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.

*MReport’s Best in Technology Guide is dedicated to showcasing how the industry’s top tech providers can streamline your business processes, minimize costs, and ensure optimal compliance of your team. Secure your competitive advantage with these companies that are riding the forefront of industry change.
Black Knight Inc. (NYSE:BKI) is a premier provider of innovative, high-performance software, data, and analytics to support lenders and servicers with first mortgages and home equity products.

**COMPANY DESCRIPTION**
Black Knight's mission-critical solutions use artificial intelligence, digital, advanced business process automation, integrated workflow, rules engines, and more. By combining these powerful technologies with extensive industry expertise and continuous investments in bold, new capabilities, Black Knight is transforming the mortgage industry to help clients perform stronger in today’s highly competitive marketplace.

Businesses need data—coupled with powerful analytics—to identify next steps, find growth opportunities, or expose risks. The Black Knight Actionable Intelligence Platform (AIP) delivers actionable analytics for every level of a client’s organization. These actionable analytics give executives a clear view of their company’s performance across the enterprise, while managers are informed about activities that require attention so they can proactively respond and take informed action. The AIP also leverages Black Knight’s unmatched breadth of data and end-to-end loan life-cycle capabilities to create actionable analytics that direct front-line employees so they can take appropriate and timely actions to capture opportunities and minimize issues.

Businesses need better and faster analytic outcomes more than ever before to stay ahead of industry changes and to make more informed data-driven decisions. The Black Knight Rapid Analytics Platform (RAP) transforms the way companies work with big data and analytics by providing a unique, cloud-based interactive virtual analytics platform offering immediate results. Data scientists and analysts can either access Black Knight’s vast data assets, upload their own data, or combine both to execute endless analytics and data-driven solutions.

With RAP, changes can be made to scenarios, assumptions, coding language, or datasets with results updated instantly.

Black Knight has added artificial intelligence (AI) and machine-learning capabilities to address the rising cost of origination and servicing. AIVA is an AI virtual assistant solution used to comprehend vast amounts of data, draw conclusions, and take action that can help lenders and servicers complete manual, repetitive tasks more efficiently. Lenders can save hours of work per loan by using AIVA to verify income and assets. By performing operational tasks more efficiently and virtually error-free, AIVA has the power to help drive down costs and risk.

**EXPEDITE CLOSE**, an advanced eClosing platform, is another game-changing innovation from Black Knight that supports more streamlined real estate transactions through secure exchanges between all parties involved. This eClosing solution uses advanced intelligence to determine the best way to close a loan based on pre-configured lender preferences and jurisdictional requirements. Lenders can leverage Expedite Close for eSign and eDocument delivery from a single platform, which supports wet sign, hybrid, or a full digital close.

Black Knight’s innovative Servicing Digital solution enables our clients’ customers to utilize their mobile devices for a more interactive and self-service-oriented loan experience. Using the app, which can be white-labeled to a service’s brand, consumers can quickly make loan payments, view “what-if” scenarios around payment/refinance options, get notifications about their loan, and many more features. By delivering tools to enhance self-service capabilities, Servicing Digital can help improve customer retention and provide an ongoing connection to cross-sell other products.

**ADDED VALUE TO CLIENTS**
No other provider can match the advanced capabilities of Black Knight’s integrated software, breadth of data, and powerful analytics for every aspect of the loan process. With Black Knight as a strategic partner, lenders and servicers gain an experienced, innovative ally to drive them forward for exceptional results.
Genworth Mortgage Insurance Corporation

**COMPANY DESCRIPTION**
Genworth Mortgage Insurance, an operating segment 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 and simplifies 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 Home Suite HomeSM, Homebuyer Privileges®, Homebuyer Education, and Homeowner Assistance programs

**KEY FEATURES/BENEFITS**
Along with its seamless rate quote and delegated ordering interfaces, Genworth has high, 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 offers an award-winning 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 in-house underwriting capabilities, Genworth has been ranked best-in-class against competition three years in a row for underwriting services among customers and non-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 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.

**STAFFING**
500 Employees

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- Brian Gould
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- Kevin McMahon
  SVP, Customer Solutions
- Matt Young
  SVP, Sales
- Anthony Guarino
  SVP, Pricing and Credit Policy
Global DMS

COMPANY DESCRIPTION
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.

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 reports, and deliver them. 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 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.

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

KEY PERSONNEL
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Vendorly

**COMPANY DESCRIPTION**
Vendorly® is an innovative, SaaS-based vendor-management platform designed to help financial institutions manage their vendors and meet their evolving vendor oversight obligations. The Vendorly platform can help to streamline vendor due diligence, document maintenance, monitoring, and audits.

**BUSINESS LINES, SERVICES, AND PRODUCTS**
Vendorly offers managed vendor oversight services, including due diligence, document management, annual assessments, information security assessments, financial condition reviews, and on-site audits. In addition to the software platform and operational support, Vendorly offers integrations with third parties. This gives Vendorly clients access to an array of due diligence requirements, including industry-recognized cybersecurity and TPRM questionnaire methodology, deep cybersecurity expertise, and industry-standard methods for mitigating third-party risk.

**KEY FEATURES/BENEFITS**
Vendorly helps simplify third-party risk management processes so financial institutions can manage vendor relationships and keep compliant with regulatory guidelines. For mature programs, Vendorly brings an extra layer of efficiency and control. For less mature programs, Vendorly provides complete outside-the-box solutions to jump-start a program of any size or complexity.

**COMPETITIVE ADVANTAGE**
Vendorly offers:
- Vendor monitoring: Single repository and dashboard as well as document validation, due diligence, and storage/archival
- Experience: With over 59,000 vendors registered, the Vendorly solution is used by their own Vendor Management team
- Customization: Vendor due diligence created specifically for different vendor types, recognizing the various levels and types of risk which each vendor may present
- Automation: Automated due diligence research with checks into the CFPB complaint database and OFAC
- Strength: Backed by Altisource, Vendorly is poised for strategic growth with increased visibility in the marketplace

**ADDED VALUE TO CLIENTS**
Vendorly is focused on the overall lifecycle of vendor risk management. In the past year, Vendorly has collaborated with leaders in cyber-risk scoring and third-party risk management tools to allow for comprehensive oversight on third- and fourth-party vendors.

Vendorly has embraced an agile methodology in order to be proactive to the demands of its clients. With recent releases such as Smart Questionnaires based on SIG methodology, an intuitive contract and integrated risk-assessment module, Vendorly continues to demonstrate its commitment to raise the bar in TPRM. Vendorly strives to provide the tools and expertise its clients need to help efficiently manage their third-party risk management obligations.

**INDUSTRY AWARDS, ACCOLADES, AND MILESTONES:**
2018 HousingWire Tech100 Winner

**TESTIMONIAL**
“The ROI of shifting to Vendorly was felt immediately. Not only was I able to reallocate resources into other key initiatives but my existing team was able to focus on new projects and really manage the relationship aspect of the vendors we were using. Day-to-day challenges such as document collection, chasing down expired information, reviewing vendor questionnaires, or researching any negative news are now handled exclusively by the Vendorly team. Vendorly does the heavy lifting, which in turn allows my team up to make the strategic decisions and focus on the vendor relationship.

By incorporating Vendorly into my overall TPRM program, I was able to help further mitigate risk, achieve my regulatory requirements, and do so well within my overall compliance budget.”

—Gary Mckiddy, CFO, NTFN