

PRESENTS

2018 TECHNOLOGY COMPANY GUIDE

EMBRACING OUR DIGITAL WORLD

Adapting your business to technology is vital—as digital advancements remain a crucial ingredient to thriving and staying ahead of the competition in the mortgage sector.

From streamlining business processes, keeping costs down, and remaining compliant in today's regulatory environment, the industry's top technology providers are a critical component and will help drive the missions and aspirations of both consumers and professionals in the mortgage sector.

In the following pages, we introduce some of the most innovative technology companies that can help you set your business up as the perfect partner for this initiative.

ARCH MORTGAGE INSURANCE COMPANY (ARCH MI)



KEY PERSONNEL

David Gansberg
President and CEO

Tom Jeter
CFO

Chris Hovey
COO

Cheryl Felgen
Chief Risk Officer

Jim Jumpe
Chief Marketing Officer

STAFFING

More than 900 professionals and support staff in Greensboro, North Carolina, and locations throughout the country.

CONTACT INFORMATION

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Website: ArchMI.com and Archmicu.com for Credit Unions

CORPORATE PROFILE

Arch Capital Group Ltd.'s U.S. mortgage insurance operation, Arch MI, is the leading provider of private insurance covering mortgage credit risk. Headquartered in Greensboro, North Carolina, with significant operations in Walnut Creek, California, Arch MI's mission is to protect lenders against credit risk while extending the possibility of responsible home ownership to qualified borrowers. Combining operational and financial strength, and a commitment to providing innovative, easy-to-use solutions, Arch MI is the preferred mortgage insurance (MI) partner for mortgage lenders nationwide.

COMPANY HISTORY

Arch MI was founded in 2014 when Arch Capital Group Ltd. completed its purchase of CMG Mortgage Insurance Company. Within two years, Arch MI emerged as a dynamic MI provider, launching innovative solutions like Arch MI RateStar and Portfolio Power. RateStar, a risk-based pricing program that more precisely matched MI rates to individual loan risk, was rapidly adopted by lenders seeking a way to differentiate themselves in the marketplace. At the end of 2016, Arch MI's parent company acquired United Guaranty Corporation (UGC) and merged the two companies' operations, making Arch MI the largest U.S. provider of MI products and services.

REGULATORY COMPLIANCE

Arch MI is fully compliant with the GSEs' Private Mortgage Insurer Eligibility Requirements (PMIERS) rules and is an approved MI provider for both Fannie Mae and Freddie Mac.

DELIVERY PLATFORM

ArchMIConnect is Arch MI's state-of-the-art origination and servicing platform, providing seamless integration with major industry LOS and supporting a suite of technology tools that combine efficiency with ease of use.

BUSINESS LINES, SERVICES, AND PRODUCTS

Arch MI provides an array of products and services, including first-lien mortgage guaranty insurance in a range of premium payment plans. The combination of our risk-focused underwriting platform and extensive loan performance data means we can offer solutions backed by superior analytics to support our customers' needs. Our competitive pricing tool, Arch MI RateStar, is the only risk-based pricing model in the industry, providing rates based on a thorough understanding of the underlying risk.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Arch MI is licensed to write mortgage insurance in all 50 states, the District of Columbia, and Puerto Rico.

KEY FEATURES/BENEFITS

- Industry leadership as the largest mortgage insurance company
- Leadership in industry innovation, demonstrated by the RateStar dynamic pricing solution and AMGC for loans intended for private securitization
- Operational strength, supported by seasoned professionals and best-in-class technology
- Financial strength, exemplified by compliance with PMIERS
- Institutional expertise, provided by experienced risk managers
- Customer service excellence, delivered by trained sales and underwriting teams

COMPETITIVE ADVANTAGE

Arch MI is not only the leader of the mortgage insurance space but also its innovator. The company's ability to provide new and compelling MI solutions that leverage the latest tech developments and directly benefit its customers is their acknowledged competitive advantage. With Arch MI as their partner, lenders have more origination opportunities and the confidence to take advantage of them.

ADDED VALUE TO CLIENTS

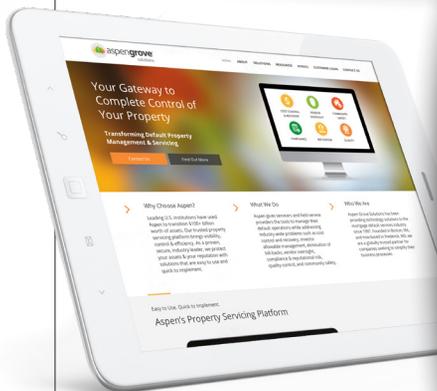
Arch MI offers lenders a powerful combination of unrivalled financial strength and tech innovation, allowing them to explore profitable new opportunities, differentiate themselves in the market and compete effectively for purchase business. Arch MI creates the single best customer experience in the industry—in personal interactions, in the customer-focused solutions they provide, and in the customer-facing systems that support their business. Only Arch MI has the necessary financial and operational strength and drive to introduce genuine innovation to the MI industry, creating unique solutions that directly benefit lenders regarding cost, speed, convenience, and efficiencies.

KEYS TO YOUR SUCCESS

- Arch MI's dedicated teams are focused on providing customers a fast, friction-free customer experience at every stage of the loan cycle. To achieve this, they focus on:
- Listening to customers describe their challenges
- Identifying their actual business needs within those challenges
- Leveraging Arch MI's resources, talent and operational support to successfully develop and execute innovative MI-based solutions that address those needs and exceed expectations
- Industry Awards and Accolades
- In 2017, Arch MI was recognized with the following awards:
- *MReport* 2017 Women in Housing Leading Ladies - Sara Millard



ASPEN GROVE SOLUTIONS



KEY PERSONNEL

Edmond Buckley
President

Sean Ryan
CEO

Mike McAuliffe
COO

John Gannon
CFO

Ron Briggs
SVP, Business Development

Niamh Hennessy
SVP, Professional Services

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CORPORATE PROFILE

Aspen Grove Solutions (Aspen) has spent more than 20 years building, implementing, and integrating innovative solutions for the mortgage field services industry. Aspen has been Wells Fargo's technology solutions partner since 2000 and introduced the industry standard background check and proof of compliance model in 2014. More than 20,000 organizations in the mortgage field services space use Aspen's systems.

COMPANY HISTORY

Founded in Boston, Massachusetts, and now based in Frederick, Maryland, Aspen has been providing technology solutions to the mortgage default services industry since 1997. Aspen's property servicing platform is unique to the industry. By focusing on solutions to manage everything to do with the property asset, while complementing loan servicing, Aspen is revolutionizing default servicing. Servicers are reaping the benefits of having a single view of everything that happens on the asset level no matter which third-party vendor or internal team member carries out the work. Aspen believes that better outcomes for servicers lead to better results for borrowers.

Areas of Expertise:

- Inspections
- Preservations
- Conveyance management
- Vendor management and compliance
- Hazard claims
- REO and short sales
- Broker and agent solutions
- Third-party data

Aspen's Property Servicing Platform

Aspen delivers property servicing solutions through a unique platform. This configurable platform uses advanced technology to integrate seamlessly with your existing processes. It also increases their speed, flexibility, and efficiency, and gives servicers control and power over servicer data.

The Aspen property servicing platform is the product of more than 20 years' experience in the mortgage industry. As a result, Aspen knows how to deliver solutions appropriate to every stage of the asset's lifecycle. Above all, Aspen focuses on solving industry-wide problems where control and transparency have been difficult to manage. Aspen's products enable cost control and recovery, allowable investor management, the elimination of bill-backs, vendor oversight, compliance and reputational risk, quality control, and community safety.

Some of the country's largest servicers use the Aspen property servicing platform to manage the lifecycle of billions of dollars' worth of assets.

COMPETITIVE ADVANTAGE

Aspen Grove Solutions is a cloud-based technology workflow solution provider with a philosophy of being easy to use and quick to implement. Combined with its agile development approach, proven methodology, and business expertise, this helps the company to better interpret and react to customer needs. The collective knowledge, 20 plus years' experience, commitment to excellence and innovative approach of Aspen's 150-strong workforce continually exceeds clients' expectations.

Do You Need:

- A property servicing platform that gives you full control over your assets?
- A fully-transparent, connected vendor network?
- application, network and data security guaranteed?
- A proven system that has disposed of \$100+ billion worth of assets?
- A flexible, enterprise-ready, mobile platform delivered via a secure private cloud?

