

MReport

PRESENTS

LENDING TECH GUIDE

Lenders and servicers are working hard to turn the industry around. While great strides have been made in the housing recovery, industry professionals are still standing firm in the face of adverse and unrelenting pressures from the wounded market.

To aid in the recovery, mortgage professionals are turning to the latest in lending technology. This month's issue highlights the best and the brightest in the lending technology space. The companies listed are focused on collaboration and consolidation so that efficiency increases and mistakes decrease. Flip the page and acquaint yourself with the industry leaders that will help you solve your most pressing challenges through their innovative products and solutions.

LEGEND

| | |
|-----------|---|
| SM | SECONDARY MARKET SYSTEMS/SERVICES |
| EM | EMORTGAGE SOLUTION PROVIDERS |
| LO | LOAN ORIGINATION SERVICES |
| CS | COMPLIANCE SYSTEMS |
| MT | MORTGAGE TECHNOLOGY SERVICES/PRODUCTS |
| RM | RISK MANAGEMENT AND DATA SYSTEMS/SERVICES |
| DT | DOCUMENT TRACKING/ERECORDING |
| IS | INTERNET SERVICES/TECHNOLOGY PRODUCT |
| OS | OUTSOURCING SPECIALISTS |
| FD | FRAUD DETECTION |
| M | MORTGAGE BROKERS |
| DM | DOCUMENT MANAGEMENT/WORKFLOW SYSTEMS |
| AS | APPRAISAL SYSTEMS AND SERVICES |
| D | DUE DILIGENCE |
| MB | MORTGAGE BANKERS |
| QA | QUALITY ASSURANCE/CONTRACT SERVICES |

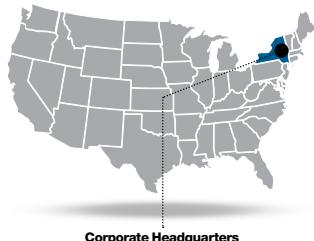


Special Advertorial Section

LENDING TECHNOLOGY GUIDE

Ernst Publishing Company

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CORPORATE PROFILE

Ernst Publishing Company is the leading provider of technology for closing cost data for the real estate and lending industries. Ernst processes more than 120 million guaranteed transactions for GFEs and HUDs, calculating fees for recording and transfer taxes, title and settlement services, inspections, appraisals, and more. As a trusted source, Ernst creates solutions that manage and process all types of fees with unparalleled precision. The company goal is to empower its clients not only to meet CFPB compliance regulations when it quotes fees, but also to set the industry standard for client and borrower satisfaction.

COMPANY HISTORY

Founded by Carl R. Ernst in 1989, Ernst strives to create long-term industry solutions. The company's approach to the marketplace is unique.

It actively partners with all facets of the industry to deliver mutually beneficial solutions for all parties; as a result, the company has a history of being recognized for innovative solutions. Ernst's achievements include initiating the first standardized technology system for land recording requirements in 1990 to 2012, being awarded the first patent for technology that monitors and updates fee changes at the loan level. Ernst ended 2012 with winning the prestigious Mortgage Technology 10X Award for having an exponential impact on the lending industry over the past 10 years.

PRODUCT SOLUTION

Obtaining accurate third-party vendor fees for recording, transfer taxes, inspections, lenders' title insurance premiums, owners' title insurance premiums, settlement and escrow fees, appraisals, and miscellaneous fees required when quoting a GFE or HUD has never been more important. Ernst's award-winning solutions range from custom fee engines and DLLs that reside at clients' locations to mobile, XML, and custom Web interfaces. The company can quote fees today or in the future based upon upcoming changes. Its patented monitoring systems not only alert lenders of fee increases, but also update loans immediately, saving costly errors and time at closing. All of the company's programs are designed to help create a better borrower experience.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Ernst provides national fee coverage for all of its data. They guarantee more than 6.5 million fees from more than 4,100 recording jurisdictions across the country, including local municipalities.

KEY FEATURES

Accuracy, speed, and flexibility best describe Ernst solutions. With guaranteed fee quotes at speeds of less than a quarter of a second and programs housed

locally on the company's clients' servers or accessed through mobile and Web technology, Ernst's solutions are unparalleled. Clients rely on Ernst not just to deliver accurate fee quotes, but also to make the data accessible in a way that can be easily consumed in their existing environments.

COMPETITIVE ADVANTAGE

Aside from the company's 25 years of recognized industry innovation, awards, and expertise, it stands out as a technology provider because:

- XML Requests and Responses are processed in a single request at less than a quarter of a second
- DLL Solutions enable clients to store solutions directly on their servers
- Custom Fee Engines enable clients to manage their fees, promoting changes instantly
- Solutions work seamlessly with clients' internal processes, ranging from customized tables to partner integrations
- Customized Web interfaces enable users to design screens to match their processes rather than working with fees that don't apply
- Custom solutions are designed to work in PC, Apple, iPad, and mobile environments with uniformity, maintaining Ernst's clients' look and feel regardless of the type of access

KEYS TO SUCCESS

Ernst is built on a fanatical dedication to accuracy and its customers; an unwavering commitment to taking responsibility for getting the numbers right, so the company's customers never worry about being wrong or falling out of compliance; a willingness to do what is necessary to continue to lead the industry with superior and innovative products; and a long-term dedication to the industry and to overcoming challenges with better solutions.

GOALS AND STRATEGIES FOR 2014

To launch the next generation of tools—this new suite of products will help clients meet and exceed CFPB oversight requirements through continuous customization using mobile technology. Because everyone needs to accomplish the same goals but starts from a different position, Ernst's tools will include the latest in enhanced monitoring, geo-coding, effective dating, and user customization while working with partners to create state-of-the-art solutions for the future.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

With more than 15 industry-recognized accomplishments since 1990, Ernst's most recent awards include:

- » 2012 – Mortgage Technology 2012 10X Award
- » 2012 – US Patent for Innovative Search Technology
- » 2013 – Mortgage Technology Top 50 Service Providers





First American Data Tree

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First American
Data Tree

CORPORATE PROFILE

A division of First American Financial, First American Data Tree is a top national provider of real property information and land records. Our national database covers over 99 percent of the U.S. housing stock and contains more than 5 billion recorded document images. This data is distributed through Web and XML platforms, custom FTP, and other formats.

COMPANY HISTORY

Founded in 1987, First American Data Tree was first to invent the document image category and built the original land record database. Since then, the company's knowledge and experience in property data and document compilation, indexing, and delivery is unmatched. Customers choose the company for its wealth of unique real estate data and records and for its flexibility in providing information delivery options to suit their operations.

PRODUCT SOLUTION

First American Data Tree has developed service suites to fulfill the needs of these key industries:

Equity Origination and Capital Markets Solutions:

The company's services include complete current owner searches, automated valuations, flood certificates, and recording services

Mortgage Servicing: Trailing document tracking and recovery, view open mortgage liens on a property, lien position validation, and portfolio monitoring services

Property Research: Property characteristics, transaction history details, recorded documents, legal and vesting details, and sales comparable reports

Marketing Lists: Aggregate a list of target markets using our database to build a list of custom prospects. Choose from property details and recent sales to REO, current sales listing, and households with a delinquent mortgage.

BUSINESS LINES, SERVICES, AND PRODUCTS

First American Data Tree offers a searchable real estate information database to return property information including characteristics, comparable sales, tax information, transaction history details, automated valuations, flood certificates, open lien searches, and more. The company also provides managed services for the delivery of perfected property reports, assignment verification, and document retrieval.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

The company maintains a national database with property information covering more than 99 percent of housing stock in the United States, as well as access to more than 5 billion land records spanning more than 1,000 counties.

DELIVERY PLATFORM

Web-based, XML, FTP, Mobile iOS Application

COMPETITIVE ADVANTAGE

First American Data Tree provides the ease and flexibility to search for this information in various ways to best suit the needs of the company's clients. Locating what is needed is quick and easy and can be delivered instantly. First American Data Tree acts in partnership with its clients to understand their business objectives and develop data solutions to solve issues they face.

ADDED VALUE TO CLIENTS

First American Data Tree's products and services combined with the high level of attention given by the company's employees at every level allow its clients to locate information and data in a timely and efficient manner. First American Data Tree provides its clients with the ability to verify property and ownership information instantly, make more informed decisions, easily locate document images, manage workflows with easy access to data and records, instantly find and view details about properties, and create targeted campaigns.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Significant enhancements have been made to First American Data Tree's premier property research platform through the implementation of cloud service technology. This has resulted in high-speed performance and rapid results delivery.

SPECIALTY, EXPERTISE, AND QUALITY CONTROL INITIATIVES

First American Data Tree provides immediate and cost-effective access to local or national property information and land records. We provide business-critical information to professionals needing to evaluate, verify, and prospect. Some of these individuals include land surveyors, direct marketing companies, real estate professionals, government agencies, mortgage servicers, real estate attorneys, and abstractors.



Special Advertorial Section

LENDING TECHNOLOGY GUIDE

Fiserv

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CORPORATE PROFILE

Fiserv is a leading global provider of information management and electronic commerce systems for the financial services industry. The company provides integrated technology and services that create value for its clients. Fiserv drives innovation that transforms experiences for more than 16,000 clients worldwide, including banks, credit unions and thrifts, billers, mortgage lenders and leasing companies, brokerage and investment firms, and other business clients.

BUSINESS SCOPE

For more than 27 years, Fiserv has developed industry-leading financial services technology solutions. Since its formation in 1984, Fiserv has grown by finding the right resources to meet clients' technology needs.

