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**Throw The Baby Out With
The Bath Water?**

defi PANELISTS



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Just making sure
we're on the same page.

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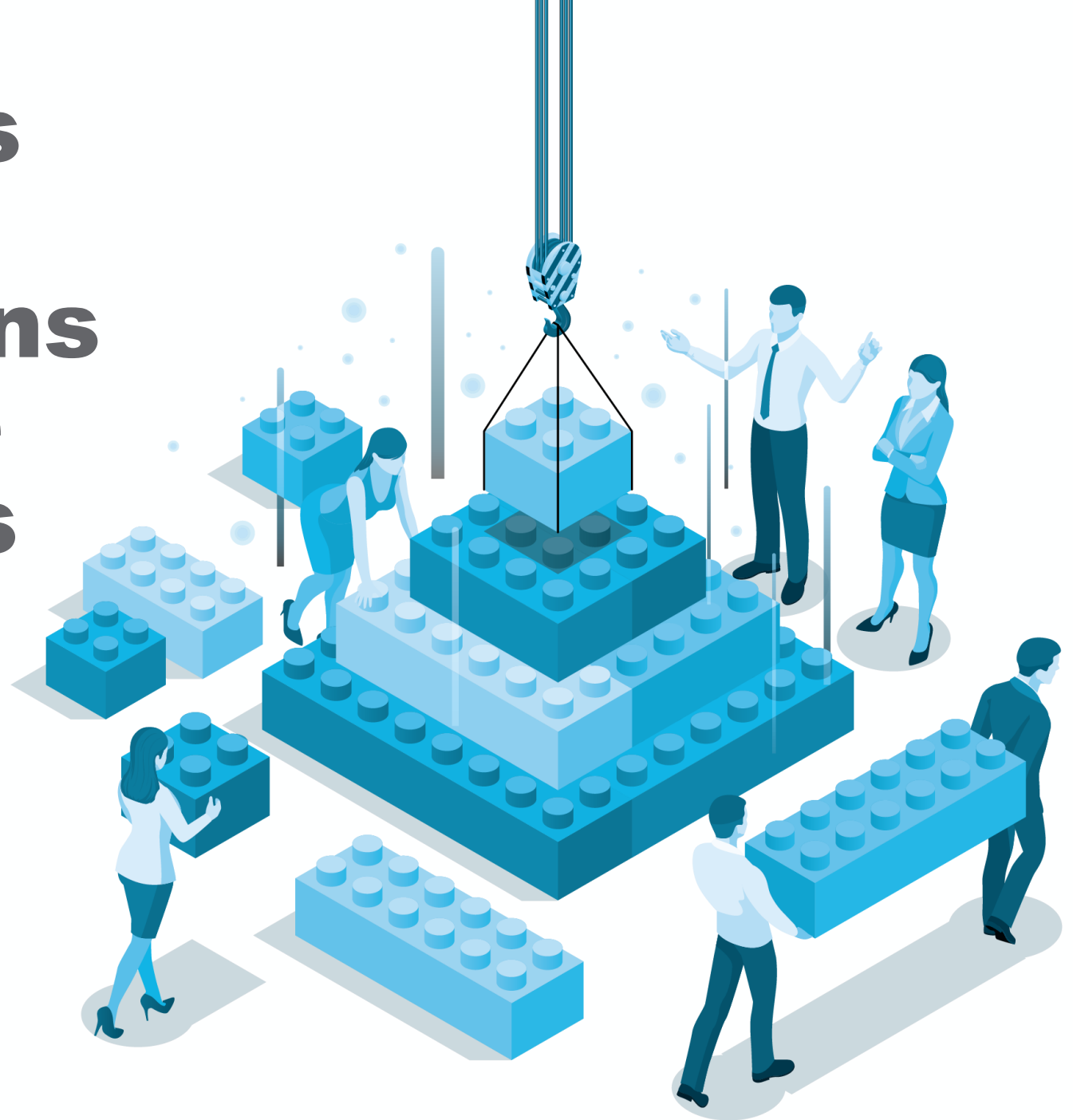
At some point in your product evolution, you'll reach a point where you'll ask yourself, "Is it time to start over?" It's inevitable. Or it should be.

But what if you've recently gotten in bed with your once-top competitor and are supporting two products that do basically the same thing but were founded and developed on (somewhat) opposing principles... and you've reached that point in both products. What would you do? What did we choose?

