

Client Staff Productivity Lift

Net Production of Work Product per Step is calculated by dividing the number of Full Time Equivalent Staff ("FTE's") available by Units Produced per Day:

- When we launch with a client, we register all client staff user's in each function and track those headcount changes relative to units produced :
 - Step 0 is Count of Loan Estimators produced per Month divided by client Setup/Disclosure Team FTE's divided by 20 days available to do work
 - Step 1 is Count of Loans Funded per Month divided by client Setup/Disclosure Team FTE's divided by 20 days available to do work
 - Step 2 is Count of Clear to Close Decisions per Month divided by client Underwriting Team FTE's divided by 20 days available to do work
 - Step 3A is Count of Closing Disclosures Generated per Month divided by client Pre-Closing Team FTE's divided by 20 days available to do work
 - Step 3B is Count of Closing Doc Sets Sent to Closing per Month divided by client Closing Team FTE's divided by 20 days available to do work

This table is a composite based on Before Quattro, Steady State with Quattro Qprism and then adding Q-Fulfillment (Quattro handles everything except external contact in the latter)

Client Productivity per Client FTE Multi-Chanel Wholesale / Retail Clients		Client Ramp Up Period		
		Before Quattro	Qprsim Only Steady State	With Q-Fulfillment Added*
Step 0	Setup/Disclosure Specialists Average number of File Setups Completed and LE's Sent Out per day	4 to 5	8 to 10	15 Max
Step 1	Loan Processors / Account Managers Average number of Loans Funded per Day	0.5 to 0.75	1 to 1.5	3 to 4
Step 2	Underwriters Average number of Clear to Close Decisions per Day	0.8 to 1.25	2 to 4	8 to 10
Step 3A	Pre-Closers Average number of Closing Disclsoures Sent Out per Day	4 to 5	8 to 10	15 Max
Step 3B	Closers Average number of Doc Sets Sent Out to Closing Per Day	4 to 5	8 to 10	15 Max
<i>Notes:</i> * Client Emplayoes still handle all Borrower and Counter-Party Contact activities ** Wholesale Account Manager models vary significantly but are averaged for this table				