BUSINESS LINES, SERVICES, AND PRODUCTS

Origination solutions from Fiserv automate every phase of mortgage, home equity, consumer, and business loan origination. Fiserv life-of-loan support helps banks, credit unions, and mortgage originators close loans more quickly, manage loans more efficiently, and introduce new products more effectively.

Fiserv also offers secure and streamlined paperless loan processes throughout the eMortgage lifecycle. This solution lets clients adopt paper-free lending at a pace that suits their business and helps them meet complex regulatory requirements.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

The Lending Solutions Division of Fiserv serves the North American residential lending and auto finance markets.

COMPETITIVE ADVANTAGE

Fiserv has successfully introduced 10 generations of loan origination systems during the past 15 years. The company provides products and services to more than 500 clients and has averaged 60 implementations per year over the past five years.

Common Origination Platform (COP) from Fiserv is a single-platform, enterprise lending solution for real estate consumer, and business loan originations. With data about borrowers all in one place—regardless of the point of origination or loan type—lenders can reduce risk, gain processing efficiencies, take advantage of cross-sell opportunities, and use information more effectively.

Unlike loan origination systems that require modules to achieve an enterprise lending solution, all COP capabilities exist within a single module. Consolidation of loan production and management across origination channels, departments, and third-parties gives a clearer picture of a lender's financial position and operational performance and revenue opportunities.

KEY FEATURES

Single-platform technology eliminates redundancies from product to product and enables simultaneous pricing and documentation updates.

- Automated loan processing tools allow lenders to respond to industry and business changes with greater agility, and an intuitive user interface puts the information clients need at their fingertips.
- Browser-based architecture enables anytime, anywhere loan production by authorized users from any location with an Internet connection.
- Fast, secure delivery of disclosures and other pre-closing documents satisfies all RESPA and MDIA disclosure regulations.
- Seamless interaction with third-party service providers offers secure and responsive internal and external connectivity.
- MISMO-based transaction standards reduce time-to-market integration and simplify data exchange.
- Flexible licensed and hosted deployment options enable clients to manage their enterprise in a manner best suited to their business requirements.
- Scalability facilitates new market growth and rapid product delivery.

ADDED VALUE TO CLIENTS

Sound decision-making and speed are paramount in the lending business. Lenders need solutions that streamline the loan management process by automating and consolidating processes in order to boost efficiency and reduce transaction costs.

Today's lenders also need the tools to provide excellent customer value and minimize organizational risk. With the right combination of lending services and integrated technology solutions, Fiserv clients deliver top-quality customer service while enjoying the peace of mind that comes with real-time processing and risk management.

KEYS TO SUCCESS

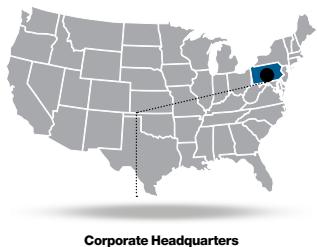
Fiserv has invested in the right solutions at the right time to meet market demands. Regulatory compliance and cost-saving initiatives are driving the marketplace to consolidate origination processes. Meanwhile, lenders are looking for technology that increases efficiency, standardizes compliance, and provides loan options tailored to each borrower's needs. Yet, lending continues to be segregated at many financial institutions.

To promote efficiency, lenders have begun to align their operations with process, rather than product offering. The deployment of a single platform to handle production for multiple types of loans can support the process owners and provide a competitive advantage.



Global DMS

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CORPORATE PROFILE

Global DMS is the mortgage industry's preeminent provider of commercial and residential real estate valuation solutions catering to lenders, banks, AMCs, appraisers, and other real estate entities for all lending business channels. The company's solution set is cost-effectively delivered on a Software-as-a-Service (SaaS) transactional basis that ensures compliance adherence, reduces costs, increases efficiencies, prevents errors, and expedites the entire real estate appraisal and valuation process.

COMPANY HISTORY

Global DMS was founded in 1999 by Vladimir Bien-Aime, a Web application developer with deep domain experience in the appraisal space. The company started with the goal of bringing efficiency and mobility to the appraisal industry leveraging Web-based software and has since grown into the leading provider of Web-based compliant valuation management software. Global DMS has expanded its solution set to cater to lenders, banks, AMCs, and individual appraisers. The company's centralized platform is proven to automate the entire appraisal process and keep organizations 100 percent in compliance. Global DMS recently relocated its headquarters to a larger, state-of-the-art facility to handle an increasing demand for its products.

PRODUCT SOLUTION

eTrac – A Web-based single-source solution that centralizes and compliantly automates all aspects of the appraisal process: vendor management, order, assign, track, review, deliver, sell, and accounting functions.

Global Kinex – Integration solution that compliantly and efficiently delivers appraisals to the GSEs' Uniform Collateral Data Portal (UCDP).

MARS – Proprietary solution that automatically identifies collateral risk, scores each appraisal report's individual risks, reports findings, extracts the PDF from the MISMO XML file, and delivers the data to the GSEs or other investors—all automatically and compliantly.

eTrac WebForms – Produces appraisal and broker price opinion reports entirely online, allowing real estate professionals to be completely mobile and autonomous.

AVM (Automated Valuation Models)

Incorporates the best-of-breed AVM models from the industry and develops AVM cascades based on lending criteria that is defined by the client-specific business requirements, ensuring the best use of AVMs for prequalification, due diligence, and loan portfolios analysis for the pertinent geographic footprint.

Global Communicator– Gives organizations the ability to better communicate with their staff, vendors, and loan originators utilizing mass email. The product is capable of producing filtered and targeted emails using mail merge fields with a variety of messaging, incorporating graphics and attachments.

KEY FEATURES

eTrac provides a user interface that allows lenders and AMCs to easily communicate and transact with appraisers working in the field. The company's software offers an appraiser-facing application that provides individual appraisers with a solution to manage receiving orders, keep track of appraisals, create reports, and deliver them. eTrac provides automated submission to Fannie Mae and Freddie Mac's UCDP. eTrac also offers apps that allow customers to manage and drive their internal workflows and preferences. Global DMS offers a mobile application for appraisers operating in the field.

Global DMS integrates tightly with leading LOS providers, allowing clients to have access to all of eTrac's features to manage the appraisal process without ever having to leave their LOS, thus reducing errors and further streamlining the appraisal process.

DELIVERY PLATFORM

One hundred percent Software-as-a-Service (SaaS). There is no hardware to install. Everything resides in the cloud.

COMPETITIVE ADVANTAGE

Unlike many of its competitors, Global DMS has developed a custom platform and solution set that automates the entire valuation management process. Some vendors, however, only focus on certain parts of the appraisal process, while Global DMS handles everything via its all-in-one centralized valuation management platform. Global DMS offers numerous apps, allowing each client to pick and choose what apps it really needs for its business. All apps work seamlessly with eTrac including workflow, automated report builders, AVMs, and Automated Review. In addition, Global DMS has developed standardized and open integration methods for its platform using industry standards like MISMO so AMCs and LOS vendors can do business with any of their partners. Global DMS is a highly innovative, entrepreneurial, nimble, customer-centric, and cost-effective partner.

KEYS TO SUCCESS

Contemporary, sophisticated valuation software that is completely Web-based, easy to implement, and is proven to be highly effective. Innovative, forward-thinking coupled with nimble responsiveness to customers. Deep experience with appraisals and overall knowledge of the mortgage industry. Global DMS is intensely focused on a commitment to customer service and ongoing client relations and collaboration.





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LENDING TECHNOLOGY GUIDE

LoanBeam

MT RM



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LoanBeam

CORPORATE PROFILE

SurePrep provides technology and service solutions to both the tax and accounting and mortgage industries. SurePrep has been in business since 2002.

COMPANY HISTORY

With more than eleven years of experience in the tax form and Optical Character Recognition (OCR) industries, SurePrep's patented technology has been used in the preparation of more than 1.1 million tax returns. In 2010 SurePrep took that tax form and OCR knowledge and expertise to the mortgage space with LoanBeam.

BUSINESS LINES, SERVICES, AND PRODUCTS

Manually calculating the qualifying income of a residential mortgage applicant is time consuming, error prone and introduces credit risk. Required documents like K-1s and tax returns are often received piecemeal and late in the process. The manual entry of data from tax documents inefficient and increases the chance of errors. Different skill sets and credit policy interpretations produce inconsistent income calculations. The result: lost time and an increased risk of "buy-backs".

Using OCR, LoanBeam exports data from tax return PDFs to an Excel file that automatically calculates the qualifying income of a residential borrower. LoanBeam allows lenders to arrive at an accurate income calculation more quickly, more confidently, and with more consistency than ever before. LoanBeam drives standardization, automates manual processes, and streamlines workflow. Today's regulatory landscape demands a solution that removes inefficiencies and lowers credit risk from the process of qualifying a residential mortgage applicant. LoanBeam is the solution.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

United States

PRODUCT SOLUTION

LoanBeam

Key features:

- LoanBeam automatically calculates the qualifying income of a borrower in a fraction of the time that it would take to calculate manually
- LoanBeam identifies missing tax documents that are still needed from the borrower
- LoanBeam utilizes standard qualifying income formats like Fannie Mae Form 1084, Freddie Mac Form 91, or customizable formats
- LoanBeam leverages your knowledge of Microsoft Excel
- LoanBeam is easy to implement and users can be up and running in minutes

DELIVERY PLATFORM

LoanBeam is a client-server application built on the Microsoft .NET framework. The client-side application, or LoanBeam Dashboard, is installed locally. The LoanBeam production servers are hosted by IBM at two of their data centers in Dallas. The IBM data centers are SAS-70 Type II and SSAE 16 certified. LoanBeam client-server communications use industry-standard 2048-bit Secure Socket Layer encryption for all data transfers, the same encryption technology used by banks for securing online banking transactions.

