

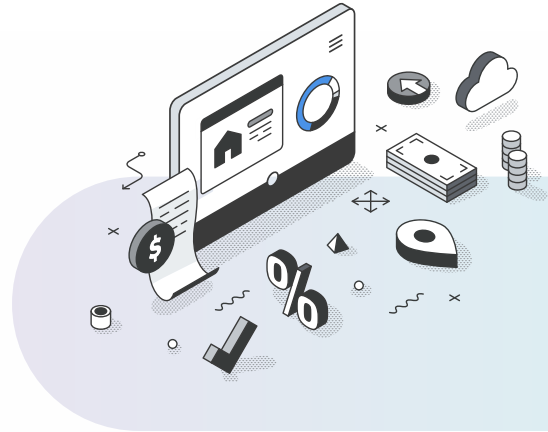
Clearwater MLx

CLEARWATER
ANALYTICS®

Clearwater MLx

An all-in-one experience for mortgage loan investors

With borrowers increasingly turning to non-bank lenders for financing, rapid shifts in commercial real estate markets, and the growing complexity of deal structures, you need one solution that enables you to make data driven investment decisions, monitor assets and collateral, and access real time loan performance and accounting data.



Clearwater MLx Snapshot

Drill into collateral data

Track loan ratios and performance

Easy to use self-service data management

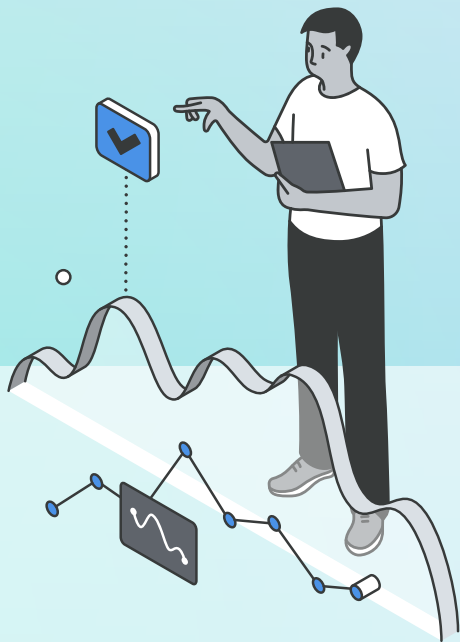
Properties Loans Tenants Rent Rolls Property Expenses Property Appraisals Loan Performance									
Rent Roll Date Range — 01/01/2023 to 07/06/2023									
Drag here to set row groups									
Supporting Documents	Property	Tenant	Date ↑	Amount	Payment Type	Notes			
0 Documents Manage	Clearwater Building (ID: 1)	Clearwater Analytics (ID: 1)	01/15/2023	\$20,000.00	Lease Payment	JAN			
0 Documents Manage	Clearwater Building (ID: 1)	Buffalo Wild Wings (ID: 2)	01/15/2023	\$20,000.00	Lease Payment	JAN			
0 Documents Manage	Clearwater Building (ID: 1)	Boise State University (ID: 3)	01/15/2023	\$20,000.00	Lease Payment	JAN			
0 Documents Manage	Clearwater Building (ID: 1)	Boise State University (ID: 3)	02/15/2023	\$20,000.00	Lease Payment	FEB			
0 Documents Manage	Clearwater Building (ID: 1)	Buffalo Wild Wings (ID: 2)	02/15/2023	\$20,000.00	Lease Payment	FEB			
0 Documents Manage	Clearwater Building (ID: 1)	Clearwater Analytics (ID: 1)	02/15/2023	\$20,000.00	Lease Payment	FEB			
0 Documents Manage	Clearwater Building (ID: 1)	Boise State University (ID: 3)	03/15/2023	\$20,000.00	Lease Payment	MAR			
0 Documents Manage	Clearwater Building (ID: 1)	Buffalo Wild Wings (ID: 2)	03/15/2023	\$20,000.00	Lease Payment	MAR			
0 Documents Manage	Clearwater Building (ID: 1)	Clearwater Analytics (ID: 1)	03/15/2023	\$20,000.00	Lease Payment	MAR			
							Rows: 18		

Store loan documentation in one place

Clearwater MLx provides a single solution across the loan lifecycle from origination and deal management to analytics, accounting, and reporting

Clearwater's solution for Mortgage Loans allows your team to:

- Streamline loan operations by using a single solution across the loan lifecycle from origination and deal management to analytics, accounting, and reporting
- Analyze tenant, borrower, sector exposure, and concentration risk
- Identify potential risks with automated loan analytics including LTV, DSCR, NOI, Debt Yield, and more
- Monitor deal stage, geography, property type, tenant exposure, payment status, project status, and more
- Understand total exposure to specific issuers across all asset classes in a single pane of glass
- Improve controls and efficiency by automating loan data aggregation, accounting, and reporting
- Focus on deals by eliminating time spent gathering, reviewing, and extracting data from deal documents, servicer statements, property management systems, etc.
- Model and forecast cashflows on complex loan structures, including construction loans, reperforming loans, mezzanine loans, and more
- Store all relevant documents in a single document storage environment
- Automate regulatory reporting



The Result: More timely information allows you to make smarter decisions. View your allocation by property type, geographic region, coupon, duration bucket, quality, capital charge, and more on a daily basis

Clearwater MLx Data Flow

1 Loan Origination

- Integrated asset management platform
- Ability to integrate 3rd party originators



2 Mortgage & Property Operations



- Originators
- Loan Servicers
- Property Management platforms



3 MLx Operations



Loan
Modeling



Automated
Servicer
Reconciliation



Accounting



Analytics
Calculations



4 MLx Analysis



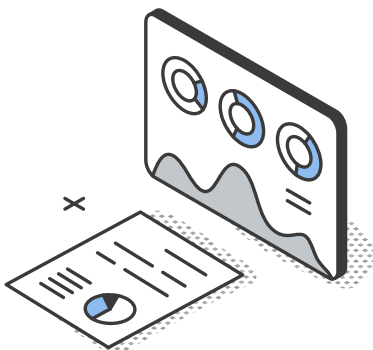
- Property Look-Through & Exposure
- Risk Analysis and BI Tool
- Loan Performance



5 Reporting



- Data to drive quality decisions
- Statements
- Client Systems



With Clearwater MLx, you gain a customized mortgage investment accounting solution facilitating a single view across traditional and alternative assets.

The result is a comprehensive solution that puts clients in control of their mortgage portfolios.

Want to learn more?

Connect with us ·>



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