By combining best practices with cutting-edge technology, these top origination service providers offer comprehensive mortgage solutions designed to streamline and evolve the origination process. In an ever-changing business, these companies leverage advanced technology, superb customer service, and exceptional communication.

In the next pages, we present to you some of the most committed, experienced, and recognized origination service providers in the industry. These reliable companies make the origination process seamless and deliver timely results, benefitting all the professionals involved in the transaction, as well as the consumer.
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 PERSONNEL**

**Anthony Jabbour**  
CEO, Black Knight

**Joe Nackashi**  
President, Black Knight

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President, Black Knight  
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**COMPANY DESCRIPTION**

The **AIVA** platform is Black Knight’s virtual assistant for mortgage and home equity lenders. AIVA combines **artificial intelligence (AI)** and **machine learning (ML)** to perform certain mortgage functions more quickly and accurately than traditional methods. AIVA helps lenders verify income, assets, and insurance coverage in minutes, compared to the hours-long, error-prone manual verification process.

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As AIVA gains more knowledge and as manual routines are integrated for automation, lenders will be able to shift their focus toward next-level projects and challenges.

AIVA’s skills include:

**Verify Income**
- Receive orders from lender LOS systems
- Order tax transcripts from the IRS via credit reporting agency
- Make tax transcripts available to Fannie Mae as part of Day 1 Certainty

**Verify Assets**
- Order bank statements using API or third-party apps
- Intake statements via email or API
- Send custom emails to borrowers asking for account credentials
- Pull and organize accounts, display summaries, or make available via API
- Look through statement details and identify large deposits
- Calculate liquid assets and maintain traceability into account statements

**Track Insurance**
- Intake hazard and flood insurance documents
- Extract and identify key data
- Use key data elements to find the corresponding mortgage
- Identify insurance coverage gaps with complete traceability to insurance documentation

After integrating AIVA into its origination technologies, Black Knight will soon extend the AI/ML capabilities to its servicing and data and analytics solutions. The combination of Black Knight’s extensive fintech experience with AIVA’s advanced capabilities will offer lenders and servicers powerful innovation that will significantly advance their operations.
Calyx is a leading provider of innovative technology solutions that help streamline and simplify the mortgage origination process for banks, credit unions, mortgage bankers, and brokers.

**COMPANY HISTORY**

Calyx has been a recognized leader in the loan origination systems (LOS) space for more than two decades.

Its flagship product, Point®, was the first widely adopted, affordable, easy-to-use LOS—designed to work the way mortgage professionals work. Over time, Point and PointCentral® became the LOS of choice for more than 60,000 users.

Today, these systems and Path®, the company’s state-of-the-art, cloud-based, end-to-end platform, are seamlessly integrated with more than 200 vendors to accelerate and enhance the loan process. Other game-changing Calyx offerings include Portfolio Producer™, the industry’s first non-agency customized automated underwriting system (AUS) and pricing engine; and Zip™, a dynamic loan interview platform that significantly enhances customer engagement and pull-through.

**BUSINESS LINES, SERVICES, AND PRODUCTS**

The company’s offerings include:

- **Point**: LOS of choice for small to mid-size retail originators
- **PointCentral**: enhanced server-based version of Point
- **Path**: cloud-based end-to-end LOS designed for mid-tier to enterprise-level organizations
- **Portfolio Producer**: automated non-agency underwriting and customized pricing engine that enables originators to price and prequalify portfolio loans
- **WebCaster®**: website development tool with doc exchange and e-sign
- **Zip**: affordable, easy-to-use loan interview platform with doc request and e-sign conveniently accessible to borrowers via a personalized URL.

**COMPETITIVE ADVANTAGE**

Calyx is a customer-centric company, focused on developing technology to solve the real-world problems its customers face. The company’s leaders understand that different approaches to the lending process require different LOSs. This is why they offer LOS choices designed to match the variety of ways originators run their businesses.

Path is Calyx’s newest, most advanced LOS. The cloud-based, highly configurable, end-to-end LOS is designed for lenders who take a more manufacturing approach to origination or have multiple channels (retail, correspondent, and wholesale) that need to reside on a single platform. Path is data-driven, which means users input all borrower and property information once in logical data fields and not repeatedly across multiple forms—dramatically reducing data errors and increasing efficiency. The LOS allows mid-tier to enterprise-level financial institutions to simplify and streamline the entire loan production process, delivering maximum control and visibility at every step.