COMPETITIVE ADVANTAGE

There is no other product like LoanBeam on the market. SurePrep is uniquely qualified to deliver its mature tax form expertise, patented OCR technology, and IT infrastructure to the mortgage space. SurePrep has been providing technology solutions to some of the largest banks and accounting firms in the world for more than a decade.

CLIENT TESTIMONIALS

"LoanBeam allows me to deliver a loan package to underwriting with the Fannie Mae cash flow analysis already in it. This will immediately remove any hesitation the underwriter might feel when the package is assigned to them. My borrower's returns are very complicated and this is the type of file even seasoned underwriters like to avoid, but not with LoanBeam."

—Ruby Callihan, WLS Mortgage

"I scanned a 951-page tax package into LoanBeam for a client of ours that has 12 businesses. LoanBeam automatically calculated the qualifying income, saving me a whole day. This program is awesome!"

—Jewel Schmitt, Waterstone Mortgage

"LoanBeam is making our lives easier."

—James Guzik, Surety Financial Services

"It is a fantastic system."

—Todd Seabold, Surety Financial Services

LPS

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CORPORATE PROFILE

Lender Processing Services (LPS) delivers comprehensive technology, solutions, and services, as well as powerful data and analytics, to the nation's top mortgage lenders, servicers, and investors. As a proven and trusted business partner, LPS offers the only end-to-end suite of solutions that provides major U.S. banks and many federal government agencies the technology and data needed to support mortgage lending and servicing operations, meet unique regulatory and compliance requirements, and mitigate risk.

These integrated solutions—including MSP, the industry's leading loan-servicing platform—support origination, servicing, portfolio retention, and default servicing. The company also provides proprietary, market-leading data and analytics for the mortgage, real estate, and capital markets industries to help clients improve performance, proactively identify risk, create loss mitigation strategies, and accurately estimate collateral value. LPS is a Fortune 1000 company and employs approximately 7,500 professionals.

PRODUCT SOLUTION

Origination Technology and Services –

Support for the mortgage purchase and refinance processes and includes the industry's most complete range of settlement services, valuation, and appraisal solutions, as well as loan origination systems. LPS' market-leading data and analytics solutions help mortgage originators gain a competitive edge in today's market.

Servicing Technology and Services –

Support for all mortgage servicing functions, including escrow, cash management, and customer service. LPS' industry-leading mortgage servicing technology is used to service approximately half of all U.S. mortgages. To further assist servicers, LPS offers a wide range of proven loss mitigation solutions to support national servicing standards, laws, and regulations.

Default Technology and Services – A full spectrum of technology-driven default solutions for loan servicers to navigate and manage the complex default process more easily and with greater efficiency—from the initial property inspection to the final REO sale and all points in between.

Risk Management Solutions – A wide range of solutions for benchmarking loan portfolios; completing loan modifications; assessing borrower risk in real-time; determining optimal modification terms; establishing accurate property values; and much more.

Strategic Consulting Services –

A multidisciplinary team of industry consultants, each with more than 20 years' mortgage industry experience, to help clients solve complex business problems, streamline

processes, mitigate risks, and improve organizational efficiency for mortgage institutions. These experienced subject-matter experts can make recommendations for business process improvements; business simulation and capacity planning; mergers and acquisitions; technical roadmap delivery; IT system analysis; resource utilization; and more to help clients improve customer service, reduce costs, and increase profitability.

Consumer Lending Solutions – A powerhouse of solutions to help consumer lenders better manage risk, mitigate losses, and prioritize servicing strategies.

Capital Markets Solutions – An integrated suite of products and services for buyers, sellers, and investors of mortgages or related securities to heighten portfolio transparency and boost investor confidence by delivering insightful, accurate information on every mortgage pool.

Data and Analytics – Offerings that feature the industry's most comprehensive loan-level and real estate data provide greater portfolio transparency and improved portfolio health—while helping clients to reduce costs, increase efficiency, and maintain a competitive advantage.

Real Estate Solutions – LPS real estate solutions for MLS organizations, real estate agents, brokers, and other industry professionals include data and analytics; default solutions; REO management; property auction; transaction and document management; customer-centric websites, marketing support, and more.

VALUE TO CLIENTS

With more than 50 years of proven innovation and experience, LPS offers an unmatched depth and breadth of products and services for the mortgage industry.

LPS is uniquely positioned to help mortgage lenders and servicers look for ways to increase profitability and operational effectiveness, meet regulatory requirements, manage risk, and gain a distinct advantage in the marketplace. LPS offers:

- Trusted industry leadership with the broadest range of end-to-end mortgage solutions
- Operational experience
- Technology-driven solutions for cost savings and process enhancements
- Unmatched mortgage industry knowledge
- Unique data assets and business intelligence tools

Our primary goal at LPS is to provide innovative technology solutions, data, and expertise that enhance the mortgage value chain. By working collaboratively with our clients, LPS has the solutions need to manage their businesses more effectively and achieve new levels of success.



Special Advertorial Section

LENDING TECHNOLOGY GUIDE

Optimal Blue

SM LO MB MT**KEY PERSONNEL****Larry Huff**

Co-Founder and Co-CEO

Dr. Ivan Darius

Co-Founder and Co-CEO

Don Brown

President, Optimal Blue Secondary Marketing

NUMBER OF EMPLOYEES

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Optimal Blue develops and delivers highly configurable, innovative solutions for mortgage banks, community banks, and credit unions. More than 450 lenders across the U.S. rely upon Optimal Blue products to automate and manage the "round trip" of loan pricing—from Wall Street to Main Street and back again. And, in a rapidly shifting landscape, Optimal Blue's experience gives them a step ahead in innovation.

Optimal Blue co-founder and CEO, Larry Huff: "As the mortgage landscape continues to respond to emerging regulatory rules, mobile technology advances, and consumers initiating the mortgage loan process digitally, we are uniquely positioned to manage pricing and eligibility where and when it's needed in the lending process."

Accessed by approximately 40,000 users each month, Optimal Blue provides accurate and precise real-time managed content; streamlined workflow automation; innovative and highly configurable technology; and stellar customer service. Optimal Blue's singular focus is innovating and delivering solutions that allow mortgage lenders to make product and pricing decisions that provide the consumer with the best loan option for their unique needs and allow lenders to maximize profitability.

KEY FEATURES

Optimal Blue's signature technology, the product price and eligibility engine, broke new ground by automating loan pipeline management, best-fit product analysis, automated lock with product validation, and mortgage insurance integration. Optimal Blue is the only platform with a real-time error capture, reporting, and resolution tracking system, which enables the company to effectively benchmark errors every month, and thereby prove its 99.999 percent accuracy.

DELIVERY PLATFORM

This Internet-based SaaS solution was the first of its kind, and continues to advance as the market evolves. Another technological breakthrough, Optimal Blue's historical pricing research, allows lenders to research and compare scenarios for any attribute of a locked loan at any time in the loan's history. Consumers, loan originators, and realtors can also search and receive a lenders real time mortgage rates and pricing on mobile devices like smartphones and tablets.

COMPETITIVE ADVANTAGE

The company stayed well ahead of the industry in automating management of Real Estate Settlement Procedure's Act changing loan origination (LO) compensation guidelines, and they continue to provide increased efficiencies and streamlined workflow with loan origination profile change requests and real-time pipeline monitoring.

Optimal Blue recently unveiled a fair lending and disparate impact solution that integrates fair lending compliance workflow at the time of lock and throughout the

origination process. This is another example of Optimal Blue pioneering an unprecedented patent-pending solution—in this case, the area of compliance monitoring. The fair lending solution enables real-time pipeline monitoring throughout the origination process, at the time of lock and before the loan closes. Users can easily review the pipeline for pricing outliers and document why the loan was priced accordingly.

Optimal Advantage also gives lenders the opportunity to compare live data with peers in their area; implement a compliance checklist for LO documentation at time of lock; pull reports by LO, branch, region, or line of business; and use HMDA data to segment their reports.

Accessing and delivering mortgage loan information through emerging digital mediums is a key component of any company's success. The increasing role of the consumer in initiating the mortgage loan process led Optimal Blue to develop its new consumer-direct point-of-sale solution, continuing the company's drive to make loan information available when and where it's needed. It includes a secure, hyper-intelligent configurable online loan application; product and rate selection with integration into loan origination or lead management systems; and automated workflow integration between consumer-initiated loan applications and the loan originator pipeline. Rate search and alerts are also available on smart phones and tablets.

The Consumer-Direct technology also delivers auto-quote for lead-generation sites such as Lending Tree, Zillow, and MTC; rate-table quote integration with Bankrate, Informa, and MortgageBot; and automatic alerts for originators or potential borrowers should rates hit a desired target.

In addition to PPE leadership, the company also provides cutting-edge, comprehensive secondary marketing hedging services. The PPE and secondary marketing services are unified as a single, seamless process that enable mortgage lenders to automate the hedging process with pipeline risk-management, loan commitment, best execution and reporting. The solution monitors new locks and changes to existing loans in real-time. Utilization of investor eligibility and credit overlays help avoid repurchase risk and provide best execution across any commitment type, whether it is best efforts, mandatory, bulk, direct trade, or AOT. For lenders that sell best efforts, the secondary marketing system provides the most powerful solution for a lender to analyze the best investor to sell a particular loan that maximizes the lender's profitability. For lender's that sell mandatory commitments, the service scrubs data for logical and eligibility errors throughout the post-lock origination process to provide highly accurate, real-time pipeline valuation.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Optimal Blue was lauded by Mortgage Technology magazine as a Top 50 Mortgage Service Provider in May 2013 for the seventh time.