Enjoy visibility, control and efficiency with Aspen's trusted property servicing platform. Protect your assets and your reputation with a proven, secure, industry leader.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- Certified to ISO 27001 for Information Security Management Systems. Aspen are certified to the full scope at all sites
- Certified to ISO 22301 for Business Continuity Management Systems. Enterprise standard solutions are maintained for supporting customer systems and regular auditing against this standard are performed
- PCI DSS Compliant to Level 2
- Align to NIST Controls and Standards
- Certified Microsoft Gold Partner
- Critical Suppliers are required to produce evidence of ISO 27001 Levels of Information Security Protection or SOC-1 Compliance Reports.
- Bitsight Rating: 780/900

TESTIMONIAL

"Aspen's technology solutions have integrated seamlessly with our field service model and have enabled us to take our business processes and third-party compliance to the next level."

—Dan Leader, COO, Guardian Asset Management

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BLACK KNIGHT, INC.



KEY PERSONNEL

Anthony Jabbour
CEO, Black Knight

Joe Nackashi
President, Black Knight

Kevin Coop
Group Executive and President,
Black Knight Data & Analytics
Division

Rich Gagliano
President, Black Knight
Origination Technologies Division

Tom Peterson
President, Black Knight
Lending Solutions Division

Tyler Sherman
President, Black Knight Enterprise
Business Intelligence Division

STAFFING

4,650 Employees

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BLACK KNIGHT®

CORPORATE PROFILE

Black Knight, Inc. (NYSE:BKI) is a premier provider of innovative, high-performance technology, data, and analytics for first mortgages and home equity products.

KEY FEATURES/BENEFITS

Black Knight's innovative LoanSphere platform integrates all loan processing functions with public records information and proprietary industry data to help lenders streamline operations, gain cost savings, and reduce risk. Additional benefits include support for regulatory changes, integrations with third parties, robust data solutions, and business process automation.

BUSINESS LINES, SERVICES, AND PRODUCTS

Black Knight focuses on providing integrated, end-to-end capabilities, from origination through servicing and default, that advance the mortgage industry. Black Knight invests significantly in its technology, data and analytics solutions to help its clients enhance efficiency and profitability, and reduce risk across the loan life cycle.

Enterprise Business Intelligence: Black Knight's Enterprise Business Intelligence platform helps make data easier for clients to access, understand and act upon. The core of the platform is the LoanSphere Data Hub, a Big Data platform that collects, links and stores client-specific loan data from Black Knight technologies, third-party applications, and industry data from critical sources, such as MLS and public records. By aggregating and leveraging this robust data source, clients benefit from deeper operational and risk-based insight. Black Knight's LoanSphere Motivity is the visualization tool that transforms data into actionable insight via easy-to-read, pre-configured key performance indicators, scorecards, executive/employee dashboards, and on-demand reports. Getting the right information to the right people at the right time can help clients increase efficiency, productivity, and compliance across their organizations.

Delivering Digital: To help lenders further digitize mortgage processes, Black Knight offers a centralized application programming interface (API) marketplace, enabling lenders and servicers to more easily develop and implement their digital processes that are used to improve the consumer experience. Black Knight is also working with third-party providers

to offer front-end digital capabilities that deliver a seamless digital loan application experience. These providers are integrated with Black Knight's Empower loan origination system (LOS), and the combination creates an end-to-end, point-of-sale product that enables clients to offer their consumers the ability to complete a loan application from almost any device.

Black Knight also offers LoanSphere Expedite Close, an advanced hybrid, and fully digital closing solution that supports data/document exchange, workflow and processes associated with real estate transactions. By leveraging Black Knight's electronic signature and document fulfillment platforms, Expedite Close helps provide seamless, secure online interactions between real estate agents, lenders, settlement agents, and consumers—from contract through closing.

Black Knight is introducing a digital application that will offer anytime-anywhere access to timely and relevant information about a consumer's loan, home and neighborhood. It will also provide additional functionality for consumers to make mortgage payments directly within the app.

Advanced Robotics Automation: Black Knight's Empower LOS is enhanced with advanced robotics capabilities that facilitate automated processing of certain lender tasks without the need for human intervention. Using configurable logic, the robotics technology actively monitors the LOS for key data changes—or the lack of required changes—and alerts lender staff about incomplete automated or manual tasks. The robotics functionality also triggers third-party service integrations, such as flood appraisal and title, eliminating the need to manually perform many of the redundant tasks required during loan fulfillment.

ADDED VALUE TO CLIENTS

Through continual investments in the LoanSphere technology platform to deliver innovative, integrated products and digital capabilities that provide a more consumer-centric experience, Black Knight is the right company at the right time to help its clients better manage risk, reduce costs and improve efficiencies within their operations.


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CLARIFIRE



KEY PERSONNEL

Jane Mason

President and CEO

Richard Guerrero

Risk and Compliance Manager

Melissa Myers

VP, Business Solutions

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CORPORATE PROFILE

Clarifire is a privately held, women-owned corporation that provides SaaS business process automation technology and workflow expertise to the financial services and healthcare industries. Clarifire is a Microsoft Certified Gold Partner and WBENC certified corporation. The company is currently updating its SOC 2 Type 2 controls to comply with the changes from SSAE18 and the new TSP Section 100.

Clarifire's technology, CLARIFIRE®, automates business processes. The technology is front-end configurable and delivers intelligent business rule powered processes that are easily changed without hard-coded solutions. The application can be used on a desktop, tablet, or mobile device. Clarifire helps visionary businesses like yours use the power of process automation to increase productivity, add capability for driving corporate change, and improve your bottom line.

COMPANY HISTORY

In 2007, eMASON, INC., doing business as Clarifire, entered the financial services market and enabled its clients to have a workflow solution prior to, during, and after the economic crisis and ever-changing regulatory demands. Its workflow automation software, CLARIFIRE, drives efficiencies, controls, governance and visibility by providing business process automation, that is front-end configurable. The capability to make changes fast made the early adopters of the technology leaders in the industry. Today, clients use CLARIFIRE for all types of workflow and continue to add on, eliminate gaps, and continuously improve how they do business.

BUSINESS LINES, SERVICES, AND PRODUCTS

CLARIFIRE's low-code workflow automation software contains all elements needed to target operational goals across your entire organization all at once—or incrementally. Your organization can resolve departmental pain points with flexible and interactive workflow driven processes, which provides a cohesive and comprehensive control methodology enterprise wide.

The financial services industry leverages CLARIFIRE software to automate processes in accordance with your own business rules while launching configurable, interactive, dynamic related workflow. Whether you're managing post-closing activities, corporate advance reconciliations, CFPB compliance, customer service approvals and escalations, or end-to-end loan operations—CLARIFIRE automates and streamlines your processes.

Serving the customer is at the heart of the application. CLARIFIRE allows you to personalize each borrower experience all in one dynamic platform.

The CLARIFIRE COMMUNITY® feature brings the customer into your operational processes and enables bidirectional, real-time communication and collaboration. Through this secure portal, customers can ask questions, submit requests, and upload the images necessary to move their process forward from their computer, tablet, and mobile device. With a simple click, borrowers can launch a workflow, therefore automatically gaining operational efficiencies for the organization and have on-demand access to the information they need when they need it.

KEY FEATURES/BENEFITS

Configurability—CLARIFIRE delivers workflow with processes that are easily changed without the need for IT or development teams, saving time and money.

Efficiency—CLARIFIRE creates efficiencies through multi-directional push-pull of data with real-time dynamic views across the servicing continuum.

Speed to Market and Scalability—CLARIFIRE's existing proven processes, configuration options, interoperability, and expertise offer rapid implementation solutions whenever you want it.

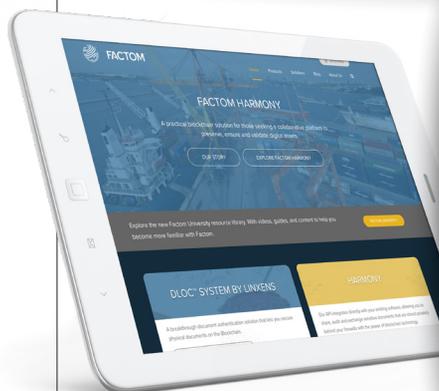
Accessibility—As a SaaS model with zero footprint, the Clarifire Private Cloud protects your data with state-of-the-art technology and aggressive security protocols.

