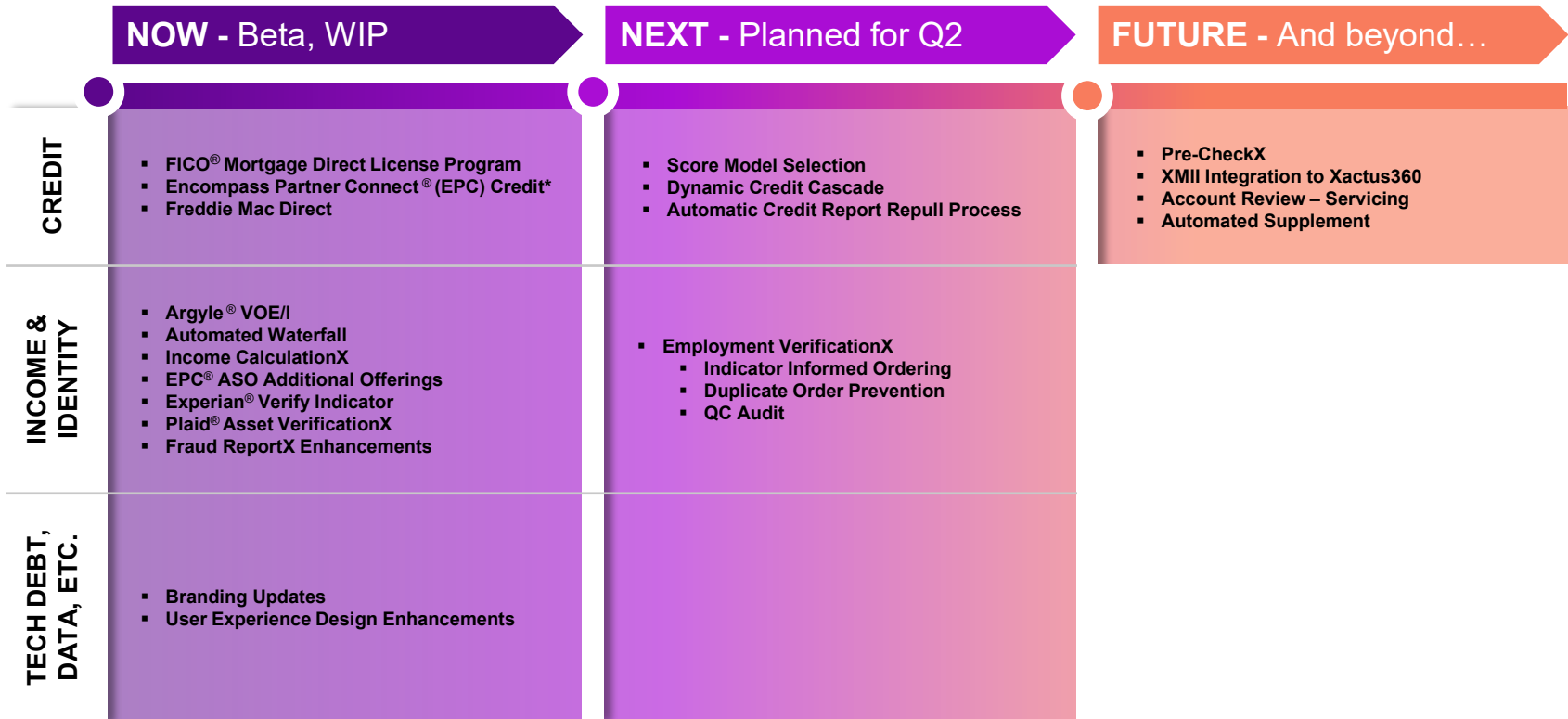
*see Encompass Partner Connect Roadmap

Survey | Product Roadmap Overview

– Next (Q2)