Platinum Data Solutions

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→ KEY PERSONNEL

Phil Huff

CEO

Arturo Garcia

COO and Co-Founder

Rocky Donathan

President and Co-Founder

Bill King

SVP, Valuation Solutions

Nima Oreizy

Chief Technology Officer

Lisa Binkley

SVP, Business Development

→ NUMBER OF EMPLOYEES

20 full-time staff

Network: Approximately 25,000 valuation professionals

→ CONTACT INFORMATION

Arturo Garcia

COO and co-Founder

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COMPANY DESCRIPTION

Platinum Data pioneered the industry's first and only appraisal quality verification technology. The company's suite of quality-enhancing technologies helps companies better value collateral, while identifying and managing collateral risk with the highest levels of consistency and transparency available in the industry. Platinum's mission is to lead the industry transition toward combining technology and people to provide a best-of-breed solution. From its service staff to its CEO, Platinum is staffed by people who are passionate about helping others. In the past three years, Platinum has grown revenues by 350 percent and has established relationships with some of the industry's largest lenders, credit unions, banks, thrifts, appraisal management companies (AMCs), and data aggregators.

BUSINESS SCOPE

Hundreds of companies use Platinum's online platform and analytical tools throughout the entire mortgage lifecycle—from origination, prequalification, and underwriting, to post-closing and retroactive due diligence—to evaluate and verify data quality, prevent buybacks, and ultimately protect billions of dollars in assets across the U.S.

COMPANY HISTORY

Platinum was founded in 2000 by Robert "Rocky" Donathan and Arturo Garcia in Mission Viejo, California. The company was born out of a need for an independent source of automated valuation models (AVMs) and over the years has expanded into a full suite of collateral evaluation automation tools. Collateral Expert, the company's first technology, was launched in 2004 and was followed by OptiVal in 2006. In 2010, Platinum launched RealView, its flagship technology, which was followed by Collateral Expert Retro and RealCondition reports in 2011.

COMPETITIVE ADVANTAGE

When it comes to verifying appraisal data with reliability, speed, and consistency, there is no solution that compares to RealView. None. RealView is in a class of its own. Platinum customers surveyed in 2012 report that the company's valuation technologies excel in reliability, nimbleness, and customizability. The company's numerous raving fans describe Platinum as a company that "loves to say yes," responds to emails and phone calls almost immediately, will customize technologies as requested, and solves issues in one call. RealView, Platinum's flagship appraisal quality verification technology, can be customized to account for virtually any business rule a company could want—in about one day, as opposed to the industry's standard weeks- or monthslong waiting times. RealView doesn't just dramatically reduce the time it takes to validate appraisal data. It also protects companies against appraisal-related quality and compliance issues, such as fines and buybacks.

KEYS TO SUCCESS

In addition to the company's comprehensive service model, customers choose Platinum for its wide range of valuation solutions, as well as the ability to bundle those products, which include:

RealView, the industry's first and only appraisal data verification technology. RealView saves time by automatically cross checking every field on an appraisal report against a database of public and private sources, with 100 percent consistency and transparency.

Collateral Expert & Collateral Expert Retro, which are like Carfax reports for homes. These reports are generated in about 20 seconds and put a property in context with its history, as well as past and current activity of the immediate neighborhood.

Appraisal Ordering System (AOS), a system that helps lenders stay compliant while ordering appraisals and managing their own appraisal panels. AOS includes a communication portal for exchanging data and documents with appraisers, and has a repository for storing data.

OptiVal, an independent AVM performance testing tool and a suite of non-proprietary AVMs. Platinum's clients are assured of 100 percent objectivity when selecting AVMs, and can use OptiVal to create cascades that ensure the highest levels of compliance and suitability for a property or portfolios.

RealCondition is a two to five-page property condition report, based on a physical visit. It helps lenders comply with Dodd-Frank requirements regarding the use of AVMs for loans under \$250,000. It is customizable and includes photos and a survey.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Platinum was recognized as a 2013 Mortgage Technology Top-50 Service Provider, and RealView technology was a finalist for Mortgage Technology magazine's 2012 Transforming Valuations award. Platinum's CTO, Nima Oreizy, was recently selected for National Mortgage Professional Magazine's 40 Under 40 Award, which recognizes the 40 most influential mortgage professionals under 40 years of age.

GOALS AND STRATEGIES FOR 2013

Platinum has grown revenues by 350 percent over the past three years, and the company is continuing that growth in 2013. For 2013, the company is focused on expanding its presence and market share among mid-size lenders and AMCs. To that end, Platinum has recently expanded its management team with several experienced industry veterans who have proven track records of growing market share within the mortgage industry. The company will continue developing new enhancements to its platforms based on feedback received from customers and anticipated market needs.

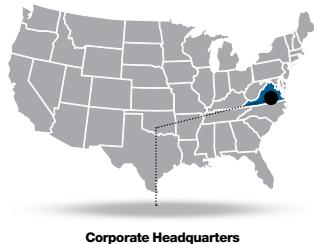


Special Advertorial Section

LENDING TECHNOLOGY GUIDE

reQuire Release Tracking

IS MT DT



Corporate Headquarters

KEY PERSONNEL

Daniel R. Morris, Esq

Founder and CEO

Louie Ochave

Director of Finance

Robert Pleasants

EVP

NUMBER OF EMPLOYEES

87

CONTACT INFORMATION

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CORPORATE PROFILE

Now celebrating more than 10 years of release tracking, reQuire Release Tracking is currently servicing over 1,200 agents and has tracked and obtained more than one million lien releases. reQuire was ranked on Inc. Magazine's List of Fastest-Growing Private Companies in 2011 and again in 2012.

COMPANY HISTORY

Virginia-based reQuire Release Tracking was founded in 2002 to solve the mortgage lien release issue plaguing the settlement services and title industry. Since then, it has transformed the post-closing process introducing its Release Tracking Service, a Web-based system that allows attorneys, settlement agents, and title companies to track, report, and obtain real estate mortgage lien releases quickly, easily and inexpensively.

BUSINESS SCOPE

reQuire sells its service directly to consumers through settlement companies performing real estate settlements and disbursing payoff funds to satisfy mortgage lien requirements. reQuire's core value proposition is to provide property owners an inexpensive, proactive approach to track the payoff and ultimately the release or cancellation of mortgages associated with a refinance or sale of their real property. The service is distinguished from the post-closing settlement services provided by attorneys and lay settlement agents by providing proactive services of lien records search, contact with prior lender, and in some cases litigation against prior lenders if they fail to release the lien. This service is provided to the consumer at a cost of \$35 per lien release tracked. The fee is charged to the seller in a sale and to the borrower in a refinance.

reQuire's primary product is its online Release Tracking and Reporting System gorequire.com. Companies performing real estate settlements and disbursing payoff funds to satisfy lien requirements use this system to automatically validate, encrypt and store a property's lien information in reQuire's release tracking database.

After a property's file is entered into the Release Tracking Database, reQuire tracks the release or reconveyance by periodic searches on the property at the courthouse of record. If a release is not found within the required statutory period, reQuire contacts the lender to obtain a timely release. The company uses all statutory remedies necessary to obtain a final release.

KEYS TO SUCCESS

reQuire benefits all parties associated with the real estate transaction:

- Sellers have the assurance that the General Warranty conveyance is truly lien free and that the underlying note is properly closed and satisfied.
- Borrowers benefit by knowing that the former lien will be properly released, or, in the case of open lines of credit, that the line remains open and must be closed before the lien can be released.
- Both the Lender and Borrower are assured that the new lender is in a first lien position.
- Settlement Agents and Attorneys are able to close files faster, and eliminate the direct cost of follow-up work on closed files.
- Title Underwriters see a reduction in claims arising from unreleased deeds of trust and mortgages, and some measurable reduction in mortgage fraud.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- Innovator of the Year – Hampton Roads Technology Council, 2008
- Selected one of the Top 10 Businesses to Watch – Hampton Roads Chamber of Commerce, 2011
- Inc. 5000 List of Fastest-Growing Private Companies – Inc. magazine, 2011 and 2012
- Entrepreneurial Excellence Honoree, Louie Ochave – Inside Business, 2013

REQUIRE GEOGRAPHY

reQuire Release Tracking tracks releases in all 50 states, the Virgin Islands, and the District of Columbia. Outside of the corporate office, reQuire sales team members operate in the various regions.

CLIENT TESTIMONIAL

"I have been impressed with the reQuire document package that our staff is able to generate and provide to mortgage companies and banks, particularly the inclusion of a release document and recitation to the Alabama state laws requiring timely releases. The technological support staff of reQuire quickly equipped our office to access reQuire and its documents and have been available to answer questions that we have with the system. The reports that we receive monthly are very informative and give us that status on receiving releases, saving my office staff from spending valuable time trying to obtain releases from mortgage companies and banks."

—Douglas R. Bachuss Jr.
Nowlin, Bachuss & Gray Law Firm

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ReverseVision

MT **CS** **LO** **SM** **MB**



KEY PERSONNEL

John Button

President

Jeff Birdsell

Product Manager

Bob Garcia

Account Manager

Bob Talpas

Account Manager

Joe Rinner

Support Manager

NUMBER OF EMPLOYEES

20

CONTACT INFORMATION

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ReverseVision

CORPORATE PROFILE

ReverseVision, Inc. (RV), is the leading reverse mortgage loan origination system serving more than 100 lenders, 4,500 lending companies, and more than 19,000 users throughout the U.S.

Its Software-as-a-Service (SaaS) solution enables lenders and brokers to originate and close reverse mortgage loans. RV's electronic ecosystem powers reverse loan ownership transfer and service integration that drives the reverse lending industry. More reverse mortgages are handled by the RV platform than all other systems combined.