Innovation—The CLARIFIRE platform provides a new way of thinking—start small, think big. Own your own change and reach strategic goals by using process automation to add value quickly.

Reporting—Real time dashboards, and pre-defined reports are all available within CLARIFIRE. Data is extracted into your data warehouse and interoperability with predictive analytics tools, providing seamless accessibility to your data and trends.

COMPETITIVE ADVANTAGE

- Front-end configurability/flexibility. Power users, not programmers, can quickly make updates to processes, add parameters to web services and more. This increases capabilities and fast implementation timelines.
- Multi-point solution. Use CLARIFIRE to bring all your point solutions together into one powerful platform, sharing data, automatically driving logical flows, filling gaps creating a compelling efficiency curve.
- Continued modernization. Clarifire's development team continues to improve, modernize, and increase the self-service functionality of CLARIFIRE. The roadmap for this year includes more drag-and-drop capabilities, access to more tables from the UI, more front-end interoperability, and management of web services—along with embedding of an OCR AI engine. This will automate the processing of data and images using the business rules engine in CLARIFIRE to automatically launch workflows based on image types and more.



→ KEY PERSONNEL

Paul Snow
CEO

Jason Nadeau
Consultant

Laurie Pyle
COO

Jay Smith
CMO

Zachary Lynde
CFO

→ STAFFING

30 Employees

→ CONTACT INFORMATION

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→ CORPORATE PROFILE

Factom, Inc. is an Austin-based blockchain technology company that is on a mission to provide blockchain data provenance for complex industries. Factom specializes in building scalable blockchain technology to handle complex enterprise data and volume. With clients such as the U.S. Department of Homeland Security and the Bill and Melinda Gates Foundation, Factom is the recognized leader in providing blockchain solutions to preserve, ensure, and validate digital records.

→ COMPANY HISTORY

Founded in 2014, Factom is on mission to become the industry leading provider of blockchain data provenance solutions, designed and architected to sustain enterprise-level complex data, scalability, and interactions. Factom raised a Series A investment round in 2016, raising over \$8 million in investments led by Tim Draper, of Draper Associates, Peeli Ventures, and Harvest Equity.

→ BUSINESS LINES, SERVICES, AND PRODUCTS

Factom has the first collaborative blockchain platform that publishes evidence for the mortgage industry. Factom's API integrates directly with your existing software, allowing you to share, audit, and exchange sensitive documents that are stored privately behind your firewalls with the power of blockchain technology. Reducing the liability of lost documents, incomplete or order versions, reducing audit time, and preventing costly disputes.

→ KEY FEATURES/BENEFITS

Simple: Factom Harmony simply solves compliance and documentation problems and hides the complexity blockchain technology and networks.

Fast: Because it's an API product that seamlessly integrates into existing systems, it can be prototyped and deployed immediately. By removing the complexity of blockchain, integration and deployment is a simple SaaS solution.

Trusted: Factom is one of the fastest growing and trusted providers of blockchain solutions. Factom has already been chosen by the Department of Homeland Security, the Bill and Melinda Gates Foundation and organizations in both the mortgage and insurance industries.

Innovative: There is no question that blockchain is the new Internet. Every leading Fortune 500 company and all the leading technology companies have blockchain as a major part of their strategies. Don't be left behind.

→ COMPETITIVE ADVANTAGE

The Factom blockchain protocol was architected specifically for Enterprise complex data, volume, and interactions. Other blockchains were not built to solve the complex nature of what it takes to be an enterprise business.

→ ADDED VALUE TO CLIENTS

Factom brings the complexity of blockchain down to a simple suite of APIs tailored to the mortgage industry. Building upon the world's most innovative technology since the internet, Factom has introduced a completely different way of thinking about preserving data, documents, and evidence for compliance and collaboration.

→ KEYS TO YOUR SUCCESS

Factom believes that real, meaningful success comes from collaboration with the industry and not by trying to massively disrupt tried-and-true processes. Factom's mortgage solution works with existing systems and processes to significantly improve compliance, collaboration, and audit tracking. By utilizing blockchain to reduce costs and increase efficiency from within the process all parties can succeed.

→ INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- *MReport* 2017 Women in Housing - Leading Ladies: Laurie Pyle
- CB Insights Fintech Awards 2017



FIRST AMERICAN MORTGAGE SOLUTIONS



KEY PERSONNEL

Kevin Wall
President

Jeff Moyer
Chief Product and Strategy
Officer

George Opelka
VP, Division Operations

Alan Hummel
VP, Valuations

STAFFING

2,367 Employees

CONTACT INFORMATION

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CORPORATE PROFILE

First American Mortgage Solutions, a key member of the family of companies comprising First American Financial Corporation, delivers convenience, confidence and certainty throughout the mortgage life cycle. Parent company First American Financial Corporation, with total revenue of \$5.8 billion in 2017, is a leading provider of title insurance, settlement services and quality assurance solutions for real estate transactions that traces its heritage back to 1889.

COMPANY HISTORY

First American Mortgage Solutions has steadily invested in its valuation assets through strategic acquisitions and building out its property database to be the leading source for property records across the country. Now the company, which focuses on developing innovative web-based, data-driven solutions, is changing the valuation landscape with its Smarter Valuations offering, a process that offers lenders increased efficiency and greater accuracy for a better, faster consumer experience.

BUSINESS LINES, SERVICES, AND PRODUCTS

Leveraging First American's broader capabilities, First American Mortgage Solutions serves as a single source for title and settlement, data and analytics, fraud and verification, regulatory compliance, valuation and collateral risk, quality control, fulfillment, and default services.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

First American Mortgage Solutions delivers innovative technology solutions across the loan lifecycle in the United States and Canada.

KEY FEATURES/BENEFITS

- Native apps for iOS and Android allow appraisers to collect property data, take photos, and complete a sketch in the field then sync to the cloud
- Cloud-based architecture promotes a collaborative environment for sharing comparable property information, inspection data, and analytics for speed and quality assurance
- APIs for transmitting order data, populating appraisals, and managing appraisal delivery and review allow AMCs to connect their vendor management platforms directly to Sky
- Custom forms allow companies to complete alternative valuation products in the cloud, including compliance and XML delivery to meet client demands

COMPETITIVE ADVANTAGE

ACI Sky is a cloud-based valuation platform with products for property inspection, appraisal production, quality assurance, and report delivery. **Sky Report** is the industry's first cloud-based appraisal production solution that re-engineers the

appraisal manufacturing process.

Sky Review is a leading valuation QC product with interactive checklist automation and integrated third-party data that delivers consistency and reduces the time needed for the appraisal review process by up to 50 percent.

Sky Delivery equips AMCs with a dynamic, appraiser-facing compliance gateway that serves as a quality assurance tool to greatly reduce revisions and better manage overrides

The proprietary **Appraisal Analytics Platform** includes automated assignment logic that pinpoints the best appraiser for the assignment by market, property type, and value range.

ADDED VALUE TO CLIENTS

First American Mortgage Solutions is leading the valuation technology revolution with dynamic SaaS models that allow for collaboration among lenders, servicers, investors, and valuation professionals. Clients get the added advantage leveraging First American's industry-leading property data.

GOALS AND STRATEGIES

First American Mortgage Solutions is committed to pioneering the advancement of field automation and cloud-based solutions coupled with data intelligence and predictive analytics. With a unique combination of assets and expert valuation professionals, First American Mortgage Solutions is well positioned to play a leading role in the valuations transformation.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- First American is proud to have been included on the "Fortune 100 Best Companies to Work For" list in 2018 for the third consecutive year
- Named a Fortune 500® company in 2017
- Best Workplaces for Diversity by Fortune and Great Place to Work® in 2017
- Best Workplaces for Women by Fortune and Great Place to Work® in 2017

SPECIALTY AND EXPERTISE

The ability to connect to vast amounts of data via the cloud has enabled First American Mortgage Solutions to infuse the Smarter Valuation process and technologies with unparalleled quality assurance crosschecks during the manufacturing of the appraisal, reducing or eliminating the need for quality control at the end of the process.

TESTIMONIAL

"Over the last two years, Valuation Connect has made significant breakthroughs in quality improvement and reducing turn times using Sky Delivery and Review, while gaining efficiencies for the appraisers we work with."

