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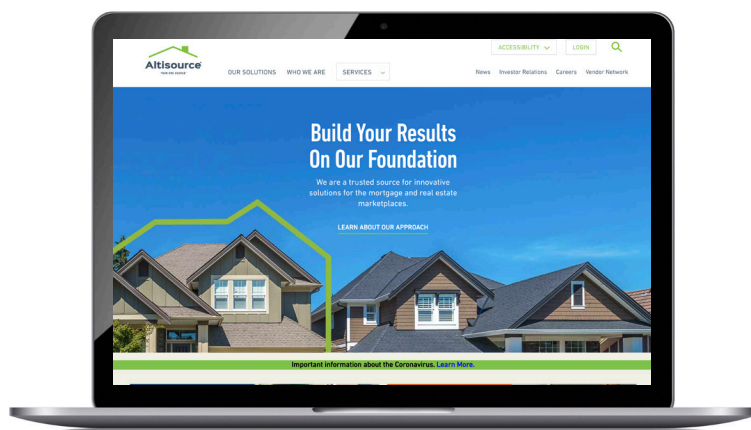
THE BEST IN ORIGINATION SERVICE PROVIDERS

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 pages that follow, 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.



Altisource®



➔ KEY PERSONNEL

John Vella
Chief Revenue Officer

Brian Simon
President LendersOne, Trelix,
CastleLine

Justin Vedder
SVP, Enterprise Sales

Ben Hall
VP, Product

➔ CONTACT INFORMATION

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➔ COMPANY DESCRIPTION

Altisource offers access to mortgage and real estate solutions that help drive results. By combining industry best practices with leading-edge technology, Altisource delivers innovative approaches to help mitigate risk in an ever-changing environment.

➔ KEY FEATURES & BENEFITS

Altisource is a leader in providing services and technology for the mortgage and real estate industries. With innovation as a guiding principle and a focus on compliance and exceptional service, Altisource provides a suite of customizable solutions that can help you automate and streamline processes while reducing your overall origination costs. From processing to closing, Altisource leverages its global workforce to help your business grow. Altisource's origination solutions include appraisals and valuations, mortgage fulfillment, insurance and risk management, title and settlement, and construction and vendor management.

Altisource's origination fulfillment solutions provide both manual and web-enabled solutions. The company's teams can work directly in your LOS, providing a branded extension to your workforce. This allows Altisource to use your technology and work within your system to help alleviate any interruption in your day-to-day processes. Altisource can also automate many routine tasks through the deployment of its web-enabled Trelix™ Connect platform.

Altisource's suite of products can help you do more by reducing costs, growing product set, and improving execution.

Maximize Capacity Management: Trelix can help you to quickly scale to constantly fluctuating business demands by providing a global supplemental team of skilled mortgage fulfillment associates.

- **Lower Costs:** Save 30% per originated loan with Trelix, which connects with 300-plus mortgage banking lenders every day and helps mitigate risks, increase efficiency, and reduce costs.*
- **Manage Risk:** Insure pools of loans with CastleLine® Certified Loan Program that helps protect customers from losses arising from loan manufacturing defects and more with \$300-plus billion insured to date.**
- **Increase Closing Efficiencies:** Premium Title™ helps you close loans faster and helps reduce exposure to risk with 99.9% of transaction disbursements completed within one day of funding.**
- **Chose Alternative Valuations:** With Springhouse®, solve complex and alternative valuation requirements with 3.95 million valuations to date.**
- **Simplify Construction Lending:** Construction Title Pro®, powered by Premium Title and Granite Risk Management™, built to standardize order placement, expedite delivery, and simplify status tracking that can result in cost savings of 30%.
- **Mitigate Third-Party Risk:** Overseeing 60,000 vendors annually, Vendorly® can help you manage increasing regulatory requirements with their suite of services to streamline due diligence, document maintenance, third-party monitoring, and audits.

➔ COMPETITIVE ADVANTAGE

- **An end-to-end solution:** Work with one vendor throughout the origination process to help increase productivity and reduce costs.
- **Customizable options:** Origination solutions that work the way you do with variable pricing options to help reduce your fixed costs.
- **Faster turnaround times:**

Altisource's global workforce is available around the clock to help you be more efficient.

- **Breadth of network:** A unique suite of complementary solutions and services with the ability to leverage your relationships to help maintain current best practices and industry knowledge.
- **Vendor management platform:** Our proprietary software, designed by experienced mortgage professionals and supported by an internal team with CMB, CTPRP, CISA, CRMA, and CRVPM compliance designations.

➔ ADDED VALUE

- Nationwide footprint with expertise across state lines to help support your business needs
- Assembly-line approach to manufacturing loans with several quality checkpoints helps ensure that each component aligns with the client's process
- Works in the background while your staff has more time to build relationships

➔ KEYS TO SUCCESS

Altisource works closely with you during implementation to understand your business processes and help offer the right combination of services for you to grow your business.

➔ AWARDS & ACCOLADES

- Trelix is an approved third-party due diligence provider for U.S. residential mortgage-backed securities by Standard & Poor's.
- Vendorly is a 2018 HousingWire Tech 100 winner for their SaaS-based third-party risk management oversight platform.

