

VALUE STATEMENT



KEY DIFFERENTIATION

Maximizes Profitability

- Fastest, most accurate reaction to live market conditions
- Buy-side/Sell-side pricing analytics
- Audit trail of activity and messaging - associated with locks
- Management of custom profit margins

- Continuous versus daily updates
- Automated data validation routines
- Dedicated quality control

Designed for Originator Responsiveness to Borrowers

- Three steps to lock
- BestX eligibility and pricing combined
- Multi-investor/multi-product comparisons
- Rate trigger alerts

- Historical pricing data for locked loans
- Automated direct lock with Investors
- Multi-level best execution: best effort/mandatory/AOT

Maximizes Lead Generation

- Consumer Self Service Portal
- White label Portal for valued key business relationships
- Loan Officer Portals - beyond the business card to real-time notifications of interested buyers

- Full eligibility versus rate sheet when pricing
- MI/AVM integrated into the qualification workflow
- Time of day rate trigger alerts
- Loan scenario comparison tools
- Credit vendor access / credit grading eligibility

Proven Track Record

- National electronic platform with the largest user base
- Relationship Manager SPOC
- SAS70 Compliant Type II Data Center
- Auditable Business Continuity & Disaster Recovery plan

- Comprehensive suite of insurance coverage
- Semi-annual audits for GLB compliance

Flexibility to Address Wide Range of Business Environments

- Allows for both a wholesale and retail platform
- Universal integration platform
 - LOS
 - Secondary
 - Lead Management

- Any business model
- Current integrations with best in breed providers across the loan processing landscape