—Jim Beatty, SVP, Chief Appraiser for Valuation Connect

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FIRSTCLOSE



KEY PERSONNEL

Tim Smith

Co-Founder, Chief Revenue Officer

Tedd Smith

Co-Founder, CEO

Corey Smith

COO

Chuck Bloodgood

CIO

Matt Veitch

VP of Sales - Operations

CONTACT INFORMATION

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CORPORATE PROFILE

FirstClose provides technology solutions to mortgage lenders nationwide and serves as a middleware application that offers access to a host of national and local real estate service providers via the web or through direct integration into various loan origination systems. By utilizing the latest technology, combined with aggregated volume from its national client base, FirstClose offers customized solutions that increase efficiencies, reduce costs, and ultimately help lenders close more loans. FirstClose serves over 250 banks and credit unions while processing hundreds of thousands of transactions per year. The FirstClose reporting suite is the first comprehensive solution with capabilities to deliver title, flood, valuation and other essential data elements in one report.

COMPANY HISTORY

FirstClose was founded in 2000 and is headquartered in Austin, Texas. Both the FirstClose Report and FirstLook Report, were the first instant, automated solutions of their kind in the mortgage industry. The idea to provide comprehensive data in one, instant digital package, was that of the innovative FirstClose team enabling the company's growth as a top technology solution provider for the mortgage industry.

- End-user categories:
- Lender/servicer
- Outsourcer
- Service provider

BUSINESS LINES, SERVICES, AND PRODUCTS

- **FirstClose Report:** The FirstClose Report is the first and only comprehensive home equity and refi tool to provide everything consumer lenders need to close on home equity, HELOC, and refi loans faster and at a better price. Credit, valuation, flood, tax, and title data is compiled into one easy-to-read report and returned to the lender within 30 seconds. FirstClose offers a proprietary, patent-pending software platform designed to deliver lenders end-to-end solutions from loan application to closing.
- **FirstLook Report:** The FirstLook Report is the first and only comprehensive pre-qualification tool to provide everything mortgage lenders need to make an instant decision on a borrower's complete creditworthiness. Credit, valuation, flood, tax, and title data is compiled into one easy-to-read report and returned to the lender within 30 seconds. Once pre-qualified, lenders can add their own title companies, appraisers, appraisal management companies, and other settlement providers at the click of a button, with options to pass data and reports back into their loan origination system when available.

COMPETITIVE ADVANTAGE

Companies like Flagstar Bank, Bethpage Federal Credit Union, Umpqua Bank, NEFCU, Dollar Bank, and hundreds of other lenders now utilize the FirstClose middleware software solutions to increase processing efficiencies, close loans faster, and provide a better experience for credit union members and borrowers. Adoption into the mainstream industry started off slow and steady, but word of mouth and additional promotional efforts from the company have increased awareness and adoption significantly last year with 65 new customers implementing the technology in 2017 alone.

ADDED VALUE TO CLIENTS

In 2017, FirstClose added 65 new deals. The instant title search component of the FirstClose Report contributed to delivering title searches within seconds instead of the standard three-to-four-day turnaround. The addition of the FirstLook Report to the company's product offerings also contributed as clients began vetting the new technology. The average turn-time for the FirstClose Report in 2017 was 2.5 days, compared to the industry average of 14 days for the same components lenders receive for flood, valuation and title searches, reducing turn time by 12.5 days. One lender compared costs on 334 HELOC applications and found that before implementing the FirstClose Report, costs would have been \$210,420. After implementing the FirstClose Report, costs were \$97,101, resulting in a savings of \$113,319.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- MPA Hot 100 2017
- HW Tech 100 2017
- MPA Hot 100 2018

TESTIMONIAL

"We have been extremely pleased with the services we have been receiving from FirstClose and are looking forward to a continued partnership in which we can utilize even more loan report amenities."

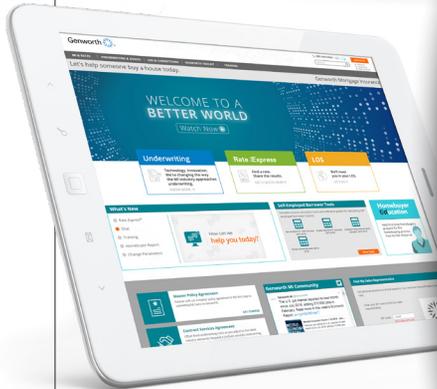
—Khanh Dang, Senior Retail Credit Operations Manager,
Fulton Financial



SPECIAL ADVERTISING SECTION

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GENWORTH MORTGAGE INSURANCE CORPORATION



KEY PERSONNEL

Rohit Gupta
President and CEO

Paul Gomez
SVP, Operations

Kevin McMahon
SVP, Strategy and Business
Intelligence

Matt Young
SVP, Sales

John Clifford
SVP, Commercial Operations

STAFFING

500 Employees

CONTACT INFORMATION

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Genworth 

CORPORATE PROFILE

Genworth Mortgage Insurance, a subsidiary of Genworth Financial, Inc., is headquartered in Raleigh, North Carolina, and operates in all 50 states and the District of Columbia. Genworth MI works with lenders and other partners to help people responsibly achieve and maintain the dream of homeownership by ensuring the broad availability of affordable low down payment mortgage loans.

COMPANY HISTORY

Genworth has been providing mortgage insurance products and services in the United States since 1981.

BUSINESS LINES, SERVICES, AND PRODUCTS

Genworth offers a full complement of mortgage insurance products and services for lenders to help families achieve the dream of homeownership:

- Competitive rates and guidelines
- Technology that introduces efficiencies that simplify the origination process
- Fast turn times—nearly 100 percent of loans are turned in eight hours or less
- Expert guidance from Genworth's ActionCenter®, regional underwriters and appraisers
- Seasoned, knowledgeable sales, underwriting, and customer training teams
- Innovative products like Homebuyer Privileges®, Homebuyer Education and Homeowner Assistance programs

KEY FEATURES/BENEFITS

Along with its seamless rate quote and delegated ordering interfaces, Genworth has full, non-delegated integrations solutions with some of the largest Loan Origination Software (LOS) providers in the industry, including Ellie Mae® (Encompass®), Black Knight (Empower®), and Mortgage Builder®. These interfaces allow customers to deliver full loan packages (initial and trailing documentation) to Genworth, as well as receive their MI commitment, without navigating away from their LOS.

Genworth also recently launched a new website, New.MI.Genworth.com, that allows lending professionals to visually track every part of the MI application process through close. The site features reduced data entry for fast, easy submissions of MI applications, drag and drop for multiple document uploads simultaneously, an enhanced Rate Express® interface and MI application search capabilities. The user experience is also improved through mobile-friendly/responsive design, enhanced site search capabilities, improved access to training offerings, preview capabilities for images and documentation, and step-by-step contextual help.

COMPETITIVE ADVANTAGE

Embracing powerful technology solutions that make mortgage processes easier for customers is very important to Genworth, and the company intends to stay ahead of the curve. In fact, Genworth has an identity in the industry for its exceptional service levels in underwriting and its innovations in technology, giving customers access to the fastest, easiest and most accurate ways to order mortgage insurance. Quality interfaces with the best LOS providers in the industry allow customers to order MI seamlessly, while industry-leading underwriting turn times ensure they receive a timely response that facilitates loan closings. Partnering with leading product and pricing engines such as Optimal Blue, in addition to Genworth's own rates and comparisons tool, Rate Express, via desktop and mobile, give loan officers instant access to accurate rate quotes. Identifying and building strategic partnerships with technology companies that are creating disruption and driving a wave of new capabilities enable customers to give their borrowers more visibility into every step of the origination process and improve responsiveness.

ADDED VALUE TO CLIENTS

As an MI partner, Genworth remains committed to giving customers a great experience in every interaction and providing valuable assistance at every turn. By continually raising the bar on technology and advancing in-house underwriting capabilities, Genworth has strengthened its underwriting service levels so it can offer the most effective solutions to its customers. Genworth's underwriting decisions are also faster and more accurate because they are based on validated data stemming from advancements it has made in corresponding risk management technologies. Having more sophisticated data at its fingertips has helped make Genworth smarter about the risk it puts on its books so it can help customers serve more homebuyers.