Roadmap – NOW / NEXT (Q2) / FUTURE



*see Encompass Partner Connect Roadmap

Roadmap – NOW / NEXT (Q2) / FUTURE

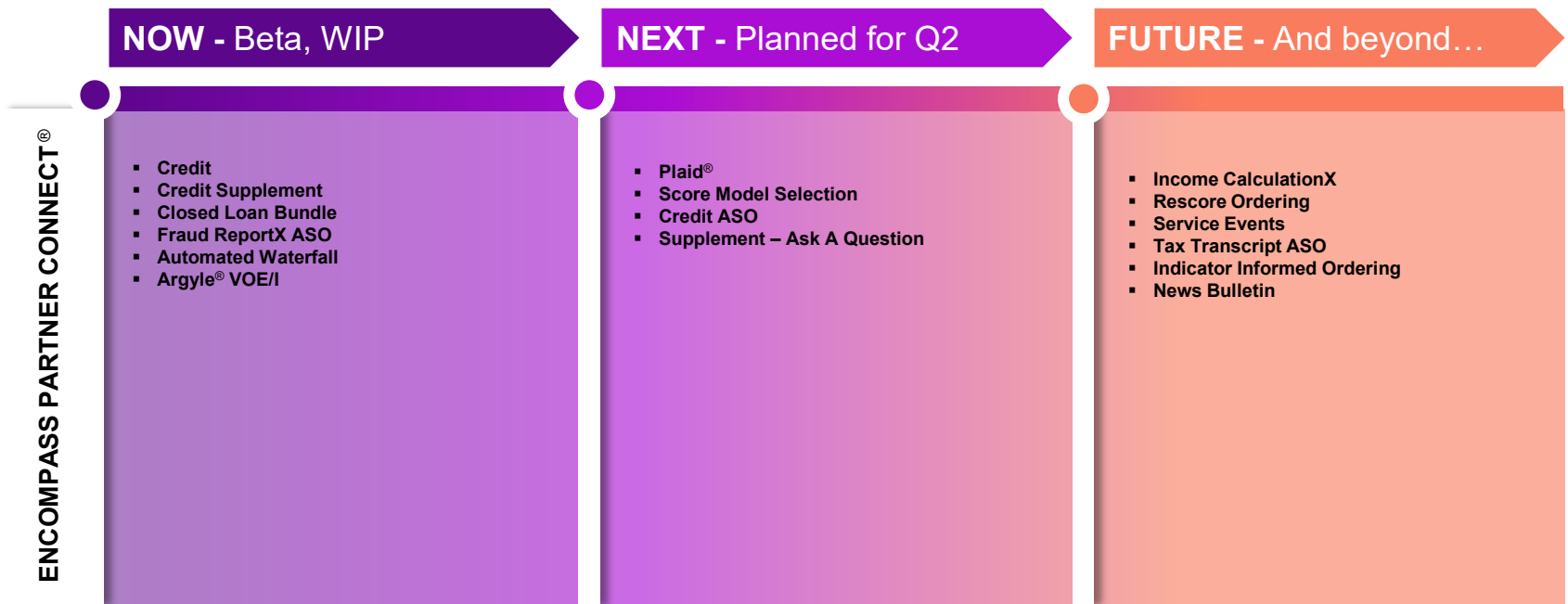
| | NOW - Beta, WIP | NEXT - Planned for Q2 | FUTURE - And beyond... |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CREDIT | <ul style="list-style-type: none"> FICO® Mortgage Direct License Program Encompass Partner Connect® (EPC) Credit* Freddie Mac Direct | <ul style="list-style-type: none"> Score Model Selection Dynamic Credit Cascade Automatic Credit Report Repull Process | <ul style="list-style-type: none"> Pre-CheckX XMI Integration to Xactus360 Account Review – Servicing Automated Supplement |
| INCOME & IDENTITY | <ul style="list-style-type: none"> Argyle® VOE/I Automated Waterfall Income CalculationX EPC® ASO Additional Offerings Experian® Verify Indicator Plaid® Asset VerificationX Fraud ReportX Enhancements | <ul style="list-style-type: none"> Employment VerificationX <ul style="list-style-type: none"> Indicator Informed Ordering Duplicate Order Prevention QC Audit | <ul style="list-style-type: none"> Dynamic Waterfall Transforming Fraud ReportX Identity Verification |
| TECH DEBT, DATA, ETC. | <ul style="list-style-type: none"> Branding Updates User Experience Design Enhancements | | |

