



Digital Asset

MORTGAGE ORIGATION AND SECURITIZATION

FINANCIAL SERVICES SOLUTION ON BLOCKCHAIN

MORTGAGE ORIGINATION & SECURITIZATION



HIGHLIGHTS



Mortgage Origination



Pooling and Securitization



Decentralized secure storage of artefacts using IPFS



Underwriting Rules



GDPR Compliance



Regulatory Reporting



Cloud Scale and Availability

CURRENT CHALLENGES

Mortgage businesses are currently facing various challenges and emerging technologies present a great opportunity to address many of them. At Brillio, we are building business models that leverage blockchain technology to solve some of the complex industry problems.

SOLUTION OVERVIEW

End to end mortgage process on DAML

Setting up a network, onboarding of participants, mortgage origination, underwriting, pooling, securitization and repacking.

Enhanced Security

The solution also provides a unique innovation where documents are split and stored on multiple nodes using IPFS

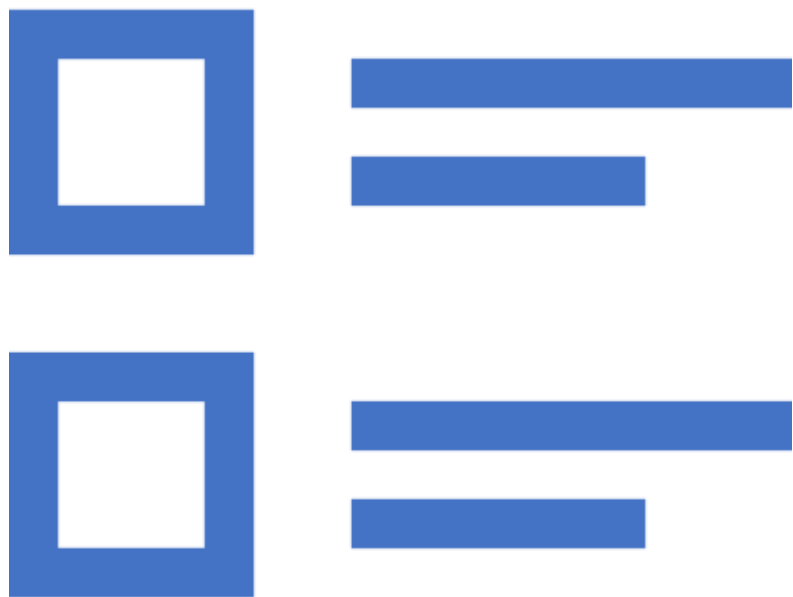
Leveraging Blockchain's goodness

Blockchain transforms many activities in securitization life cycle by lowering risk in the securitization market, leading to greater investor interest. DAML guarantees ledger integrity, preserves privacy and confidentiality of sensitive information, at the same time provides transparency of the ledger, empowering participants to validate their overall position at any moment in time with absolute certainty.

Brillio is excited to partner with Digital Asset to realize the promise of DLT to serve its Enterprises

MORTGAGE BACKED SECURITY CREATION PROCESS





ABOUT THE PRODUCT - SCREENSHOTS

BORROWER'S MORTGAGE APPLICATIONS DASHBOARD



7

Total

3


Approved

0

Pending

3

Rejected



\$New Mortgage?

Apply Now

My Mortgage List(Paul)

Application Id	Description	UpdatedDate	Amount (USD)	Status	Rating	Tenure(Years)
56	Townhome - Fixed Rate	04/11/2019	400,000	Rejected		
59	Townhome - Fixed Rate	04/14/2019	800,000	Under Review		
60	Single Family Home - Adjustable Rate	04/13/2019	8,000,000	Rejected		
61	Condominium - Adjustable Rate	04/14/2019	456,000	Approved	Poor	20
64	Single Family Home - Adjustable Rate	04/14/2019	9,000,000	Approved	Average	30
65	Single Family Home - Fixed Rate	04/14/2019	1,000,000	Rejected		