Calyx offers the choice of **Point** and **PointCentral**, which are used by thousands of retail mortgage businesses requiring highly flexible processes where employees often wear multiple hats.

Point has been the industry standard for years due to its ease of use, reliability, and the total solution it delivers. Point automates the origination process and delivers seamless connection to a wide choice of disclosure, credit, valuation, title, and verification providers.

PointCentral combines the functionality of Point with a centralized, networked database. PointCentral delivers strong security, remote access, audit trails, customizable forms and templates, and a robust business rules engine for workflow and compliance management.

**ADDED VALUE TO CLIENTS**

Calyx invests in mortgage experts with deeply qualified leadership, as well as engineers, and technologists who deliver easy to use, reliable solutions that empower customers to continue to be successful in this digital age.

The company’s experienced sales and support staff are committed to delivering best-in-class customer service.

In addition, Calyx provides customizable in-person training, complimentary phone-based support, live webinars, recorded training classes, and access to its Knowledge Base filled with hundreds of step-by-step instructional articles.

**KEY FEATURES/BENEFITS**

Calyx is committed to building products that are easy to learn, simple to use, and affordable. They understand the mortgage business inside and out, which informs all product development, customer training, support materials, and service.

In addition, one of the big challenges that customers face today is implementing the technology that they’re buying.

Path Retail edition typically takes 21 days to implement—the fastest LOS launch time in the industry—because it is pre-configured to save customers implementation and setup time and effort.
Carrington Mortgage Services

**COMPANY DESCRIPTION**

Carrington Mortgage Services has long been dedicated to serving the underserved, making the dream of homeownership possible for many families unable to qualify for a traditional loan. Carrington's Flexible Advantage home loan product is an ideal solution for consumers with lower credit scores, high debt-to-income ratios, who are self-employed or need help documenting their income, or who have had a recent credit event—such as foreclosure, bankruptcy, short sale, missed credit card payments, or late mortgage payments—and may not be eligible for conventional or government loan products.

**BUSINESS LINES, SERVICES, AND PRODUCTS**

In addition to a full range of FHA, VA, and USDA and conventional loan programs, Carrington offers a number of nonagency loan programs.

**Carrington Flexible Advantage**
- Primary homes, second homes, or investment properties
- Purchase, refinance, and cash-out loans up to $750,000
- Recent-year W-2 and pay stub(s) for the most recent 30-day period showing year-to-date earnings may be accepted as alternative to two-year income documents
- Self-employed borrowers may use traditional tax returns or bank statements for income history (12- and 24-month bank statement options)
- Loan amounts up to $2 million
- 30-year fixed, 5/1, and 7/1 adjustable-rate mortgages
- Credit scores as low as 500
- Prior bankruptcy, foreclosure, short sale, or modification allowed down to one-day seasoning
- No mortgage insurance
- Nonwarrantable condos allowed

**Carrington Flexible Advantage Plus**
- Bankruptcy and foreclosures acceptable (must be 36-month seasoned)
- Refinance and get cash up to $750,000
- No mortgage insurance
- Credit scores down to 620 and up to 1x30 mortgage late
- Primary residences, townhouses, and condos
- W-2s and bank statements acceptable for self-employed borrowers
- 5/1, 7/1, adjustable-rate mortgages, and 30-year fixed terms
- Asset Depletion Income allowed

**Investor Advantage Program**
- Simple qualification loan for financing investment properties
- No personal income qualification required—property just needs positive cash flow
- Loan amounts up to $2 million and cash-out up to $750,000
- Credit scores down to 620 and up to 1x30 mortgage late
- First-time investors allowed
- No limit on number of properties financed with other servicers
- Those with foreclosure, short sale, bankruptcy, or deed-in-lieu may qualify (with 24-month seasoning)
- Seller concessions to 2 percent

**COMPETITIVE ADVANTAGE**

Carrington takes pride in offering loans to fit a wide range of circumstances, which is why the company takes the time to understand each customer's unique financial story. Carrington helps close loans that others can't.