*see Encompass Partner Connect Roadmap

Survey | Product Roadmap Overview – Future



External Encompass Partner Connect[®] Roadmap – Q2 2026



Light Bulb Ideas

Greg Holmes, CRO

Mike Brown, CPO

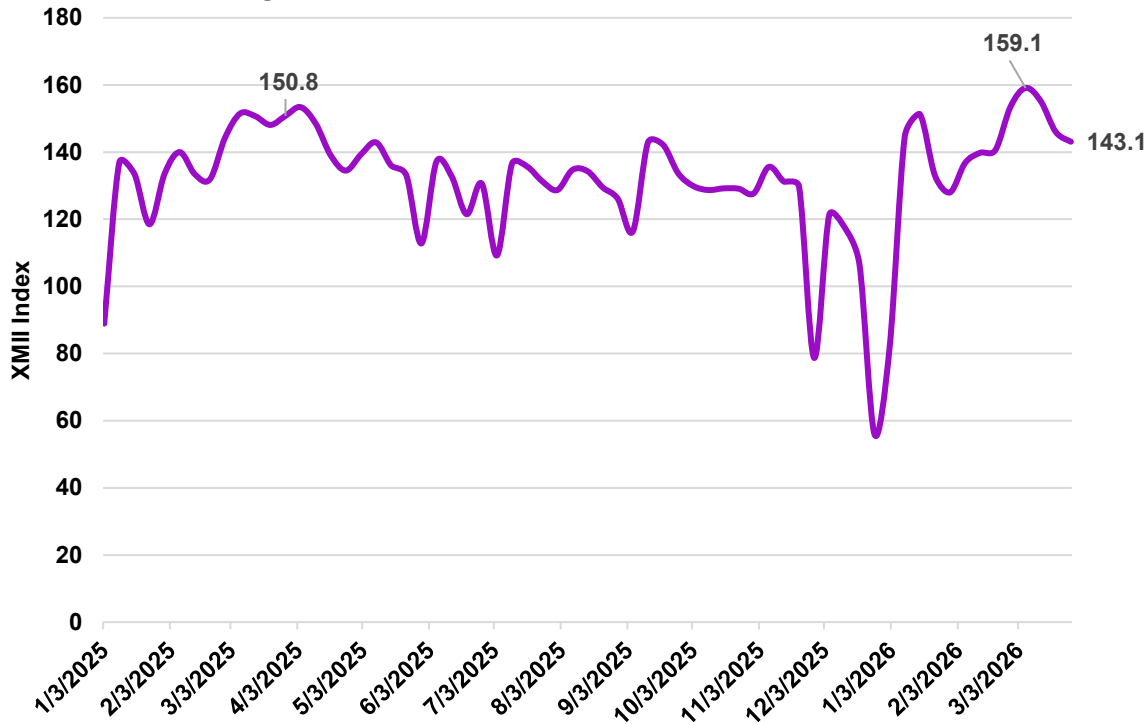
Xactus Mortgage Intent Index (XMII)

Thomas Lloyd, CSO

Craig Ungaro, COO, AnnieMac Home Mortgage

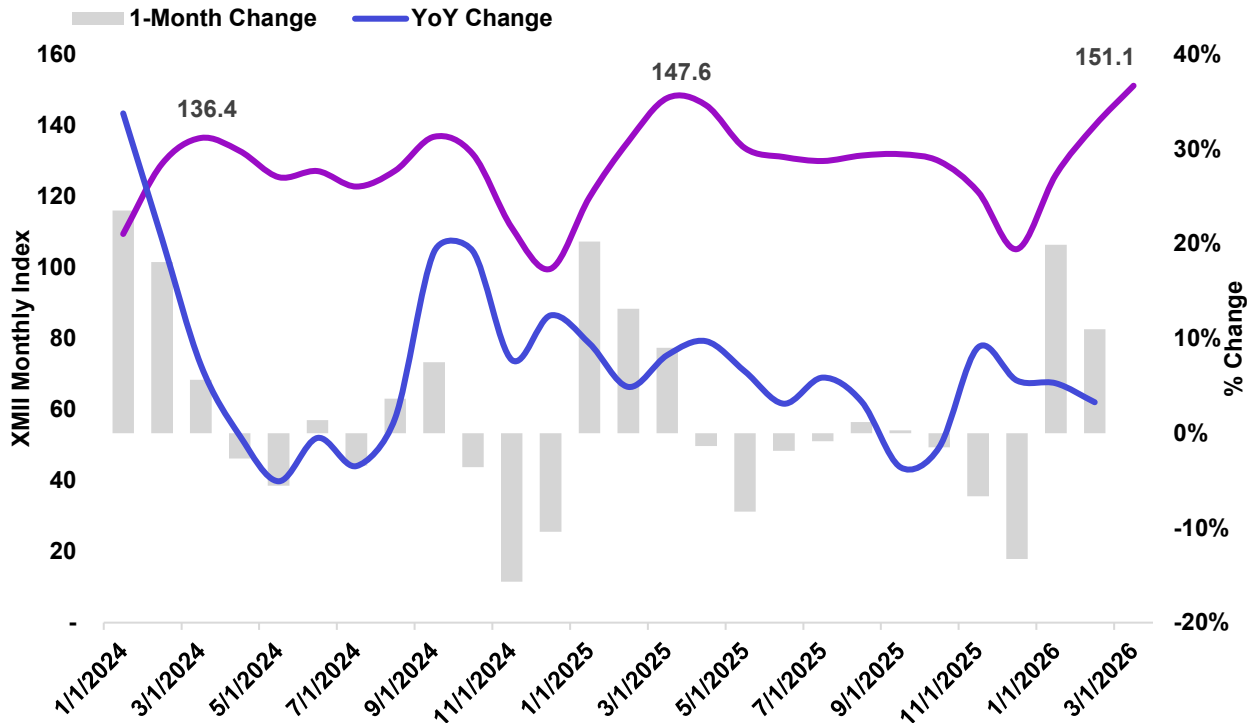
Xactus Mortgage Intent Index (XMII)

