

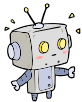


**TMC Emerging Technology Fund LP** (the "Fund") is an early-stage venture capital fund sponsored by **The Mortgage Collaborative** ("TMC") targeting investments in companies that improve the efficiency of manufacturing and servicing mortgages, improve customer experience, improve quality and otherwise improve the profitability of mortgage origination.

### UNIQUE VALUE PROPOSITION

The Fund's unique value proposition resides in the fact that its Limited Partners are comprised of a group of **technology-forward mortgage companies** who are able to effectively evaluate prospective investments from a market perspective. Should our discerning LPs decide to invest in a company, they can provide invaluable assistance to both the company and our co-investors in accelerating market traction and scale by hosting pilots and serving as reference customers. We also have access to the collective intelligence of the entire TMC member network to confirm product-market fit and sales channel strategy. Building the sales channel is one of the biggest hurdles facing early-stage companies and we tackle this risk head-on.

### TARGET INVESTMENT THEMES



#### ROBOTIC PROCESS AUTOMATION (RPA)

There are a myriad of processes in the mortgage industry that are repetitive and labor-intensive and are therefore prime candidates for RPA to drive down cost, improve transaction speed and improve quality.



#### MACHINE VISION / MACHINE LEARNING

Traditional shortcomings in OCR are being addressed by neural network (aka deep learning) algorithms that operate like the human brain. Applications based on deep learning will be more adept managing document variants common in our industry.



#### ARTIFICIAL INTELLIGENCE (AI)

Mortgage workflows are complex and human errors are inevitable. Additionally, data can be harvested to improve underwriting, servicing and marketing. AI enables humans to harness data to drive business intelligence across the enterprise.



#### DIGITAL TRANSACTION PLATFORMS

The pandemic has demonstrated that more can be done remotely than we had ever imagined. "Remote" will remain part of the industry landscape beyond the pandemic and efficient digital transaction platforms will become the norm.



#### WEB AND MOBILE APPLICATIONS

New web and mobile apps are continuously coming to market and strive to improve customer experience, an increasingly important market differentiator, and can facilitate expansion into new product and service niches.



#### CYBERSECURITY AND BLOCKCHAIN APPLICATIONS

Blockchain is a platform technology with a unique ability to validate data content and timestamps. The immutable nature of blockchains enables a new pathway to cybersecurity by creating immutable audit trails and data vaults.

**FUND SPONSOR** **The Mortgage Collaborative** is a rapidly growing independent network of small, mid-sized and community-based lenders that collectively originate some 15% of all US mortgages.



**FUND MANAGER** **Asia West Inc.** is a professional fund management firm specializing in investing in early-stage companies with innovative technologies poised to disrupt large, mature industries.



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