



How can you make a difference in your ALCO meeting?

Weekly post supplemental 2024 #5

Liquify Latent Transaction Demand

Transform the Loan Market for Community Financial Institutions

About FutureWave and Thomas Ho Company

Our collaboration will overcome common impediments around clear pricing and portfolio analytical impacts of loan transactions. This will assist CFIs to enhance performance by transacting loans. These are the unique value propositions to our clients:

Technology: Thomas Ho, founder of the Thomas Ho Company, has developed the most advanced asset-liability management system

- Fully integrated with a loan transaction platform.
- Loan prices are seamlessly integrated into the ALM model
- Network technology to access potential buyers and sellers.
- Gen AI identifies the balance sheet needs, converting latent demand to quotes.

Broad Product Range: FutureWave provides daily indicative prices for Conforming, FHA, VA, USDA, jumbo, and debt-service-coverage-ratio (DSCR) mortgages with terms greater than 15 years and fully across the FICO/LTV matrix. Special pricing is also provided for investment properties and second homes. The broad range of products offers solutions to the needs identified by this Partnership.

Competitive Pricing and Transactional Experience: Steve Thomas has thirty years of combined experience at the nexus of residential mortgage trading, community banking, affordable housing, and diversity & inclusion. He managed the Mortgage Capital Markets at the Federal Home Loan Bank of Chicago (FHLBC), a housing government-sponsored enterprise.

This Partnership offers competitive pricing and best-in-class loan analytics to ensure Community Financial Institutions maximize their loan portfolio value.

Below are live pool offerings that FutureWave Finance has posted in Loan Central

Selection allowed. Bank Originator

Description	Loan Sub Type	UPB (\$000)	Loan Count	Note Rate (%)	Servicing Fee(bp)	Net Rate (%)	Gross Yield(%)	WA Loan Size	WA WAM	WA Age	WA GEO	WA FICO	
All Illinois CRA loan pool. Select loans that fit your footprint.	FRM30,FRM15,ARM 5/1,ARM 7/1,ARM 3/1	24,904	95	6.041	-	6.041	101	5.633	262	336	18	IL	737
\$46MM Fixed Conforming	FRM30,FRM15,FRM20,FRM10	43,906	164	5.427	-	5.427	101	4.826	268	310	21	IL	745
\$63mm 5/6, 7/6 and 10/6 SOFR ARMs	ARM 7/1,ARM 10/1,ARM 5/1.ARM 3/1	61,986	160	5.718	-	5.718	101	5.564	387	341	18	IL,TX, WI	740

Our Platform allows all functional units to operate from a single cloud-based platform. The widgets include comprehensive balance sheet and capital markets applications, ALM regulatory and risk reports,

deposit and funding rates, income/financial simulation, budgeting, live inventory, market rates, etc.

To learn more or arrange a demo, please contact Megan Trillet, Director of Marketing, log in at <https://www.thcdecisions.com>.

Follow us on LinkedIn at <https://www.linkedin.com/company/thomas-ho-company/>.

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Functional Groups as Integral Parts of the Ishikawa Banking



Yield Attribution | Price Attribution | Income Attribution | Performance Attribution | EVE Attribution

IncomeRisk™ Model

Find more updates and news from Thomas Ho Company on our LinkedIn [here](#).

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