**KEY FEATURES/BENEFITS**

Residential financing for underserved borrowers, including:
- Low FICO borrowers down to 500 score with recent foreclosure or bankruptcy history
- Loan options for new homebuyers with just 3.5 percent down payment (gift funds allowed)
- Cash-out options to $750,000 and loan sizes up to $2 million
- Alternative income documentation for one-year W-2 or 12-months of bank statements
- Investment property financing without income qualification

**COMPETITIVE ADVANTAGE**

Carrington is more dedicated than ever to serving underserved borrowers by expanding our product offering to find better ways to help homeowners. Carrington continues to innovate our technology to make it even easier to submit an application, get qualified, share documents, and get updates throughout the loan process.

**KEYS TO SUCCESS**

Carrington has a proven track record in helping homebuyers and homeowners get financing, even if they don’t fit the traditional restrictions for qualifying.

**INDUSTRY AWARDS, ACCOLADES, AND MILESTONES**

Carrington’s company charity, Carrington Charitable Foundation (CCF), supports nonprofit organizations and communities across the U.S. Since 2011, the CCF Golf Classic has raised more than $16 million to support veterans. So far, Carrington House has built 19 homes for deserving veterans.

**TESTIMONIAL**

“I can’t imagine how anyone could provide a higher level of service. I was completely impressed and would recommend absolutely anyone to use Carrington.”

—Brandon Gamble, Carrington Borrower
**COMPANY DESCRIPTION**
At PhoenixTeam, we focus exclusively on the design and implementation of mortgage process and technology solutions. Customers turn to us when they need to redesign a mortgage process, implement a mortgage technology solution, and require program management leadership. We are the experts in this space, having successfully implemented mortgage technology solutions in both the federal and commercial space.

**COMPANY HISTORY**
Formed in 2014, PhoenixTeam was created by three friends who shared a long work history. Phoenix was a return to their roots and the realization of a 15-year goal to build a team together to serve federal and commercial clients in the mortgage industry. Each managing partner serves clients directly with recent, relevant experience in each practice area.

**BUSINESS LINES, SERVICES, AND PRODUCTS**
**Mortgage Process Technology Design and Implementation in Federal and Commercial Space**
- Design, build, and implement new technology
- Lead business process engineering
- Determine customer needs, system weaknesses, and unmet business needs
- Assess current state
- Envision the target state

**Agile Project and Product Management**
- Hands-on planning
- Lead product launch
- Full lifecycle product guidance through post-production operations

**Solution Design and Implementation**
- Create outcomes focused on customer value
- Understand customer requirements and create user stories
- Collaborate with development teams
- Build and lead functional solution teams

**Facilitation and Advisory Support**
- Facilitate diverse groups of people
- Achieve time-boxed results
- Provide experience-based mortgage technology expertise

**ADDED VALUE TO CLIENTS**
- Compensates team members on outcomes, not billable hours
- Exclusive proprietary practitioner training and certification program
- All team members are Agile ScrumMaster certified
- Only hires mortgage experts
- Trained and certified on BPMN and DMN

**INDUSTRY AWARDS, ACCOLADES, AND MILESTONES**
U.S. Department of Veterans Affairs (VA) selected PhoenixTeam to modernize their servicing oversight program and replace the current VA Loan Electronic Reporting Interface. PhoenixTeam has a long relationship with the VA Loan Guaranty Service, having implemented the original solution back in 2008. Even before the implementation, PhoenixTeam led the business process redesign team that implemented the largest regulatory revision in the history of the program. As a significant subcontractor to Accenture Federal Services, Phoenix leads functional aspects of the program and agile teams, supports the customer changes process, tests software, and does what it takes to make the project successful.

**TESTIMONIAL**
“For over three years, Phoenix has worked side-by-side with my team to launch new products, implement technology solutions, onboard new clients and strategic partners, and improve our solution delivery process. For one of the new products launched recently, Phoenix defined the essential product features and fiercely managed the scope and delivery approach, delivering the product within 90 days. I was surprised at how quickly Phoenix completely merged with my team and engaged with my leaders and our culture. I trust Phoenix completely to deliver tough projects on tight timelines.”
—CEO/Founder, Mortgage Technology Vendor
RCN Capital is a nationwide private direct lender that provides short-term fix-&-flip financing and long-term rental financing for real estate investors. RCN Capital's loans range from $50,000 to $2.5 million and can be used for the purchase or refinance of nonowner-occupied residential and commercial properties, financing of renovation projects, and bridge funding. RCN Capital lends to real estate professionals, commercial contractors, developers, and small business owners throughout the country.

At RCN Capital, referrals are valued and brokers are protected. It is committed to the highest level of customer service, because its success lies in building relationships. For more information on the company or its loan programs, visit RCNCapital.com.