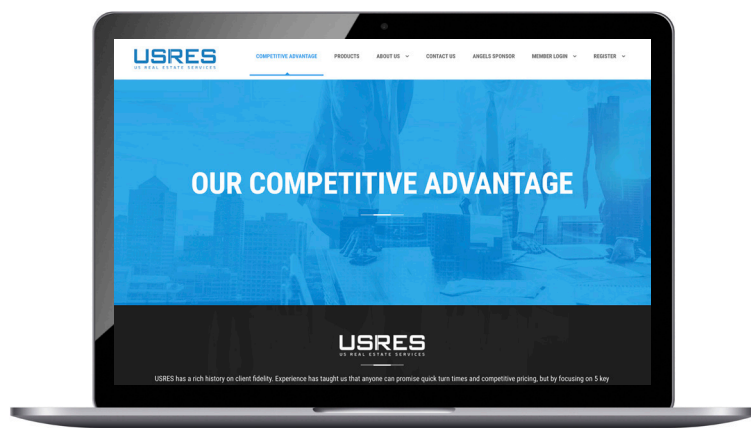
* For active refinance and reverse clients who closed more than 25 files in one or more months; during Q2-2020 (Origination). Excludes states requiring recording confirmation prior to policy issuance.

** Total valuations completed from January 2012 to June 2020.





USRES



➔ KEY PERSONNEL

Keith Guenther
Founder/CEO

Rida Sharaf
CSO

Garrett Mays
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Angela Hurst
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➔ COMPANY DESCRIPTION

Founded in 1992, USRES provides an impressive range of financial support services for the purpose of providing valuation, acquisition, and disposition services to the real estate industry. With a focus on workflow transparency and stellar customer service, USRES utilizes RES.NET, an AICPA SOC Certified, SaaS technology platform, for the management and processing of valuation services. USRES' expansive list of origination valuation products has provided the mortgage banking and private lending industry great solutions for retail purchases, refinances, fix-and-flip transactions, and bulk acquisitions.

➔ PRODUCTS & SERVICES

As a nationally licensed AMC, USRES leverages integrations with loan origination products and several leading QC tools to provide timely and accurate valuation products:

Origination Appraisals

Whether a residential purchase or refinance, USRES leverages its 28 years' experience to engage its robust appraiser panel and team of in-house specialists to complete origination appraisals with a focus on exceeding timelines and providing highly accurate valuations.

Hybrid-Automated Valuation Products

Inspections and hybrid products have gained momentum due the increased availability of the necessary data and

their effect on managing costs and overall risk. USRES offers inspection products, several AVM solutions, and more to fulfill any investor requirements or auditing concerns.

ARV Appraisals

As-repaired value appraisals are a capstone in the private lending and hard money sector, and USRES proudly employs a specialized section of their appraiser panel that has hands-on experience with this niche valuation product to deliver as-repaired values with an emphasis on accuracy.

➔ KEY FEATURES & BENEFITS

Subject-Matter Experts

Every origination order is carefully assigned by USRES' team of in-house assignors that receive USPAP and regulatory training to ensure compliance and operational excellence. Once the appraisal is submitted, the company's team of auditors is comprised of licensed appraisers to ensure the best QC and dispute resolution measures are taken on every order.

Experienced Provider

Twenty-eight years in the valuation industry has resulted in having the best and most engaged appraiser panel in the business. While it is true that the number of appraisers in the country is finite, USRES knows how to motivate, vet, and engage appraisers that each have comprehensive knowledge of their local market.

Customer Service

Communication and a commitment to customer service are cultural milestones within the USRES organization as they believe that lasting relationships are established with an emphasis on trust and integrity. Upon boarding, clients get a dedicated account executive with 24/7 access to order information. The company's in-house call center provides technical support for appraisers with a 98% first-call resolution rate.

Systems and Integrations

USRES uses the RES.NET valuations portal for the order, tracking, and delivery of appraisal orders. Having direct access and input to their technology tools ensures that operational and client-directed requirements are

adhered to within a timely manner. Additionally, USRES leverages a litany of other cutting-edge tools:

- Order Delivery: Mercury Network, FNC, Appraisal Scope, and Real EC
- Audit & Data Analytics: Platinum, Collateral Analytics, EAD portal, and UCDP
- Loan Origination: Lending QB, Ellie Mae, Encompass, and Black Knight

➔ COMPETITIVE ADVANTAGE

USRES possesses a distinct blend of technology and personal oversight. Together with their seasoned staff, exceptional vendor panel, and the aid of third-party tools, the company is able to perform comprehensive QC reviews on every valuation with matchless quality. Through the proprietary use of RES.NET's Valuation Portal, the company is able to confidently monitor performance, run grades and reports, and analyze each provider to ensure the best candidate is engaged and available to perform quality and timely work.

➔ TESTIMONIAL

"When looking for a strong provider of valuation services, USRES was an easy choice due to its dominance in the market for more than 25 years. USRES does not defer us to an automated call center, we always have access to their audit and management teams and receive fast responses to any needs or request we have."

—CEO, USRES Originations Client

USRES
US REAL ESTATE SERVICES