MORTGAGE APPLICATION DOCUMENTS WITH IPFS STORAGE



Mortgage Details

Mortgage Amount	Duration	Mortgage Type
456,000	20 Years	Adjustable Rate

Property Details

Property Type	Property Address	Property Price(USD)
Condominium	132 Trout St. Frederick, MD 21701	87,600
Mortgage Amount(USD)	Tenure(Years)	Interest Rate
456,000	20 Years	4.89

☒ Qualified Mortgage (Regulatory Report)

Property Documents : Upload Title Deed Document

[saled deed.pdf](#)
IPFSHash: QmSAdbek1DDo91BM8no29LeRvapusH72pmMZWs8zokGt6p

Personal Details

First Name	Last Name	Gender
Wilburn	Robert	Male
Date of Birth	Marital Status	Number Of Dependents
04/13/2019	Married	2
Residential Address Line 1	Residential Address Line 2	Country
2520 Briarwood Road	Springfield, MO 65804	United States
City	State	Pin code
Springfield	MO	65804
Mobile Number	Alternate Number	Email ID
4013603456		wilburn.robert@xyz.com

Personal Identification Document

[persondata.pdf](#)
IPFSHash: QmaNxbQNrJdLzdz8CKRutBJMZ6GXRjvuPepLuNSsfeJRJ

LENDER'S MORTGAGE APPROVAL PROCESS



< Application Id : 71, Status : Approved, Hash : 28be0661-c1d2-4ddb-be7d-e7a5598f1f37

Application Credit Score Title Verification Underwriting MBS

Mortgage Details

Mortgage Amount	Tenure(Years)	Mortgage Type
500,000	15	Fixed Rate

Property Details

Property Type	Property Address	Property Price(USD)
Townhome	1467 Saint Marys Avenue	560,000
Mortgage Amount(USD)	Tenure(Years)	Interest Rate
500000	15 Years	4.50

☒ Qualified Mortgage (Regulatory Report)