COMPANY HISTORY

RV was founded in 1998 with the sole purpose of building a smart-client platform for reverse mortgage originators and lenders to be able to streamline their lending process. The reverse mortgage process is quite different from the forward lending space, so the RV's solution is uniquely designed for this lending product.

In 2012, RV was purchased by TVC Capital—a San Diego-based private equity company that specializes in helping technology companies grow and thrive. TVC immediately hired mortgage industry veteran John Button as president. Button expanded the management team for RV by hiring experienced reverse mortgage professionals into key positions, including product management, customer support management, and account management.

BUSINESS LINES, SERVICES, AND PRODUCTS

RV is exclusively focused on serving the reverse mortgage industry. Its ReverseVision Suite includes point of sale (POS), disclosure, and closing documents in all states, processing, underwriting, closing, and post-closing features, and an ever-expanding list of built-in interfaces.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

RV supports reverse mortgage lenders anywhere in the U.S. and Puerto Rico.

PRODUCT SOLUTION

The ReverseVision Suite has been exclusively designed for reverse mortgages and is a business process-driven solution for any size lender. It covers all aspects of the reverse mortgage process from POS to closing and shipping.

KEY FEATURES

Business Process Driven

- Defined workflows
- Set company policies
- Set access rights
- Set state-specific loan authorization by user
- Set products and pricing

Administration

- Performed by company administrator over a secure website
- Manage users, roles, access rights, branch offices
- Parameters such as indices, rate margins, and default fees are defined by the company
- Company defines "who" works "how" with "what products"

Correspondent Lending

- ReverseVision supports the building of a correspondent network
- Wholesalers define the products and make them available to the correspondents
- Correspondent originates loans and forwards them at any stage to the wholesaler
- Both parties interact with each other seamlessly
- No double entry required

Reporting

- Management defines workflow and access rights
- Reports provide real-time snapshots of pipelines
- Analyze performance of loan officers and branch offices

Sales

- Appealing graphs and charts
- Microsoft Word documents (including numbers and graphs) composed with the click of the mouse
- Guides novice with discreet error messages
- Ensures high-quality loans with the GFE Validator
- Ensures that quotes are within tolerance levels
- Integrated secure councilor review system

Underwriting

- Predefined conditions
- Collaboration with processors and loan officer

Closing

- Calculates payoffs for all liens
- Supports entire settlement process

DELIVERY PLATFORM

ReverseVision is a SaaS solution with a smart-client installed on the user's machine. The user can work independent of the Internet, and when connected the system receives automatic updates on rates, lending limits, and counseling lists, while pushing the loans to the company's SaaS-based central platform.

COMPETITIVE ADVANTAGE

RV is 100 percent exclusively focused on the reverse mortgage industry and dominates the space with more loans going through its system than all other platforms combined.

ADDED VALUE TO CLIENTS

RV is an expert in reverse lending, and not only provides great software, but also a deep knowledge of how to get a reverse mortgage done—employees are coaches to their clients.



Special Advertorial Section

LENDING TECHNOLOGY GUIDE

a la mode

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→ KEY PERSONNEL

Scott Kinnaird

Executive Chairman

Jay Shafer

CEO

Jennifer MillerPresident, Mortgage Solutions
Division**Chris Sullivan**VP Sales, Mortgage Solutions
Division

→ NUMBER OF EMPLOYEES

Approx. 200

→ CONTACT INFORMATION

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a la mode, inc.*
The leader in real estate technology

CORPORATE PROFILE

Celebrating 28 years as a mission-critical workflow technology leader in the real estate and mortgage industries, a la mode's products are used by hundreds of thousands of lenders, AMCs, appraisers, salespeople, inspectors, and more to power more than 50 percent of all residential real estate transactions in the US each year. a la mode is headquartered in Naples, Florida, with additional offices in Oklahoma City, Salt Lake City, and Washington, D.C.

BUSINESS SCOPE

With products for almost every sector of the US real estate market, a la mode's overall scope extends far beyond lending technology. In the appraisal sector, its TOTAL desktop software line is dominant, used by more appraisers than all other brands combined. And in the agent market, a la mode's Broker Reciprocity and Analytics products enjoy top-tier direct access to MLS listings and sales data via integration contracts with local boards serving more than 500,000 licensed salespeople nationwide. The company's Real Estate Solutions Division is responsible for a la mode's full suite of form-filling, Web-based marketing and productivity tools.

KEY FEATURES

a la mode's flagship product for the lending industry is Mercury Network, the nation's premiere Vendor Management Platform. Many of the nation's leading lenders and AMCs rely upon Mercury Network for appraisal vendor management to power almost 30,000 appraisal transactions a day. Mercury Network offers both interfaceless "black box" MercuryDirect services and APIs, as well as "turn key" MercuryManaged Web front ends for use by loan officers and compliance staff. Mercury has been used in both capacities by a lengthy roster of the nation's largest lenders and AMCs, as well as by numerous community banks, credit unions, wholesale and correspondent lenders, and mortgage brokers, simplifying full compliance with appraisal independence standards and banking security regulations. It's been used by more than 200,000 mortgage professionals since 2002 to automate the full "round trip" of tens of millions of appraisals.

AQM

In 2013, a la mode released AQM (Appraisal Quality Management) to help lenders and AMCs ensure comprehensive, consistent appraisal quality control across all business channels. AQM was the result of decades of experience providing software solutions used by the largest lenders and AMCs, combined with a la mode's experience as the dominant technology provider for appraisers. It was built as a collaboration with two other industry leaders, AXIS Appraisal Management Solutions and MasterServ Financial, and won Mortgage Technology Magazine's Valuation Visionary Award, as well as PROGRESS in Lending's Innovations Award for 2012.

Modern, flexible software

a la mode's products are backed by comprehensive, public APIs to support modern flexibility for clients. In 2012, Mercury Network's integrations team launched 14 software integrations with industry leaders. The company's comprehensive cloud deployment strategy ensures new features requested by clients are released consistently and reliably.

CUSTOMER TESTIMONIAL

"Service, quality, compliance, and efficiency through technology. This is what I was looking for in a valuation platform. We spent a lot of time looking at every solution on the market, and Mercury Network was the best option by far. We're getting appraisals back days before our old turn times, and the quality is much better than other platforms we've seen. The audit trail gives us peace of mind in terms of compliance and exams. I would recommend Mercury Network to anyone. Don't even waste time looking at the others."

—Fowler Williams,

President, Crescent Mortgage Company

COMPETITIVE ADVANTAGE

In contrast to other software providers in the market, a la mode is a technology company first and foremost. The software wasn't hatched from a real estate company without knowledge of software development, so a la mode's approach to modern applications and support gives a critical advantage to clients.

As a lynchpin of one of this country's most critical economic sectors, redundancy, fault tolerance, and disaster recovery are built into every part of a la mode's architecture. At any given second, more than 50,000 real estate professionals, lenders, attorneys, and their clients are accessing services from the company's Network Operations Center, so reliability is an integrated component of their solutions.



Xerox Mortgage Services

DT MT EM DM



→ KEY PERSONNEL

Ken Marlin

VP and General Manager

Matt Hodge

Chief Technology Officer

Jamie Williamson

VP, Sales

Prudence Green

VP, Client Services

→ NUMBER OF EMPLOYEES

35

→ CONTACT INFORMATION

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CORPORATE PROFILE

Xerox Mortgage Services provides an award-winning, cloud-based, intelligent collaborative network that accelerates loans throughout the entire lifecycle, from origination to post-closing to servicing. Reaching more lenders, underwriters, investors, and other parties than anyone else, BlitzDocs delivers advanced paperless capabilities and provides tremendous flexibility as it is configured to clients' workflow and integrated with current systems. Solely focused on the mortgage industry for the past decade, Xerox Mortgage Services has helped hundreds of lenders take their business paperless.

COMPANY HISTORY

The company was founded in 2001 under the name Advectis, Inc. In 2007, Xerox acquired Advectis, forming Xerox Mortgage Services. The company now leverages the power of Xerox and its divisions, specifically Xerox Services for its global-leading business process outsourcing (BPO) capabilities.

BUSINESS LINES, SERVICES, AND PRODUCTS

It's about more than imaging. It's about connecting the industry's disparate parties, from origination to post-closing to servicing, through electronic collaboration. BlitzDocs' electronic loan folder accelerates the loan process by providing multi-tier security for different users and a collaborative network that connects lenders with their mortgage insurance companies, due diligence providers, investors, servicers, and more. Further, BlitzDocs XE provides a secure communication method for borrowers and closing agents, enabling eDisclosures and eClosing delivery.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

United States and Puerto Rico

PRODUCT SOLUTION

BlitzDocs: Delivered as a cloud-based system, it is flexible to meet clients' needs. Core to the award-winning solution is the electronic loan folder (eFolder) that mirrors a traditional loan folder. With the multi-tier security, a brandable interface, an open system that works with clients' trading partners, and the ability to manage and collaborate on paper-sourced images, native electronic documents and data, BlitzDocs increases collaboration and accelerates the loan process.

BlitzDocs XE: Brings external third parties such as borrowers and closing agents into the fold with a secure portal to access, view, and perform required actions on documents. By enabling electronic consent, acknowledgement, and signatures of eDisclosures and eConsent, eAcknowledgements, BlitzDocs XE drives out costs, improves communications, and accelerates the time to funding.

BlitzDocs eVault: With MERS eRegistry connectivity, the BlitzDocs eVault is the industry's largest hosted eVault (or online repository). Lenders benefit from secure long-time archival, delivery of eNotes to MERS for registration, certification of eNotes, and the ability to service transactions electronically.