XMII Weekly Index



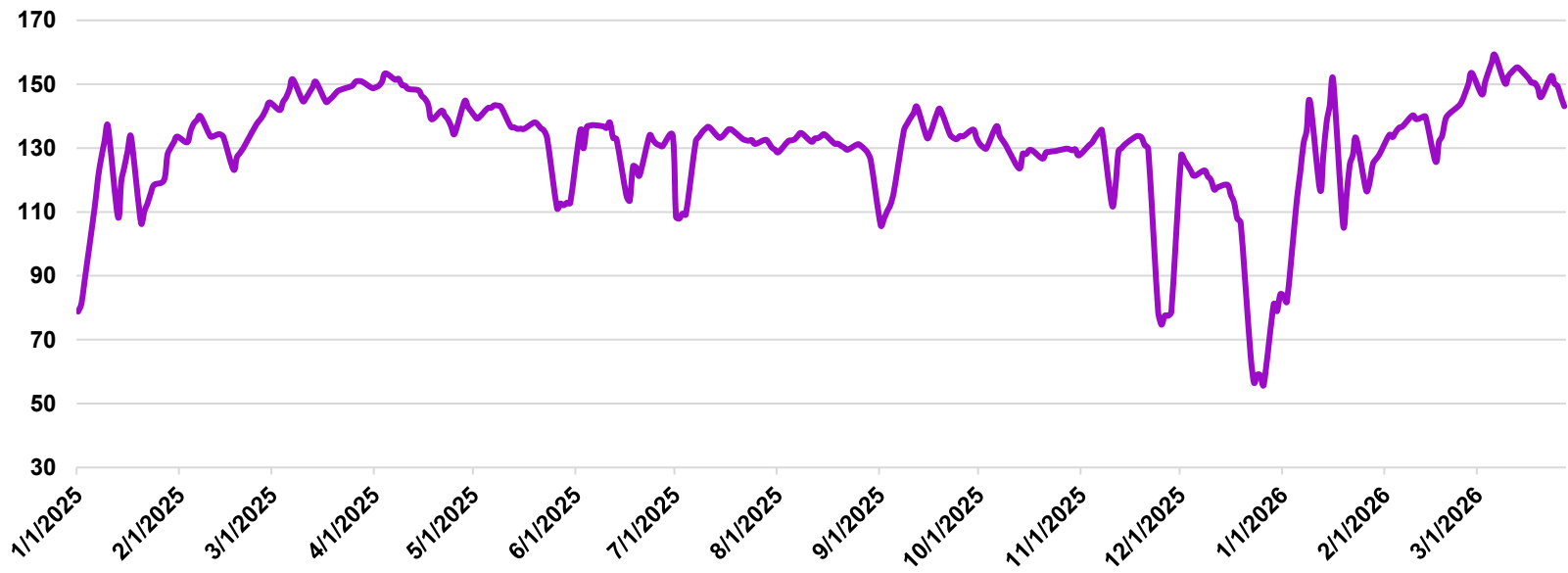
Xactus Mortgage Intent Index (XMII)

Xactus Mortgage Intent Index - Monthly



Xactus Mortgage Intent Index (XMII)

XMII Daily Index



Survey | Xactus Mortgage Intent Index (XMII)



Credit Modernization

Mike Brown, CPO

Michael Crockett, COO

Facilitated Lender Peer Discussion

Sasha Stair, CMO

Candice McNaught, SVP, Planet Home Lending

Recap, Key Takeaways & Next Steps

Shelley Leonard, President
Sasha Stair, CMO

Closing Remarks

Shelley Leonard, President

Sasha Stair, CMO

Survey | Session Feedback



Join the Xactus CAB Signal Group



*Simply scan the QR code and
join the conversation*

Stay connected with fellow
Client Advisory Board
members in a secure, private
environment.

The Signal group provides an
encrypted, confidential way
to communicate, ensuring
discussions remain safe and
accessible only to members.