Property Documents : Upload Title Deed Document

Unparalleled Data.PNG
IPFSHash: QmWVYFa28kc7koayvVFBsM9K8szfk1KFeNFuFgbUmDrm8j

Employment Details

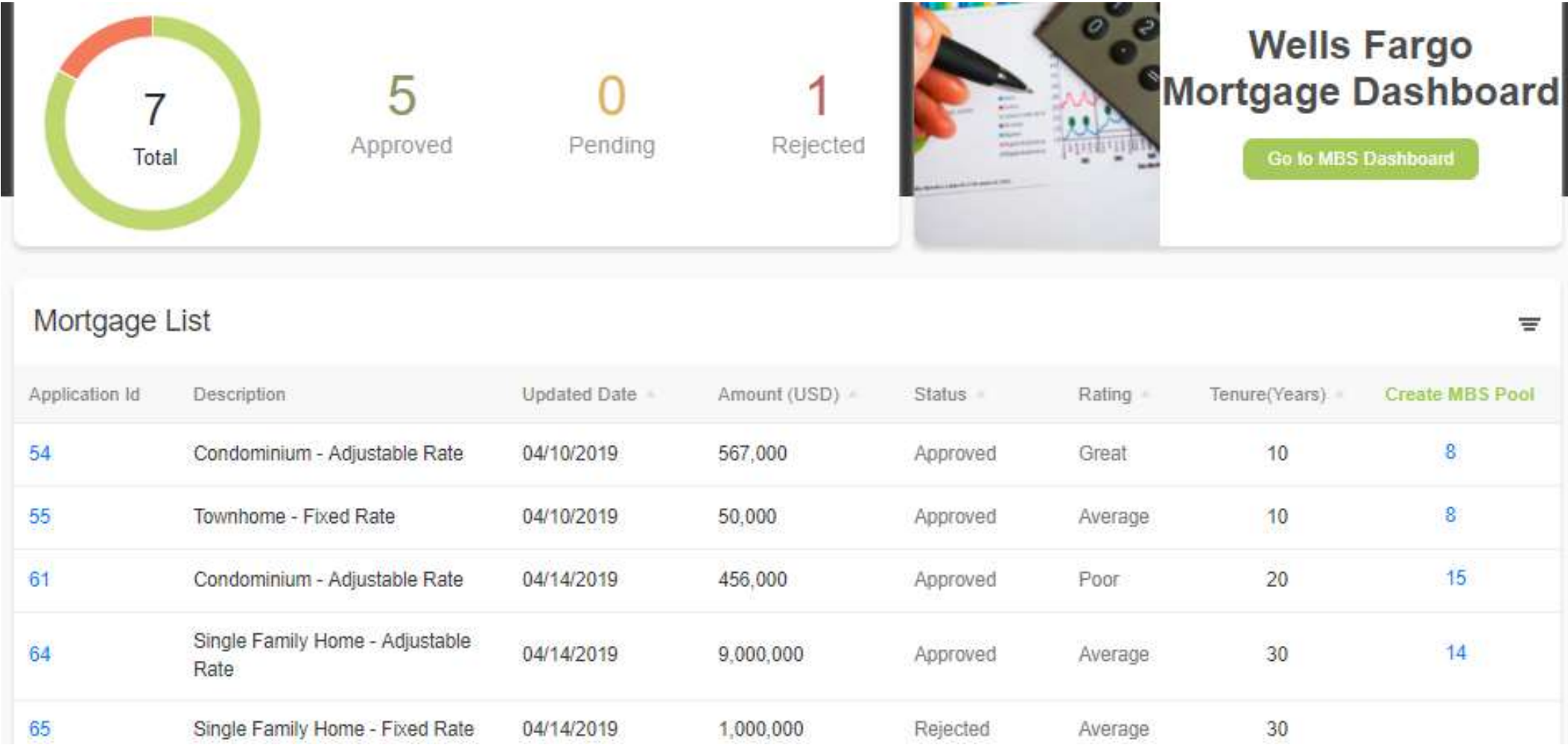
Employee ID	Nature Of Employment	Total Years In Employment
4523	Non Salaried	14
Current Designation	Number Of Years In Current Company	Industry Type
Vice President	4	Retail trade
Department	Retirement Year	
Finance	2030	

Bank Details

Bank ID	Bank Name	Bank Branch
451965	Wells Fargo	New York, NY
Branch Code	Account Number	Account Type
AAALSARI001	3456123	Salary
Loans Liabilities		
34500		

Cancel REJECT SAVE Initiate Process

LENDER'S MORTGAGE APPLICATIONS DASHBOARD



LENDER’S MORTGAGE POOLING CREATION



Create MBS Pool

Securities Name	
Securities Type	Pass-Throughs
Issuer	Fannie Mae
Investment Type	Monthly
Minimum Investment(USD)	10,000

Cancel

Submit

MBS Pooling

Securities Name	New Security Pool
Securities Type	Pass-Throughs
Issuer	Freddie Mac
Minimum Investment(USD)	20,000
Interest Payment	4.50
Broker Names	Collateral Advisor
Bond name	Live Well Financial
Bond Interest Rate	5.67
Bond Value	5,567,890
Risk Profile	Inflation Risk
Status	Accepted

Cancel

Reject

Initiate Process

LENDER'S MORTGAGE POOLING DASHBOARD



6


Total

5

Accepted

1

Rejected



MBS Pool Listing

Create New MBS Pool

Wells Fargo MBS Pool Listing

Name	Type	Mortgage Ids	Aggregated Amount (USD)	# of Pool	Issuer	Broker Name	Interest Rate	Price(USD)	Issued Date
8	Pass-Throughs	54 55	617,000	2	Fannie Mae	Product Advisor	2.2	45,67,000	04/10/2019
11	Pass-Throughs	74 75	20,000,000	2	Freddie Mac	Collateral Advisor	5.07	5,567,890	04/14/2019
12	Pass-Throughs	76 77	10,000,000	2	Freddie Mac	Collateral Advisor	5.67	5,567,890	04/14/2019
13	Pass-Throughs	78 79	30,000,000	2	Freddie Mac	Collateral Advisor	4.89	7,567,890	04/14/2019

THANK YOU