



CAPITAL MARKETS SOFTWARE

FOR THE REVERSE MORTGAGE INDUSTRY

## Your Plug & Play Secondary Markets Team

### New to reverse?

Baseline's comprehensive toolkit offers everything a position manager needs for success. It is built by secondary markets professionals, for secondary markets professionals, and it's world class.

### Hedge Advisory Service

Our team of risk managers and reverse mortgage traders can price new originations, execute hedges, report daily loan level P&L, and optimize execution while minimizing risk.

Put our decades of reverse mortgage secondary markets experience and deep relationships to work for your firm.

### Position Management Software

Want to manage secondary functions in-house? The same software used by our hedge advisory team can be licensed by originators for use in-house.

Track and manage interest rate exposure, capture daily P&L at loan level, create rate sheets, price loans, make trade tapes, and take full control of your execution. All from one screen.

### Real Time Pricing Model

Price discovery in reverse is challenging. There are no TBAs, no pricing screens, and there is little market color to go around. To an outsider, pricing reverse can look impossible.

Pricing HECMs is challenging indeed, as unique cash flows must be generated for each loan. Baseline offers a real-time, web-based HECM loan level pricing model which allows originators to price bond execution as well as servicing rights valuations at loan level.

### Rate Sheet Generator

Are you looking to become a broker? Principal Agent? Closed Loan Seller? Ginnie Mae issuer? No matter how you plan to sell loans, Baseline's dynamic pricing engine has got you covered. Our rate sheet generation technology will best ex across rate sheets, or price for execution into HMBS bonds. Whatever your pricing strategy, we've got a solution for you.

### Origination Data

See which products and rates are working in the industry, and which ones are not. Baseline captures loan level data for every HMBS bond created and gives originators the tools to find and capture opportunities. Knowing how to price is important. Knowing what to price is essential.

### Performance Data

A cash flow model is only as good as it's assumptions. Just like in the traditional mortgage space, borrower and property level attributes have a big impact on loan performance.

Baseline reports on loan level performance for the entire HMBS universe. Our clients include originators, issuers, HMBS broker dealers, and hedge funds. Everyone is looking for an edge. Loan level performance models can be yours.

### MSR Valuation

Leveraging our industry leading performance analytics, we offer a level of precision unmatched in the reverse mortgage industry. All valuations are run at loan level to provide our clients with accurate, and actionable results.

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