KEYS TO YOUR SUCCESS

Genworth's team likes to focus on its bigger purpose of getting people in homes and keeping them there. To ensure long-term success on this front, the company believes that innovation is critical. As its business evolves, creating new solutions and streamlining the processes for originating and underwriting mortgages will remain a strategic focus for Genworth. By taking a bold and aggressive approach, Genworth is making significant strides toward enhancing customer relationships and creating a better customer experience overall.

GLOBAL DMS



KEY PERSONNEL

Vladimir Bien-Aime
President and CEO

Jody Collup
CMO/Operations Director

Michael Quaranto
CSO/VP of Technology

Julie Bussey
VP of Sales

Mac Chiles
VP of Sales

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CORPORATE PROFILE

Global DMS is a leading 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 valuation process and keep organizations in compliance.

BUSINESS LINES, SERVICES, AND PRODUCTS

eTrac: Global DMS's flagship product is eTrac Enterprise, a web-based single-source valuation management system that centralizes and compliantly automates all aspects of the valuation process: vendor management; order; assign; track; review; deliver; sell; and accounting functions. eTrac allows company-specific configurable workflows and real-time management reporting.

Global Kinex: Compliantly and efficiently delivers appraisals to the GSEs' Uniform Collateral Data Portal (UCDP) and FHA's EAD.

MARS: Proprietary automated review system identifies collateral risk, scores each appraisal report's individual risks, report findings, extracts the PDF from the MISMO XML file, and delivers the data to GSEs or other investors.

eTrac WebForms: Produces appraisal and BPO reports entirely online, allowing real estate professionals to be completely mobile and autonomous.

AVM/Data Products: eTrac incorporates the best-of-breed AVM models from the industry and provides access to the most robust data products available to increase valuation accuracy.

Global Communicator: Facilitates client communication with their staff, vendors, and loan originators utilizing mass email.

KEY FEATURES/BENEFITS

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 and deliver reports. eTrac provides automated submission to EAD and UCDP. eTrac, also allows customers to manage and drive their internal workflows and preferences. Real-time reporting is also provided.

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. Global DMS offers a mobile application for appraisers operating in the field.

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 which apps they need for their business. All apps work seamlessly with eTrac including workflow, automated report builders, 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 YOUR SUCCESS

Contemporary, sophisticated valuation software that is completely web-based, easy to implement, and 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.



KEY PERSONNEL

Bill Priemer
President and CEO

Chris Hyland
EVP and CFO

Brenda Kirk
EVP and Chief Product Strategy
Officer

Ed McQuiston
EVP and Chief Commercial
Officer

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OnBase[®]
by Hyland

CORPORATE PROFILE

For more than 25 years Hyland, creator of OnBase, has been a dedicated resource for the financial services industry providing enterprise content management (ECM) solutions to help lenders, banks and credit unions better manage the content that surrounds their processes. Because its first customer was a community bank, Hyland understands the needs and goals of financial institutions to stay competitive and works with them to build strategic technology solutions to solve their biggest challenges.

End-user Categories:
Service provider

BUSINESS LINES, SERVICES, AND PRODUCTS

Key features:

OnBase gives lenders the ability to approve and close loans faster than the competition by capturing and automatically indexing those documents with keywords generated from the existing LOS. Then, making them instantly available to authorized users across the entire organization. Forwarding complete and accurate packages through the loan process, while notifying the proper people when they are ready for review, incomplete or inaccurate.

Delivery platform:

OnBase is a single enterprise information platform for managing content, processes, and cases deployed on-premises or in the Hyland Cloud.

KEY FEATURES/BENEFITS

- Automate the entire loan process, from origination to servicing
- Achieve complete transparency throughout processes
- Ensure compliance with complex regulations
- Provide swift, borrower-centric service
- Allows borrowers to submit digital documentation securely
- Instills confidence that information from even the most complicated document is accurately extracted and organized
- Enables lenders to customize document stacking for servicers
- User stats: More than 19,000 organizations are digitizing their workplaces and transforming their business operations with OnBase.

COMPETITIVE ADVANTAGE

Instead creating additional silos by custom developing several disconnected applications, or by buying multiple off-the-shelf point solutions, OnBase can provide a platform on which to build an entire infrastructure of interconnected applications, sharing the same foundational architecture, security protocols, and platform to manage your documents and automate your processes.

ADDED VALUE TO CLIENTS

Hyland has been dedicated to the financial services space since its inception in 1991. Hyland's financial services team is comprised of individuals with prior banking and lending careers, so they know the challenges their customers face firsthand.

KEYS TO YOUR SUCCESS

A collaborative partnership with customers is Hyland's main key to success. Hyland's customers are their partners. It's not just something the company says; it's how they do business. From the moment a customer decides to work with Hyland, they have access to OnBase professionals that will help them simplify existing processes, deploy solutions and provide support for the life of their enterprise information platform.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- Leader – Gartner Magic Quadrant for Content Services Platforms since 2010
- Leader – The Forrester Wave: ECM: Transactional Content Services, Q2 2017
- Strong Performer – The Forrester Wave: ECM: Business Content Services, Q2 2017
- *Fortune* 100 Best Companies to Work For since 2014



KEY PERSONNEL

Cam Melchiorre
President

Hans Rusli
CEO

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CORPORATE PROFILE

Columbia, Maryland-based IndiSoft LLC, has rapidly grown to become one of the leading companies in the industry. IndiSoft LLC develops, licenses, and supports a wide range of SaaS solutions and PaaS solutions for the financial services industry, including the Sunesis Platform. IndiSoft's award-winning array of technology offerings include everything from basic software consulting to complex software design and development. IndiSoft, which was selected as one of the Top 50 Service Providers by *Mortgage Technology* magazine, continues to lead the innovation in transforming how the default servicing industry communicates and exchanges information.

End-user Categories:

- Lender/originator
- Servicer/subservicer
- Attorneys
- Outsourcer
- Service provider

KEY FEATURES/BENEFITS

- Smart workflows to automate decisions and processes
- Standardized testing
- Core key regulatory compliance
- Manage multiple types of engagement
- Detailed user testing productivity and quality results
- Process audits for company's internal and external process
- Configurable workflow manages several types of vendors
- Real-time interface with all approved and authorized third-party sources
- Delivery platform: PaaS

User stats:

16.7 million loans reviewed
10 million mortgage QC tests
61.3K business users

COMPETITIVE ADVANTAGE

The IndiSoft platform is highly configurable, so workflow, performance metrics, business rules, and risk parameters can be changed on-the-fly by users with the proper administrative authority and access. IndiSoft's senior management has deep industry knowledge from risk management to regulatory compliance, servicing, and originations. IndiSoft technology is known for its collaborative architecture, which allows multiple stakeholders to participate seamlessly in any business process to create maximum efficiency, transparency, and accountability.

ADDED VALUE TO CLIENTS

IndiSoft not only has superior technology but provides consultative services to assist with enterprise-level technology strategy and the most effective deployment of IndiSoft's technology including assistance with systems integration.

KEYS TO YOUR SUCCESS

A major factor is what we call the "As-is" review and "To-be" state. We review the client's operations, technology, workflow, data sources, third-party partners, systems integration, and document management and create a blueprint of their current state. We then deliver a deployment plan for whatever Sunesis functionality is purchased, which is the "to-be" state.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- 20 Most Promising Quality Management Solution Providers – 2017 Top 50 Service Providers by *Mortgage Technology* magazine
- *HousingWire* awards IndiSoft as the housing economy's 100 most innovative technology companies for 2015
- Sanjeev Dahiwadkar chosen for *MPA's* Hot 100
- IndiSoft selected as one of the 20 most promising legal technology solutions providers

NEXSYS TECHNOLOGIES



KEY PERSONNEL

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Executive Vice President

Cheri Lines

Vice President of Technology Services

Frank Riviera

Vice President of Product Development

Renee Alberty

General Counsel

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CORPORATE PROFILE

Nexsys Technologies is a Detroit-based technology company founded by mortgage IT experts to create and deliver innovative solutions for smarter lending processes. The company's solutions bring lenders and providers the network, tools and intelligence they need to make the best possible transactions in real-time.

COMPANY HISTORY

Nexsys Technologies was established in 2015 to meet the demand for a real-time transaction management platform. That platform, Nexsys Clear Path®, began as a title/closing solution and has since expanded into appraisals and mortgage insurance.