KEY FEATURES

- Multi-tier security settings for optimal security
- Detailed audit trail for activity tracking and transparency
- Document-driven workflow for accelerated turnaround
- Automated document recognition (ADR), patented DataGlyph technology and integration with Xerox Services global-leading, end-to-end BPO services for fast and accurate automatic document classification
- Agnostic system for integration with your best-of-breed systems
- BlitzDocs collaborative network: 25+ investors and warehouse banks; eight leading due diligence/quality control providers; dozens of loan origination systems, doc prep providers, and mortgage insurance companies; servicers, subservicers, and more

DELIVERY PLATFORM

Software-as-a Service (SaaS)

COMPETITIVE ADVANTAGE

Xerox Mortgage Services provide a paperless, cloud-based collaborative network specifically designed for the mortgage industry. Three things set the company apart from the basic imaging system and help it guide clients to a true eMortgage: its intelligent model, the flexibility of its systems, and the fact that the company is Xerox.

- An intelligent model, including document-driven workflow that mimics lenders' existing processes and integrates with their trading partners, and the ability to manage images, electronic documents, and data.
- Flexible solutions, including a secure and highly configurable approach to meeting a lender's business needs and the ability to manage exceptions.
- A part of the Xerox family, Xerox Mortgage Services has served the mortgage industry for more than a decade and leverages its sister companies capabilities to help guide lenders to a true eMortgage.

Further, for more than a decade, Xerox Mortgage Services has been recognized as a Top Service Provider for its exceptional service and continual innovation.





AtClose

DT OS MT EM DM



KEY PERSONNEL

Bill Welge

Principal

Tad Buck

VP

NUMBER OF EMPLOYEES

200

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CORPORATE PROFILE

AtClose has developed a comprehensive understanding of the title industry's needs and challenges and offers its customers innovative solutions and consulting that maximize the effectiveness of their business processes. By applying leading-edge technology and best practices for information management, AtClose seeks to transform title and settlement businesses and provide a strong foundation for enhanced productivity and sustained growth.

COMPANY HISTORY

AtClose has become a leading solution provider for the title industry. Headquartered in Pennsylvania, the team of seasoned experts has gained ample industry experience through extensive interaction with customers in the industry.

BUSINESS LINES, SERVICES, AND PRODUCTS

AtClose is a state-of-the-art appraisal, title, and settlement solution that provides a superior, dedicated, and comprehensive platform for evolving business needs. Experienced analysts work with customers to define and improve business processes and provide many essential services, including the enhancement of business management through automation, optimization, and improved integration with partners.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Coast-to-coast

PRODUCT SOLUTION

By implementing AtClose, businesses in the title and settlement industry have significantly improved their bottom line, thanks to increased efficiency, superior quality, and reduced operational costs.

KEY FEATURES

Business process automation for appraisal, title, and settlement processing; search automation; HUD automation; post-close automation; recording automation; underwriter management and automation; vendor management; accounting integration with leading banks and mortgage service providers; ad-hoc reporting and document generation system; executive and management dashboards; separate systems/portals for clients and vendors, integrated with the processing system; Software-as-a-Service (SaaS) as well as on-premises; workflow management; and open integration framework.

DELIVERY PLATFORM

Cloud-based and on-premises

COMPETITIVE ADVANTAGE

Several features make AtClose unique. As a cloud application, there is no hardware or software to install, and the system can scale as the client's business

grows. Key integrations are prebuilt and clients do not need to purchase any third-party licenses. AtClose also caters to businesses of all sizes by offering different editions to suit their specific needs. Most important, its solution includes pre-configured forms and data for the nation's top underwriters.

AtClose is a workflow-based system and has been built upon Six Sigma principles from the ground up. Its extensive reporting and business intelligence capabilities provide users with a 360-degree view of essential business insights at all times, making it easy to measure and monitor personnel productivity, track repeat errors, tighten closing times, and provide their partners controlled visibility through specially configured portals.

ADDED VALUE TO CLIENTS

Customers who use the company's business process outsourcing (BPO) services get to use AtClose for free. They get a great service plus state-of-the-art software for a single bundled price. The company's clients have the ability to convert their major fixed costs (workforce and software) into a variable cost model.

KEYS TO SUCCESS

AtClose is a high-volume, industrial-strength solution. It is being used at four of the country's largest independent settlement companies to process 40,000 closings each month. Its cloud-based infrastructure allows the company to offer its smaller clients the same core capabilities for a fraction of the cost.

CORPORATE STRATEGIES AND GOALS

AtClose plans to focus on small to mid-sized businesses, and the company intends to become the nation's most popular title and appraisal solution by the end of 2014.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

AtClose is SAS 70 II and ISO 9001 certified and is among the first Amazon Web Services partners to be designated a Standard Technology Partner (STP).

SPECIALTY, EXPERTISE, AND QUALITY CONTROL INITIATIVES

AtClose prides itself on its business process outsourcing offering. The AtClose solution was designed from the ground up to allow authorized third parties to perform business processes just as easily as a title company's own staff. The AtClose system maintains high-quality standards by logging every user activity, which provides visibility throughout the entire closing process and facilitate quality audits by banks and regulatory agencies.



Special Advertorial Section

LENDING TECHNOLOGY GUIDE

Calyx Software

**KEY PERSONNEL****Doug Chang**

President

Stephen Lee

Executive Director, Finance

Benjamin Wu

Executive Director, Technology

Dennis Boggs

EVP, Business Development

NUMBER OF EMPLOYEES

100+

CONTACT INFORMATION6475 Camden Ave. Suite 207
San Jose, California 95120**Phone:** 800.362.2599**Web:** calyxsoftware.com**CORPORATE PROFILE**

Calyx Software is a provider of affordable mortgage solutions for banks, credit unions, mortgage bankers, and brokers. Beginning with customizable websites that offer online mortgage applications with eDisclosures and document request/retrieval, Calyx offers products that enable smooth bi-directional flow of data from start to finish. The company's solid yet flexible LOS delivers smart technology with electronic document management, back-end functionality such as underwriting and secondary marketing, strong security, remote access, on-the-go productivity available with optional mobile apps, and a configurable business rules engine needed for workflow and compliance. Complimentary support and online training are included with all Calyx products.

COMPANY HISTORY:

Founded in 1991, Calyx Software began its operations in San Jose, California, with one vision: to provide accessible, affordable, and reliable software for all mortgage professionals. From the outset, business was brisk. In the first year, sales increased 25 percent per month, and the customer base grew to more than 600 mortgage companies in 14 states. According to a 2010 study conducted by Access Mortgage Research & Consulting, 72.5 percent of mortgage brokers reported using Calyx Point as their preferred loan origination platform. A market leader for mortgage lenders as well, Calyx proudly supports 36 percent of community banks, credit unions, and mortgage bankers with Point and PointCentral products.

BUSINESS LINES, SERVICES, AND PRODUCTS

Point, PointCentral, Path, Point Mobile, WebCaster, Calyx AUS, LoanScoreCard, Calyx Pricer, Calyx Network, and Professional Services

GEOGRAPHICAL SCOPE AND COVERAGE AREA

North America

PRODUCT SOLUTION

Calyx offers broad-spectrum mortgage origination solutions along with personalized websites and product/pricing products.

KEY FEATURES**WebCaster**

- Design templates for personalized, professional websites
- Long and short applications
- eDisclosure
- Document request and collection
- Google analytics
- Secure loan center

Point/PointCentral

- State and federal government forms
- Integration with lenders, vendors, Fannie Mae, and Freddie Mac

- Marketing tools
- Reporting and business management tools
- FHA-compliant forms
- Loan checklist to control workflow
- Document imaging and eFile capabilities
- Mobile applications

PointCentral Only

- Remote, secure Internet access to all loan files, templates, etc.
- Field-level rules and conditions for quality and compliance purposes
- Centralized loan file and document storage
- Action-based rules
- Audit trail

Path

- A unique role-based workflow
- 100 percent Web-based accessibility that runs on the most popular browsers (Google Chrome, Safari, Firefox, Internet Explorer, etc.)
- Customer-owned and controlled data on the Microsoft Azure cloud platform
- Configurable operating units/user groups that mirror each client's organizational structure

LoanScoreCard

- An automated underwriting system (AUS) that determines a loan's eligibility for FHA insurance, providing a detailed FHA Findings Report with underwriting and documentation requirements
- FHA findings laid out to maximize readability, with feedback messages grouped into logical categories, such as credit, income, appraisal, and assets
- Works with any LOS or even without one

Custom AUS

- Check loan files easily against investor and program-specific guidelines, including 1003 and investor guidelines
- See all eligible and ineligible investor programs at a glance to help ensure approval, salability, and multiple outlets for best execution
- Save underwriting time by quickly identifying loans that don't meet investor program guidelines
- Re-check loans against investor program guidelines at any stage in the mortgage process to mitigate the risk of buybacks

Calyx Pricer

- Works from within Point for companies with their own rate sheets, without the need to re-key loan data to price a loan or re-key lock information back into each loan file
- Originators and processors get an organization's live pricing at point-of-sale, for what-if scenarios, to price out a loan in process, or to submit a lock request
- The selected product, rate, and price written back into each Point file, along with any changes made to loan parameters in arriving at that selection

CALYX®
so f t w a r e



CoreLogic

D RM FD OS MT



→ KEY PERSONNEL

Anand Nallathambi

President and CEO

John Bauer

SVP, Credit and Transportation Companies

Dan Hoppes

SVP, Asset Management & Processing Solutions

Ed Gerdung

Fraud and Risk Strategist

Arlene Hyde

SVP, Strategic Relationships

→ NUMBER OF EMPLOYEES

Approximately 5,000

→ CONTACT INFORMATION

40 Pacifica, Suite 900
Irvine, California 92618

Phone: 800.426.1466

Web: corelogic.com



CoreLogic®

CORPORATE PROFILE

CoreLogic is a leading property information, analytics, and services provider in the United States and Australia. The company's combined data from public, contributory, and proprietary sources includes more than 3.3 billion records spanning more than 40 years, providing detailed coverage of property, mortgages and other encumbrances, consumer credit, tenancy, location, hazard risk, and related performance information. The markets CoreLogic serves include real estate and mortgage finance, insurance, capital markets, transportation, and government. CoreLogic delivers value to clients through unique data, analytics, workflow technology, advisory, and managed services. Clients rely on CoreLogic to help identify and manage growth opportunities, improve performance, and mitigate risk.