What does today's
theme **“Throw the
Baby Out With
The Bath Water?”**
mean to you?



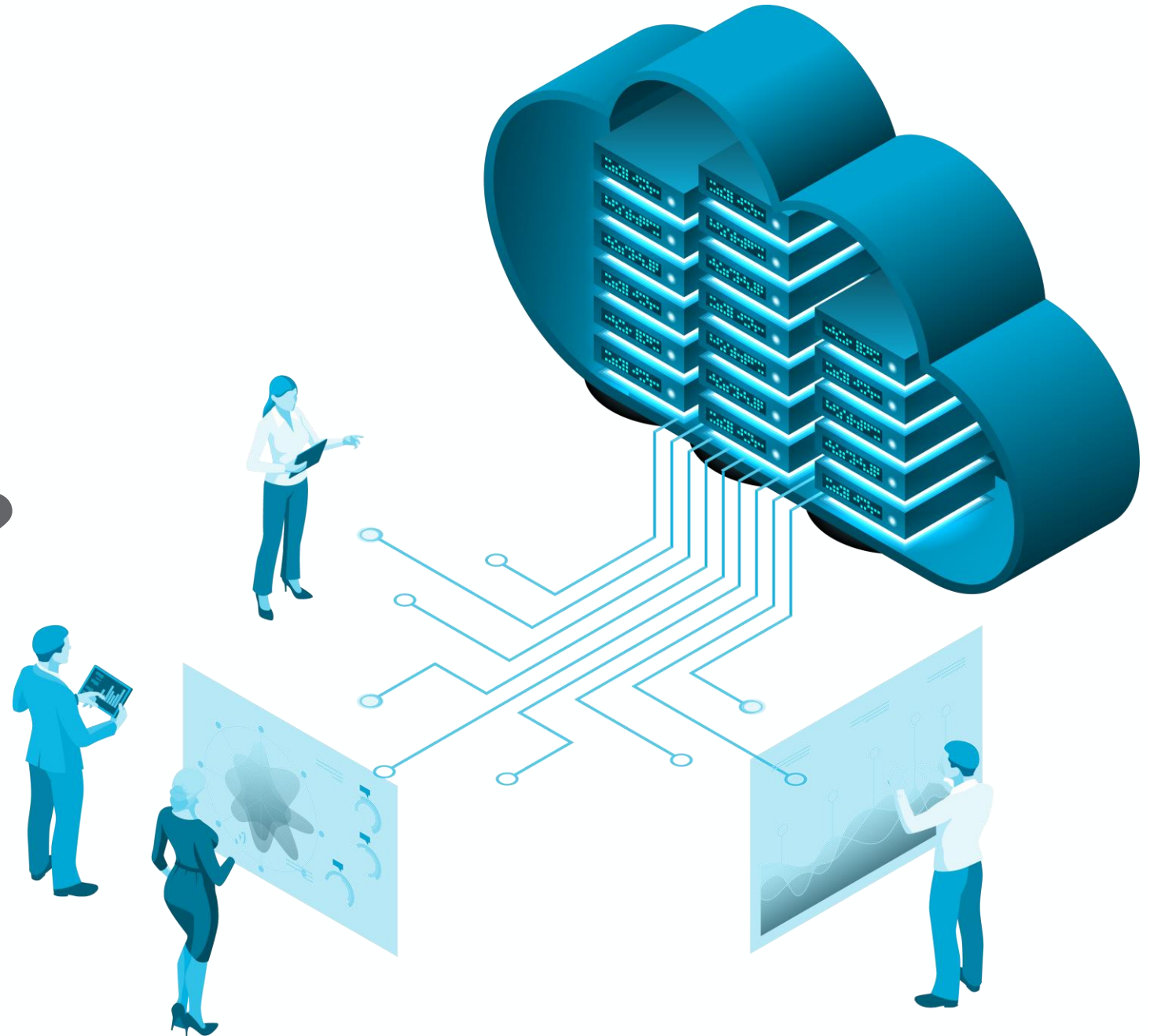
How often is this topic of **build vs buy in originations coming up these days and what is driving this?**