REGULATORY COMPLIANCE

Nexsys Clear Path helps lenders and providers stay in compliance with the Consumer Financial Protection Bureau, TRID regulations and Fannie Mae changes.

BUSINESS LINES, SERVICES, AND PRODUCTS

By streamlining the real-time exchange of information and status messaging, Nexsys Clear Path keeps everyone connected and is ideal for:

- Settlement services
- Lender loan origination systems
- Origination services
- Appraisal management companies
- Attorney networks
- GSE integrations
- Servicing platforms
- Data connections
- Flood
- Credit
- Mortgage insurance
- Closing services

KEY FEATURES/BENEFITS

The core aspects of Nexsys Clear Path are Mission Control, which manages order allocations in real time; Fee Point, which calculates settlement services and governmental fees with a dynamic fee engine; and Metrix, which provides visibility into order and provider performance.

- Deliver greater visibility and connectivity to fulfill title, closing, appraisal and other settlement services.
- Link lender systems to a network of over 52,000 settlement agent subscribers in a collaborative, integrated portal.
- Support various integrations in the mortgage origination supply chain: LOS, GSE, MI and more.
- Connect using a custom-build integration or secure web portal.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Nationwide coverage.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Nexsys Clear Path is accessible anywhere through a system-to-system integration or secure Web portal. Integration is only needed once with minimal effort. Nexsys Clear Path users are able to manage providers and allocate orders in real-time and have complete access to the platform's full provider network. Whether you're off site or at the office, your reports are automatically formatted for your desktop, email, or mobile device. Nexsys Clear Path's interactive tools will also schedule automated delivery-to-distribution lists, so you don't have to; it's simply easier to use, fully customizable, and a better way to get things done.

ADDED VALUE TO CLIENTS

Nexsys Clear Path is one system to manage millions of mortgage-related transactions across thousands of service providers. The structure of Nexsys Clear Path allows clients to opt for the services they need, without worrying about packaged bundles containing the services that they don't. All clients receive live support and a specialized software development team to make your transition to the platform as seamless as possible.

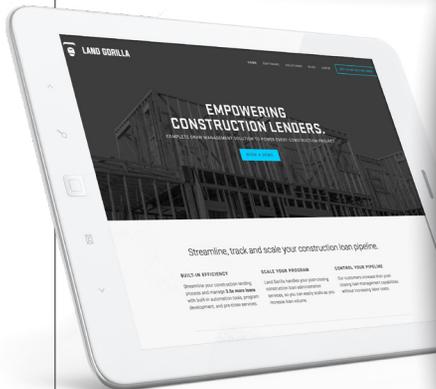
KEYS TO YOUR SUCCESS

Nexsys Technologies is always searching for a better way to serve their clients, and that philosophy is the largest key factor in their success. Nexsys Technologies thrives on bringing a fresh, client-focused, technology driven alternative for an old-school industry.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- Nexsys Technologies was named a top "HWTech100" company by *HousingWire* in 2016 and 2017 for innovation in mortgage technology.
- Cheri Lines, the VP of Technology at Nexsys Technologies, won the 2017 *HousingWire* Rising Stars award given to "entrepreneurs building tomorrow's great businesses."

LAND GORILLA



Sean Faries
CEO

Shannon Faries
Director of Risk Management

Sebastian Costa
CTO

Rudy Marquez
COO of Construction Loan
Management

Bill Berthelette
Sales Operations Manager

STAFFING

48 Employees

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CORPORATE PROFILE

Land Gorilla has changed the way construction loans are managed by making the construction lending process simple, safe and 400 percent more efficient. Trusted by top banks, credit unions, and mortgage banks, Land Gorilla's Construction Loan Manager platform allows lenders to reduce costs, easily scale, manage risk, and provide a best-in-class experience to project stakeholders.

COMPANY HISTORY

Before Land Gorilla's launch in 2010, there was no available technology that brought construction lending and oversight into a single management platform. Lenders' portfolios were created from seemingly countless spreadsheets prone to formula errors, lacking aggregated reportable data, and requiring timely manual entry—all of which hampered their ability to mitigate risk. When disaster struck in 2007 and regulations subsequently tightened on a then-struggling industry, lenders were reluctant to make forward progress, as lending for new construction was too risky.

Around this time, the concept of cloud computing was beginning to take off in the information technology sector. It was in this environment that Land Gorilla developed a solution to encourage lenders to confidently return and break down barriers facing financial institutions by making it easier to collaborate and manage loans via the cloud.

BUSINESS LINES, SERVICES, AND PRODUCTS

Construction Loan Manager: The complete construction loan management platform empowers lenders to successfully manage every construction loan file from start to finish. The Construction Loan Manager offers essential draw management, servicing functionality, and compliance tools to manage a lender's construction loan portfolio.

BENEFITS/FEATURES

Efficiency: Lenders who could manage only 40 loans on a spreadsheet can handle more than 200 via Land Gorilla's platform.

Control: Lenders can proactively manage every aspect of their loan pipeline with automated alerts, tasks, and project summary.

Visibility: Lenders and investors have 100 percent insight into the performance of their projects in a single pipeline view and robust reporting.

Additional Benefits include:

- Draw management
- Interest-only loan servicing
- API for client direct integrations
- Encompass integration with enhanced features

- Borrower and contractor user experiences
- Payment interface
- Accounting interface for accounting integrations
- Contractor performance tracking
- 1099 and 1098 reporting
- Warehouse, bank, and investor UX
- State requirement monitoring
- Construction loan management best practices
- Meets all conventional and government program requirements
- Compliance toolkit and risk monitoring
- Integrated inspection services
- Permission-based controls
- Program performance analytics and reporting

COMPETITIVE ADVANTAGE

Technology pioneers: Land Gorilla is the first cloud-based construction loan management platform available on the market.

Construction experts: Land Gorilla's technology is backed by experts with over 150 combined years of construction lending experience.

Risk mitigation: The Construction Loan Manager eliminates the reliance on error-prone spreadsheets and risky manual processes, empowering lenders to safely manage and proactively scale their construction loan activity by 400 percent while reducing costs and improving visibility of potential risk.

Trust: Nine of the top 10 construction lenders by loan volume have adopted Land Gorilla solutions; 11,000 inspection companies connect to Land Gorilla; 459 company accounts for lenders; 21,592 construction loans; 18,000 builder/contractors.

ADDED VALUE TO CLIENTS

Integrated services: Connecting lenders to a network of 11,000 inspection companies.

Construction Complete: A high-touch service that takes the lender, borrower, and builder from application through project completion.

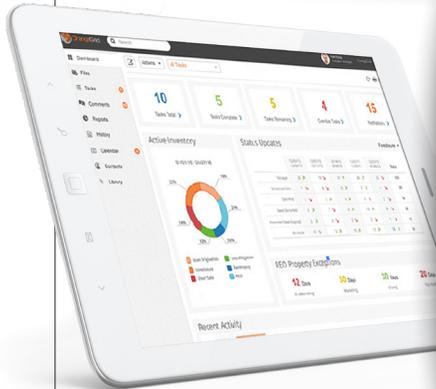
Consulting: Consulting and training services to help lenders accelerate new construction loan programs.

KEYS TO YOUR SUCCESS

Innovation and empowering our customers to be better lenders.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- 2016 - Ranked #230 on Inc. 500 list
- 2017 - Ranked #551 on Inc. 5000 list
- 2017 Tech100
- 2017 Rising Stars
- 2018 MBA Tech All-Star



KEY PERSONNEL

Todd Mobraaten
President and CEO

Dustin Sauter
CIO

Adam Fitch
CMO

Michele McCoy
SVP, Business Development

Barry Owens
VP, Business Development

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CORPORATE PROFILE

OrangeGrid's award-winning no-code technology framework helps companies digitize any business process workflow and seamlessly connect all their siloed, homegrown, and third-party legacy platforms within a single, intuitive interface.

Business leaders feel handcuffed to antiquated technology systems due to excessive costs, risk, software development life cycle (SDLC), timeline delays, and productivity constraints. OrangeGrid eliminates SDLCs and empowers business leaders with the ability to achieve quick technology wins, eliminate technology migration risks, manage costs, and returns leadership time to tackling market—not system—challenges.