COMPANY DESCRIPTION
RCN Capital was established in 2010 to provide time-sensitive bridge financing to real estate investors to fund the purchase of nonowner-occupied residential and commercial properties, provide bridge loans, and provide real estate-backed lines of credit. Formed towards the end of the recession, RCN Capital benefited from a turbulent housing market in which many real estate investors saw a great opportunity. A lack of liquidity in the credit markets and increased regulation of the banking industry-restricted conventional financing as an option for investors in fast-moving and competitive real estate markets. As the nation's premier direct private lender, RCN Capital has helped fill this void.

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KEYS TO SUCCESS
As a direct lender, all of RCN Capital's loans are underwritten and approved in-house, assuring that they can close quickly, oftentimes in as few as 10 business days. The company's nationwide scope allows RCN Capital to work with investors throughout the country and in cases where real estate professionals are looking to invest in multiple states, their process is identical regardless of where the property is located. With RCN Capital's ARV loan program, we do not charge interest on the hold back, only on disbursed funds, saving investors money over the term of their project. The company also saves its investors money by having no prepayment penalties on its ARV program.

COMPETITIVE ADVANTAGE
What sets RCN Capital apart from its competitors is its loan programs and rates. Because of RCN Capital's size, it has the ability to be more competitive than most other private lenders. The company prides itself on personalized service with one-on-one contact with a loan officer. This ensures brokers and borrowers receive personalized attention that many tech-centric private lenders don't offer.

ADDED VALUE TO CLIENTS
RCN Capital not only offers tech solutions for its customers but has also invested in its employees so that from intake to postclosing, customers receive the highest level of customer service. RCN Capital also retains complete control of the rehab process so that its customers are interacting with members of its servicing team and maintaining one-on-one communication from the initial draw request through the payoff.

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SingleSource

**COMPANY DESCRIPTION**
SingleSource is a nationwide service provider to many of the largest loan-origination, servicing, and secondary entities. SingleSource provides a comprehensive range of services expanding across multiple facets of the industry. These services include (but are not limited to) valuations, REO asset management, property preservation, title, and document management.

**COMPANY HISTORY**
SingleSource’s expert staff members know how to customize and integrate multiple services to provide clients with the highest levels of customer service. SingleSource was established in 2000 and is headquartered in Canonsburg, Pennsylvania, near Pittsburgh. An intense focus on customer service, high-quality products, and a diverse set of product offerings has allowed SingleSource to remain a critical partner for clients while their markets evolve. SingleSource merged with iMortgage Services in 2015, creating one of the largest privately held vendor management companies. Their combined product offerings allowed for the creation of product-centric teams for appraisals, BPOs, title and settlement services, property preservation, asset management, and document management.

**GEOGRAPHICAL SCOPE AND COVERAGE AREA**
Nationwide, including Washington, D.C; Puerto Rico; and the U.S. Virgin Islands

**BUSINESS LINES, SERVICES, AND PRODUCTS**
- Appraisals
- Broker Price Opinions (BPOs)
- Automated Valuation Models (AVMs)
- Value Reconciliations
- Title and Settlement Services
- REO Asset Management
- Property Preservation
- Document Management

**COMPETITIVE ADVANTAGE**
The company’s experienced team provides a wealth of mortgage origination, servicing, and property management experience. At SingleSource, they know how to craft unique, highly valuable service solutions that work across disciplines so you can confidently work with one vendor of choice.

**KEYS TO SUCCESS**
The SingleSource “H.O.M.E” values:
- Healthy Esteem
- Originality
- Modesty
- Exceptional Customer Service

**SPECIALTY EXPERTISE**
The SingleSource team utilizes industry-leading tools that include:
- A proprietary scoring model that grades every valuation report
- MLS tools that verify data points in delivered products
- Use of robotic process automation (RPA)

**INDUSTRY AWARDS, ACCOLADES, AND MILESTONES**
- Voted one of the fastest-growing companies in Pittsburgh in 2017 by The Pittsburgh Business Times
- Above-average “MOR RV2” residential valuation vendor rating from Morningstar
- SingleSource’s commitment to rigorous policies and procedures is evidenced by its annual SSAE16 Type II certification.
- SingleSource has received national honors by being included in the Inc. 500 and Inc. 5000.

**STAFFING**
250 company employees

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