COMPANY HISTORY

CoreLogic was established as a standalone business in June 2010 when it split from The First American Corporation. In 2011, the company acquired RP Data, which provides property analytics and risk management services in Australia and New Zealand, and Dorado Network Systems, a leading cloud-based mortgage technology Software-as-a-Service (SaaS) solutions provider. In 2013, CoreLogic acquired the Case-Shiller Housing Price Index (HPI), and it recently announced that it is purchasing DataQuick and Marshall & Swift/Boeckh, expanding its already significant presence in mortgage, real estate, and insurance markets.

BUSINESS LINES, SERVICES, AND PRODUCTS

Credit Reporting: **Fraud:**

- Instant Merge
- Rapid ReCheck
- CreditXpert
- LoanSafe Fraud Manager
- LoanSafe Risk Manager Suite
- Multi-Closing Alert Program
- Mortgage Fraud Risk Consulting

Mortgage Technology:

- ChannelMaster Enterprise Lending Solution
- Vector
- VendorScape Case Management System
- IntelliMod

Natural Hazard Risk:

CoreLogic Flood Determinations
Natural Hazard Reports
RiskMeter Online

Property Information and Analytics:

RealQuest

Property Tax:

- Tax Reporting
- TaxWatch
- Tax Outsourcing

Valuation and Collateral Risk:

- PASS
- GeoAVM Distressed
- GeoAVM Cascade Suite
- Residential Evaluation Report (RER)
- Commercial Evaluation Report
- BPOs and BPO Review
- LoanSafe Collateral Manager
- LoanSafe Appraisal Manager

Economic Data:

- CoreLogic Housing Price Index
- CoreLogic Case-Shiller Housing Price Index
- CoreLogic Foreclosure and Shadow Inventory Report
- CoreLogic Equity Report

GEOGRAPHICAL SCOPE AND COVERAGE AREA

North America, Australia, Europe, Asia/Pacific

KEY FEATURES

- Help preserve regulatory compliance and mitigate loss
- Drive operational efficiencies
- Align operations with adaptable technology
- Improve quality through data enhanced solutions

COMPETITIVE ADVANTAGE

CoreLogic has an enormous advantage: it is the source of and controls much of the data that goes into its analytic service offerings. The company has the nation's largest proprietary public records database, the largest mortgage securities and servicing databases, and the largest fraud databases. Additionally, the company maintains MLS, geospatial, and under-banked credit data. The scale of its services is another differentiator: it is the largest provider of fraud services, mortgage credit services, valuation services (AVMs, BPOs, and traditional appraisals), flood and geospatial services, and tax outsourcing.

ADDED VALUE TO CLIENTS

CoreLogic clients include the largest banks, top mortgage companies, federal government agencies, GSEs, and more than 750,000 Realtors. The company provides a range of customer support services, including "swat team" implementations, depending on the customer and their needs. The company maintains an online and telephonic customer call center to field inquiries from customers and the public.

GOALS AND STRATEGIES FOR 2014

Strategically, CoreLogic is committed to growing its higher-margin data and analytics segment to more than 50 percent of its total revenues. The company also invests heavily in client and industry education. It conducts numerous Webinars and client and vendor events throughout the year. The company offers an annual Symposium Series for investors and mortgage originators, an annual RiskSummit in California, and annual Mortgage Fraud Consortium and Valuation Fraud Consortium Meetings.



Special Advertorial Section

LENDING TECHNOLOGY GUIDE

DocMagic

MT RM IS EM CS**→ KEY PERSONNEL****Dominic Iannitti**

CEO

Tim Anderson

Director of eServices

Susan Iannitti

Director of Advertising

Michael Morford

Director of Product Development

Steve Ribultan

Director of Business Development

→ NUMBER OF EMPLOYEES

79+

→ CONTACT INFORMATION

DocMagic
1800 W. 213 St.
Torrance, California, 90501
Phone: 800.649.1362
Web: docmagic.com

DocMagic**CORPORATE PROFILE**

DocMagic is the leading provider of fully compliant loan document preparation, compliance, and eDelivery solutions for the mortgage industry.

COMPANY HISTORY

Founded in 1988 by current CEO Dominic Iannitti, DocMagic Inc., is the largest loan document production company in the U.S. Since its introduction, DocMagic's flagship product, DocMagic, has revolutionized the mortgage document industry. The company was an early adopter of numerous technologies, creating innovative products that have resulted in its industry-leading position today. DocMagic has evolved from a local Southern California document service provider to a national phenomenon. The firm has specialized in consistently developing award-winning solutions and technology to make clients more productive, promote operational efficiency, and mitigate compliance risk. DocMagic has received the SSAE-16 Certification. The highest level of certification available, this validates that its software and systems meet the rigorous operational controls associated with Sarbanes Oxley compliance.

BUSINESS LINES, SERVICES, AND PRODUCTS

DocMagic has been a leader in the management and delivery of compliant document packages for lenders for more than 25 years. The company has expanded its offerings over the years to provide a full range of compliance and eMortgage services. Today, the company offers document management, compliance, eSign, and other eMortgage services, LoanMagic, flood determinations, OpenPCL viewer, and in-house processing and fulfillment. In addition, the company has a complete investor delivery service.

PRODUCT SOLUTION

The company's flagship product is DocMagic, an offering that consists of the people, the systems, and the technology to answer all the lender's mortgage document needs. It offers:

- Seamless integration with leading LOSs
- Free predatory lending and compliance auditing
- In-house legal and compliance experts
- Fully compliant eDisclosure delivery
- Free setup and integration services
- Integrated flood zone determinations
- DocMagic's revolutionary eSign technology

DELIVERY PLATFORM

DocMagic can deliver its service in any way the lender requires, though most users use either DocMagic Online or DocMagic Direct through their loan origination system of choice.

KEY FEATURES

DocMagic is specifically designed to keep lenders in full compliance with all state and federal regulations. Along with access to in-house legal and compliance specialists, lenders have access to DocMagic's compliance website, containing a wealth of information, from legal analysis to news and resources.

DocMagic's sophisticated technology delivers a unique combination of speed, ease, and accuracy that saves the lender time and money, keeping originators well ahead of their competition.

DocMagic's responsive support staff does what it takes to solve any concerns and develop solutions that fit each lender's unique needs.

COMPETITIVE ADVANTAGE

DocMagic's team sets it apart. Everything the company has accomplished has been the product of a dedicated group of mortgage professionals, technology wizards, and compliance experts. A culture of fanatic customer service ties them all together. Many of its employees have been with the company for more than 10 years. Some have been there since DocMagic's founding in 1988. Few firms can claim that. Any lender who has worked with a member of DocMagic's staff knows the difference, the value the company brings. It's a source of great pride within the company and a high barrier to entry for any challenger.

ADDED VALUE TO CLIENTS

Its guaranteed compliance solutions are likely the most valuable to DocMagic's clients. Regulations at multiple levels have proven too difficult for lenders to track. The company's compliance solutions are a lifesaver for lenders. The fact that they are bundled so tightly with its document solutions makes DocMagic a one-stop shop for top originators.

KEYS TO SUCCESS

A fanatical focus on customer service. This is the foundation of the company, and everything it does is measured against this. At DocMagic, employees take pride in their ability to answer "yes" to every customer request.

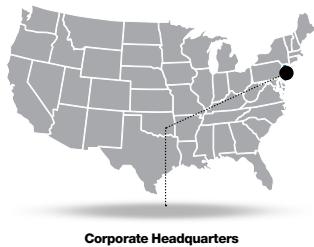
INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

DocMagic has been one of *Mortgage Technology* magazine's Top 50 Service Providers for the last 10 years and a finalist for the 2012 Lasting Impact Award. DocMagic continually maintains SSAE-16 Certification.



DocProbe

DT **OS** **MT** **IS**



→ KEY PERSONNEL

Steve Rimmer

SVP

Anat Snertz

Senior Manager

→ NUMBER OF EMPLOYEES

15

→ CONTACT INFORMATION

1125 Ocean Avenue

Lakewood, New Jersey 08701

Phone: 732.333.2647

Email: srimmer@docprobe.net

Web: docprobe.net

CORPORATE PROFILE

Complete fulfillment services for all final documents

COMPANY HISTORY

Company was founded in 2010. Steve Rimmer, SVP, joined in 2012, and brought with him 17 years of experience on mortgage banking, and has assisted in company growth

BUSINESS LINES, SERVICES, AND PRODUCTS

Fulfillment services for all final docs, familiar with state specific programs and documents. DocProbe is a one stop shop that eliminates that need for bankers to have their own final docs follow up staff and shipping costs. We also can process and eliminate investors' lists of aged final docs.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

All 50 States

PRODUCT SOLUTION

All final document needs, including shipment and archive

KEY FEATURES

We are the best in the business at following up and obtaining ALL your final docs

DELIVERY PLATFORM

Web based portal with client access to all their documents

COMPETITIVE ADVANTAGE

DocProbe is designed and built solely around final docs. The company has excellent follow up tools, using all possible methods of reaching out and retrieving every last document.