COMPANY HISTORY

OrangeGrid is the vision of two competing fintech pioneers who joined forces and set out to disrupt the financial services industry with the introduction of a revolutionary no-code workflow application for business process improvement. OrangeGrid has since built a team of the very best technologists and financial services process experts, who are capable of quickly understanding and automating even the most complicated business process rules, policies, and procedures.

BUSINESS LINES, SERVICES, AND PRODUCTS

The problem OrangeGrid solves:

- Legacy Platforms leave IT backlogged with continual non-revenue system changes (stifling true enhancements and innovation).
- SDLCs prohibit the flexibility required to adapt to business changes and carry out day-to-day tasks.
- Lack of IT resources and dependency on individuals skilled solely in obsolete programming languages.
- Traditional software development life cycles kill margins and the ability to compete

The OrangeGrid solution:

With OrangeGrid's award-winning development platform, codes are only used to process widgets, which can be repurposed and leveraged repeatedly, whatever the process or business case. The result is a robust and highly configurable framework delivering today's requirements with same-day configuration agility for the needs of tomorrow.

Connecting/consolidating applications:

- Work in a single environment
- Gain configurable and reusable modules
- Roll several applications into one environment
- Legacy and third-party applications communicating seamlessly

Build new applications:

- Build it your way without compromise
- Meet precise workflow requirements
- Eliminate software development delays

BENEFITS/FEATURES

Features:

- Automated workflows and tasks with built-in rules and roles
- Interactive dashboards with key identifiers and filters
- Instant data fields and form templates
- Same-day implementation of both simple and complex business rules
- API integrations and overlay technology to connect all client legacy systems

Benefits:

- Eliminate SDL and IT backlog delays
- Reduce time to market on innovation
- Automate manual tasks with digitized workflow
- Lower costs and increase effectiveness

COMPETITIVE ADVANTAGE

OrangeGrid provides business leaders with new ways to innovate. It's not about more processing power, it's smarter processing. OrangeGrid tools facilitate automated decisioning, cut out redundancies, and remove system limitations.

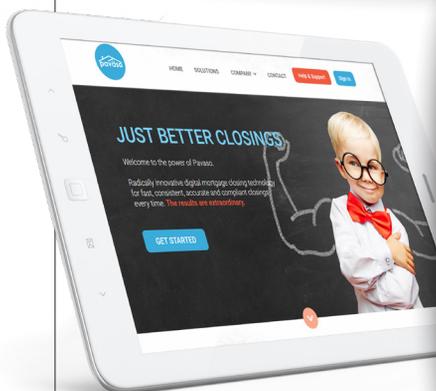
OrangeGrid delivers the next generation technology that the mortgage industry so desperately needs. Solutions that quickly adapt to meet compliance demands in a regulatory environment, rapid process changes that minimize manual tasks and are priced for all-sized budgets. The result is a robust and highly configurable framework, meeting the demands of today's requirements, with the agility to meet future demands without delay.

ADDED VALUE TO CLIENTS

OrangeGrid's professionals are business process workflow experts, who are experienced in the mortgage industry and speak the clients' language.

- Experienced business analysts and project managers
- Well versed in financial services best-practices, terminology, and compliance requirements
- Experts in digitized workflow analysis and design
- 24-hour support and systems service

PAVASO, INC.



KEY PERSONNEL

Mark McElroy
President and CEO

Dan McGrew
COO

Nancy G. Pratt
VP, Partner Relations and
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Jay Hollis
VP, Product Strategy

Matt Corcoran
VP, Operations

STAFFING

53 Employees

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CORPORATE PROFILE

Pavaso is a forward-thinking technology company that is transforming the mortgage closing process with radically innovative solutions. Since its inception in 2014, Pavaso's focus has been, and continues to be, on improving the process and technology associated with mortgage closings by delivering consumers a platform that provides them with a better experience. The result is its flagship solution, Digital Close—the industry's most robust digital closing platform available.

COMPANY HISTORY

Pavaso, Inc. was originally organized to develop and market a consumer portal focused on a homeowner's lifecycle of home ownership. The first pilot for Pavaso was conducted in October 2011 and continued through Q1 of 2012. It ultimately involved six title companies submitting orders through RamQuest's Closing Market software, which generated profiles for all stakeholders and granted access to the status of all closing-related documents. With a groundbreaking solution and a strategic game plan, Pavaso became its own company in the summer of 2014 and created the industry's only end-to-end platform to improve communication, efficiency, and process management.

Pavaso was selected to participate in the Consumer Financial Protection Bureau (CFPB) eClosing pilot in late 2014, and facilitated over 550 eClosings within the basic and advanced categories. Today, Pavaso offers a comprehensive solution to every party in the transaction with the experienced solution—Digital Close.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Nationwide

BUSINESS LINES, SERVICES, AND PRODUCTS

Digital Close: Finally, a modern, collaborative platform that includes every stakeholder in a mortgage transaction—lenders, title companies, real estate agents, consumers, and investors. Digital Close allows you to do it all: eDelivery, eClose, eNotarize, eNotes, and eVault. Position yourself at the forefront of innovation, close quicker, wow your consumer, and improve business processes—all in one step.

COMPETITIVE ADVANTAGE

Pavaso's Digital Close platform is the only platform that facilitates real time communication and collaboration, easily between everyone. Its solution brings together all parties (lender, title, real estate agent, consumer, and investor) into one collaborative portal. The flexible platform is accessible anywhere, anytime from any device, allowing consumers to review all their

documents at their convenience, on their schedule, prior to closing.

- Focus is on the consumer experience: putting the consumer at the center
- Real time collaboration and communication between all parties
- Results: A better, more convenient, more efficient, digital process for everyone

ADDED VALUE TO CLIENTS

Gain a massive competitive advantage. The ability to provide outstanding customer service is key to remaining competitive. With Pavaso's Digital Close, clients can meet the demands of today's consumers for an easier, more convenient closing process. Lenders, title, real estate agents, and loan officers can now provide homebuyers across the country the ability to trade in the traditional stack of paperwork for a fast, digital process. Pavaso enables all parties in the transaction to easily connect and collaborate in an NPI secure platform, deliver consistent closings, and achieve optimal business results.

KEYS TO YOUR SUCCESS

Pavaso is obsessive about its commitment to improving the technology used in the mortgage closing process when buying a home. Pavaso's dedication and focus on providing a better experience for the consumer, while ensuring its customers receive true business benefits from the Digital Close platform, is at the forefront of the company's success.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Pavaso has been recognized for a variety of awards and accolades, including a Best Practice Award from *Credit Union Journal* and being named to *HousingWire's* Tech 100 list yearly from 2015-2017. Notable industry milestones include participating in the CFPB's eClosing pilot and facilitating over 550 eClosings in the basic and advanced categories, and completing the first-ever eClosing in the state of North Carolina.

TESTIMONIAL

"Digital Federal Credit Union chose to partner with Pavaso because we share a similar vision; being a technology leader and providing the borrower with a better and more efficient mortgage closing process. I can always count on the Pavaso team to be there when I need them!"

—Harry Tsianatellis, Mortgage Operations Assistant Manager,
Digital Federal Credit Union



RED BELL REAL ESTATE, LLC



KEY PERSONNEL

Jeff Jonas
President

Craig Lasson
SVP, Business Development

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CORPORATE PROFILE

Red Bell is an innovative real estate brokerage and technology company that delivers an array of brokerage services as well as pricing and valuation products to investors, lenders, and loan servicers. Licensed in all 50 states and the District of Columbia, Red Bell assists clients to better understand and capitalize on local markets through its use of near real-time data from nearly 400 MLSs.

End-user Categories

Lender/servicer
Outsourcer

BUSINESS LINES, SERVICES, AND PRODUCTS

Automated Valuation Estimator (AVE): AVE is a pricing tool allowing sellers and buyers to select the best comparables and provide supporting prices in a user-friendly environment. It includes instant access to interior photos, listing histories for subject property comparables, and valuable trending analytics. Also used for rental analysis, AVE assists in boosting investor confidence through its automated analysis of the extensive property listings without having to weed through thousands of properties manually.