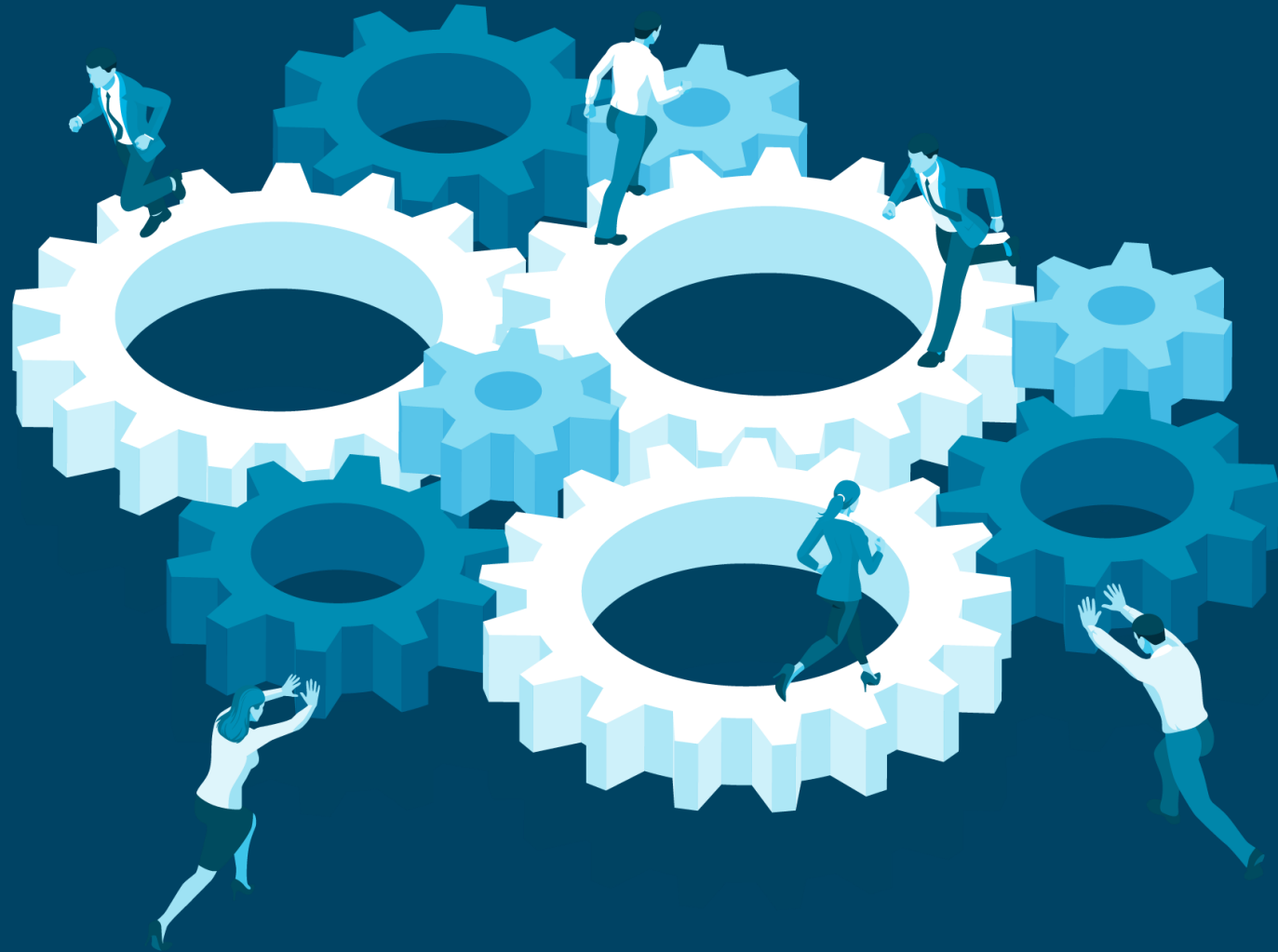
**What's different
this time versus
say 3/5/10 years
ago when this
arose before?**



**Why is this
different – is it
technology,
business
processes or
other reasons?**



**How are
originations
vendors
responding this
time around?**



What is going to be different going forward in how lenders **take advantage of what is being made available?**



**What questions
should lenders
still be **thinking**
about or
prioritizing when
approaching this
subject?**



So, does the title still mean **the same thing** now that it did at the beginning, if not why?



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Questions

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What's next?

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Thank you