ADDED VALUE TO CLIENTS

DocProbe offers our clients the ability to upload documents to their loan origination system (LOS) or document archive system, and the company can significantly reduce both their labor and shipping costs; all shipping costs are included in low rates.

KEYS TO SUCCESS

Doc Probe's combined experience in Mortgage banking and title processing, give the company the background it needs in formulating our platform, and our proprietary system, allows us the flexibility for formulating most optimal solutions for our client's needs.

GOALS AND STRATEGIES FOR 2014

We look forward to continued expansion in the mortgage banking market, as well as entry to secondary market investors, offering them solutions in their tracking of bankers and their documents.

SPECIALTY, EXPERTISE, AND QUALITY CONTROL INITIATIVES

As documents are received every document is given a cursory check for 15 basic elements per loan file. Based on our clients needs, this list can be expanded to include additional items as necessary

CLIENT TESTIMONIAL

"I have been in this business for fifteen years and DocProbe is the fourth company to which we have outsourced our trailing docs. I can say, without a doubt, that DocProbe is the best, by far. DocProbe is equally skilled at getting docs to the investors in a timely fashion (so we can avoid paying investor fees) and in not bothering us for excessive or redundant information (saving us time). You provide these services for a very fair price (saving us money over your competitors). I believe that DocProbe is the best in the business and I would recommend you to anyone."

—Michael Pinter
VP, First Meridian Mortgage

ADDITIONAL INFORMATION

As a service to all our clients that come on board, we offer clients the ability to 'clean up' their lists of aged outstanding documents for them. Many have taken advantage of this offer, saving them much headache and aggravation, both internally, and with their investors.



Special Advertorial Section

LENDING TECHNOLOGY GUIDE

Ellie Mae

MT **EM** **CS** **LO** **DM****KEY PERSONNEL****Sigmund Anderman**

Founder and CEO

Jonathan Corr

President and COO

Limin Hu

Co-Founder and Chief Technology Officer

Cathleen Schreiner Gates

SVP, Sales and Client Services

Richard Roof

SVP, Business Development

NUMBER OF EMPLOYEES

300

CONTACT INFORMATION4155 Hopyard Road, Suite 200
Pleasanton, California 94588**Phone:** 925.227.7000**Web:** elliemae.com**Ellie Mae®** | | | |**CORPORATE PROFILE**

Ellie Mae, Inc. is a leading provider of on-demand automation solutions for the mortgage industry. The company offers an end-to-end solution, delivered using a Software-as-a-Service (SaaS) model that serves as the core operating system for mortgage originators and spans customer relationship management, loan origination and business management. The company also hosts the Ellie Mae Network that allows Encompass users to electronically conduct business transactions with the lenders and settlement service providers they work with to process and fund loans. The company's offerings include the Encompass, Encompass360, and DataTrac mortgage management software systems.

COMPANY HISTORY

Founded in 1997, Ellie Mae was one of the first tech companies to see the potential of leveraging the Internet to seamlessly link originators with both settlement services providers and investors.

In 2000, the company launched the Ellie Mae Network, which has since grown to more than 1,300 partners. Without leaving the loan file, the loan officer or processor can order every product and service needed to originate a compliant loan: docs, credit reports, IRS income verifications, appraisals, flood certs, fraud checks, title, etc. These reports can be delivered online and automatically arrive in an eFolder.

Throughout its history, Ellie Mae has successfully acquired and incorporated a number of major brands, including Contour (2001), Online Docs (2008), Mavent (2009), Mortgage Pricings Systems (2011), and DataTrac (2011). Several of these technologies are now either integrated into Encompass360 or offered as standalone services.

BUSINESS LINES, SERVICES, AND PRODUCTS

Encompass360
Ellie Mae Network
Ellie Mae Total Quality Loan (TQL) Program
Success-Based Pricing
Encompass Appraisal Service
Encompass CenterWise
Encompass Compliance Service
Encompass EDM
Encompass Docs Solution
Encompass Product & Pricing Service
Encompass TPO WebCenter
Encompass WebCenter
Mavent Expert System

GEOGRAPHICAL SCOPE AND COVERAGE AREA

United States

KEY FEATURES

- End-to-end enterprise mortgage system
- Paperless, electronic management and organization of all borrower documents
- Ability to transact with service providers within the software
- Automated compliance
- Customizable milestones, forms, and business rules
- Enhanced loan officer compensation plan management
- Ensured accuracy by working in one loan file from start to finish

DELIVERY PLATFORM:

Software-as-a-Service (SaaS), Web-based, and licensed software

ADDED VALUE TO CLIENTS

One of the biggest questions anyone has in making a significant technology purchase is: What's my return on investment? Recently, Ellie Mae commissioned a study on its total economic impact. The study, conducted by Forrester Consulting, revealed that a lender funding approximately \$1 billion annually and using Encompass360 and Success-Based Pricing could:

- See a return on investment of 57 percent over three years
- Break even in as fast as 2.9 months
- Receive an average benefit of \$232 per loan
- Avoid \$75,000 in compliance costs

KEYS TO SUCCESS

Since its founding, Ellie Mae has had a single focus: mortgage technology. Its goal has always been to leverage the Internet to wring paper, cost and time out of the mortgage process.

GOALS AND STRATEGIES FOR 2014

- Continue automating compliance, which is an overarching concern within the mortgage industry
- Expand key initiatives, like TQL, to take time, cost, and risk out of the mortgage supply chain
- Migrate clients to SaaS model and Success-Based Pricing
- Keep investing in R&D and infrastructure to deliver a superior customer experience

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- Mortgage Technology Top 50 Service Providers, 2007-2013
- Mortgage Technology Steve Fraser Visionary Award (finalist), 2012
- Mortgage Technology Fix-It Award (finalist), 2012



eLynx

MT RM FD EM DM



→ KEY PERSONNEL

Sharon Matthews

President and CEO

Mike Buckman

CFO

Michael Pelfrey

SVP, Sales and Market Development

Andy Crisenbery

SVP, Operations

Alan Matuszak

Chief Technology Officer

→ contact information

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Cincinnati, Ohio 45249

Phone: 800.466.5969

Web: eLynx.com

CORPORATE PROFILE

eLynx fosters effective collaboration between all parties within a loan transaction by simplifying their ability to share and have access to meaningful data and documents. Since 1994, the company has utilized its deep understanding of all relationships between lending participants, their internal processes, and the nuances of document-related workflows to guide financial institutions in electronic lending initiatives.

The ability to provide the functionality, security, and compliance needed for success, as well as the guidance to ensure processes nurture electronic adoption, is critical for eLynx's business partners—more than 4,000 clients worldwide, including 25 of the top 50 financial institutions in the United States. eLynx boasts an 80 percent electronic adoption average with a top client.

PRODUCT SOLUTION

eLynx's latest flagship service is called the Expedite Inbox. It provides a central portal for all consumer documentation. Consumers establish a single account that can manage all document types across all loan products, providing a consistent and easily identifiable touchpoint. Progress in Lending's executive team awarded this service with its Top Innovations award for its industry significance and various efficiencies gained through its creation.

Built-in alerts and reminders ensure that both the financial institution and consumer always know what's required and due. Integrated capabilities like eDelivery, eSignature, electronic upload, automated print and mail, and fax drastically reduce the time it takes to close a loan, while minimizing the resources and fees associated with executing the transaction.

The inbox can integrate with an existing banking portal for a seamless consumer experience. To increase brand recognition and loyalty, the system can be configured to match the look and feel of the financial institution's Web presence.

For critical collaborations with closing partners, eLynx's Electronic Closing Network (eCN) of more than 100,000 verified participants improves the visibility of the process and transparency across parties. This environment reduces risks and ensures data quality and integrity is maintained throughout the transaction with real-time HUD-1 collaboration and automated fraud detection.

KEEPING UP WITH CHANGE

Today, many organizations are trying to keep up with this quickly evolving landscape. eLynx embeds compliance capabilities directly into its services. Customers know their workflows and interactions will always adhere to key regulations like RESPA and UETA. eLynx's long-standing regulatory knowledge and constant involvement with the CFPB, MBA, ABA, MISMO, ALTA, PRIA, and ESRA allow the organization to be nimble in adjusting services to meet the latest market developments.

SUPPORTING KEY BUSINESS RELATIONSHIPS

Whether financial institutions are working with their borrowers or their closing partners, tightly knit data integrations ensure all parties have visibility into whom they are working with and real-time updates as to the status of the transaction. Changes to business relationships and new technological investments will not impact service.

eLynx technologies can easily integrate with any platform or LOS. Furthermore, all eLynx solutions allow individuals to receive and complete necessary tasks how they please—via electronic or paper methods—while still maintaining a single, secure portal for all documents and data to be stored.

eLynx has always tapped into and collaborated closely with its customers—many of the nation's top 50 lenders—to create sustainable solutions that solve root problems, not just symptoms. Most important eLynx is committed not only to providing services but taking the time and data resources to ensure successful electronic adoption occurs. The company only succeeds when its business partners do by only charging customers when services are used.

Furthermore, the eLynx partner network is bringing together best-in-class industry peers. Through these selective partnerships, eLynx is effectively supplementing new technologies and services into its solution platforms to make what it does the best available in new markets.

DELIVERY PLATFORM

Service-as-a Software (SaaS)

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

eLynx is one of only four companies to receive Mortgage Technology's Top 50 Service Provider award for seven consecutive years. The company has a proven track record of retaining talent and is a 2011 and 2012 recipient of the Top Workplaces award.

eLynx