Asset Watch: Asset Watch allows users to monitor an existing portfolio proactively. It sends daily notifications of any new listings on an MLS or changes on properties listed. Benefits include:

- **Customer Retention:** Provides an opportunity for a lender/loan officer to reach out to their customer before they sell the property to see if the customer needs help with a new loan on a property they are purchasing and retain servicing of good customers.
- **Servicing/Default Management:** Provides owners/servicers with updates on defaulted loans to see if the property is listed for sale.
- **REO Management:** Provides monitoring on the listing activity to ensure the property is listed accurately and on time.
- **Portfolio Monitoring:** Better understand pre-pay speeds and portfolio execution. Anticipate potential losses or servicing performance issues.

Broker Price Opinion (BPO): When you combine a network of over 20,000 agents, live reporting, and QC done on ALL orders, you get the finest BPO in the industry.

Valuation Risk Review (VRR): The most cost-effective way to ensure that an appraisal is based off the best comparables is through a VRR. The VRR reviews a completed appraisal using Red Bell's AVE listings.

Appraisal Reconciled BPO (ARBPO): Get two products for the price of one. The ARBPO starts with a Broker Price Opinion which is then reconciled by a licensed appraiser. Red Bell's automated system ranks and geo-codes BPO comps and displays interior photos and listing histories.

Restricted Appraisal Report (RAR): The Red Bell RAR leverages an inspection performed by a local realtor and the power of the AVE product. When used in combination, the result is a more reliable price estimate with the trending and analytics to support it.

COMPETITIVE ADVANTAGE

Red Bell provides invaluable products, backed by near real-time data from nearly 400 MLSs and access to a network of over 20,000 agents, that give sellers and buyers confidence in their valuation decisions and the ability to work more effectively and efficiently.

ADDED VALUE TO CLIENTS

Backing by Radian, an industry leader, allows Red Bell to expand its offerings and provide cutting-edge technology that creates transparency and efficiency with institutional control.

KEYS TO YOUR SUCCESS

Tools are built for users by users.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Red Bell was assigned a MOR RV1 residential vendor ranking in the asset valuation market by MorningStar.



TECH
GUIDE
2018

RES.NET



KEY PERSONNEL

Keith Guenther
Founder and CEO

Michael Bull
CFO

Rob Pajon
SVP, Marketing and Product

Angela Hurst
SVP, Business Development

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CORPORATE PROFILE

RES.NET is a leader in today's real estate technology and offers an all-encompassing servicer technology suite including REO, Loss Mitigation, and Valuation Portals, as well as the newly added PropertyCure Data Portal and the upcoming Construction Management Module. By integrating enterprise features such as tasking, messaging, reporting, and document sharing with flexible customization offerings, RES.NET provides the mortgage banking industry with the efficiency and transparency needed to succeed in today's real estate environment.

BUSINESS LINES, SERVICES, AND PRODUCTS

- Servicer Suite of Solutions: REO, Loss Mitigation, and Valuation Portals
- Recently added: PropertyCure Data Portal
- Upcoming: Construction Management Module
- Integrated third party partners
- A system of record interface
- Customizable document and data extracts
- Streamlined communication between homeowner, agent, and subscriber
- Constant system evolution via sprint cycles generated by user feedback
- Custom tasks and fields created in hours without development cycles

KEY FEATURES/BENEFITS

RES.NET provides a system that is constantly evolving in response to broad industry trends and customer feedback, while also maintaining the flexibility to create customized solutions that best serve the specific needs of each customer. RES.NET's custom workflow, approval engine, and reporting capabilities provide servicers with the tools to augment their business practices and ensure compliance at all times.

Custom Workflow

- No custom development required
- Set up and activated in hours, not months
- Define individual tasks, reminders, and documentation
- Add new fields to capture data
- Link custom tasks and fields to create a completely customized workflow

Integrated Technology

- REO Portal
- Loss Mitigation Portal with Short Sale and DIL Modules
- Valuation portal
- PropertyCure data portal
- MSP, Fiserv, and various SOR connections

Reporting

- User Interface Level – Custom reports: 350 available query fields, with export capability to excel or PDF format
- User Interface Level – 16 standard reports
- Database Level –operational data store (ODS)

COMPETITIVE ADVANTAGE

RES.NET is the only technology solution that equally caters to every type of servicer. Those who want a tried-and-true system, refined over a period of years, are as equally served as servicers looking for a state of the art customizable system that can be augmented daily. RES.NET's technology is flexible enough to ensure that one system truly fits all your business needs.

ADDED VALUE TO CLIENTS

As real estate cycles change, so do servicer strategies. RES.NET is dedicated to continuously providing new offerings, such as the upcoming Construction Management Module, and allow customers to quickly pivot into these new strategies as they arise. Additionally, recently added asset strategy tools provide an interactive AVM instrument giving the user access to both interior subject and comparable photos. With new features constantly being added, RES.NET offers solutions reflective of current market trends, enabling their customers to get the most out of every asset.

KEYS TO YOUR SUCCESS

RES.NET's success is a result of its commitment to agility. The system is constantly updated across the board for all users based on internal feedback, user surveys, and customer requests. Although general trends can be acted upon by the company, they also know that each client has needs specific to their business. RES.NET products are built to provide each user with the flexibility to augment the system as they see fit without having to rely on costly and time-consuming development cycles. By listening to customers' needs and designing a system that is flexible and customizable, RES.NET has earned its place as a leading provider of real estate technology.

SELENE FINANCE



KEY PERSONNEL

Joe Pensabene
President and CEO

Tom Donatucci
EVP, Business Development

Shane Leonard
EVP, CIO

Diane Bowser
EVP, Special Servicing
Operations

Chuck Halko
EVP, CFO

STAFFING

500 Employees

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SELENE[®]
FINANCE

CORPORATE PROFILE

Selene Finance is a residential mortgage services company with extensive experience in all aspects of mortgage loan servicing, with emphasis on specialty servicing. Selene's approach to portfolio management is high-touch—providing a full range of services that start at loan transfer and extend through the life of the loan to include technology integration, reporting, and goal-setting. Selene uses proprietary technology combined with unmatched customer service to propose flexible and creative servicing strategies to address the various needs of non-performing, re-performing, REO, and performing loans. Selene is a Ginnie Mae-approved issuer, and one of only two approved subservicers.

COMPANY HISTORY

Selene Finance was founded in 2007 to provide creative loan resolution strategies. Since inception, the company has focused on providing a flexible portfolio management approach to ensure that client goals are met and exceeded. Selene is owned indirectly by investment funds managed by two respected names in the investment management industry—Oaktree Capital Management, LP and Ranieri Partners Management.

REGULATORY COMPLIANCE

Selene offers a comprehensive and proactive risk management program that provides full oversight of all regulatory activities, including CFPB audits and state examinations. Selene ensures that clients are aware of changing laws and regulations, including compliance of all policies, procedures, and technology requirements.

BUSINESS LINES, SERVICES, AND PRODUCTS

Selene improves the scale, quality, and economics of your servicing operations through our expertise in NPL and RPL with industry-leading loan boarding, collections, loan resolution, and foreclosure and bankruptcy services. And when it comes to their all-inclusive REO process, Selene understands that clients are focused on the best financial execution—not just moving the property off their books. Selene also provides performing loan servicing and selective acquisition of MSRs.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Selene has offices in Horsham, Pennsylvania; Houston, Texas; and Jacksonville, Florida. Selene can service in all 50 states and has approval to service Fannie Mae, Freddie Mac, Ginnie Mae, HUD, and FHL bank loans.

COMPETITIVE ADVANTAGE

Selene provides access and insight unmatched in the industry with their proprietary technology, SARA, which integrates seamlessly with industry standard platforms. SARA provides access to Selene's live system and all the tools and data needed to maximize each interaction with the customer. Clients can monitor phone calls for up to six months, receive regular, customized, loan-level data files, and navigate easily to other industry platforms.

ADDED VALUE TO CLIENTS

Experience: Selene's senior managers average 30 years of industry experience and the company's group managers average over 20 years of industry experience.

Solutions: Selene provides creative, flexible solutions to help clients meet their unique goals.

Performance: Selene consistently creates value out of loan pools deemed too challenging by previous servicers.

KEYS TO YOUR SUCCESS

Of course, Selene has industry leading experts managing non-performing and re-performing loans. But Selene also supports a client's entire mortgage servicing business—all product types and a variety of services throughout the life of the loan. Selene understands that there is no single formula for success. As such, the company is ready to offer creative solutions to help clients achieve the best possible results. Starting with loan transfer, to technology integration, reporting, and goal-setting, Selene delivers a proven, flexible loan servicing experience.