

Find out about the latest products and services of technology vendors.

Technology companies are quickly advancing, constantly introducing new products and adding new features to existing ones, and forming alliances to capture more of the mortgage transaction in their electronic net.

They're trying to stay on the cutting edge, and you should, too. Our 2003 Directory of Mortgage Banking Technology, which describes the latest products and services offered by almost 100 vendors, can help you keep abreast of the mortgage banking action.

Keep the directory as a resource throughout the year. You can use it when you consider purchasing systems or outsourcing services.

Information is compiled from timely responses to our industry-wide fax and our online questionnaire. Also, the Directory of Mortgage Servicing Technology appears in the January issue of *Servicing Management*.

A LA MODE INC.

3705 W. Memorial Rd., Bldg. 402, Oklahoma City, OK 73112; (800) 252-6633; fax (800) 211-4512. Contact: *Scott Kinnaird, vice president, business development.*
E-mail: info@alamode.com
Web site: www.alamode.com
Designs, develops and supports real estate-related software, Internet solutions and electronic document technologies, including WinTOTAL appraisal software.

ADFITECH INC.

3001 Technology Dr., Edmond, OK 73013; (800) 880-0456; fax (405) 715-8001. Contact: *Dru Jacobs, executive vice president.*
E-mail: sales@adfitech.com
Web site: www.adfitech.com
Provides outsource services to the mortgage industry, including pre- and post-funding quality control and other post-closing services.

AFFINITY CORP.

6700 Fallbrook Ave., Ste. 293, West Hills, CA 91307; (818) 712-9090; fax (818) 712-9081. Contact: *Jeff Moyer, vice president.*
E-mail: stopfraud@teamaffinity.com
Web site: www.teamaffinity.com
Electronic Loan Review (ELR) - Automated and Web-based loan review for quality, fraud prevention, flipping and identity theft.

■ **SafeCheck** - Instant SSN review.

■ **Third Party Review** - Background report and license check for mortgage brokers.

ALLREGS

1020 Discovery Rd. #180, Eagan, MN 55121; (800) 848-4904; fax (651) 686-0906. Contact: *Dave Gorlock, marketing director.*
E-mail: sales@allregs.com
Web site: www.allregs.com
AllRegs - An electronic publisher of mortgage industry lending guidelines, compliance laws, regulations and forms. Fourteen different modules are available, including Fannie Mae single or multifamily, Freddie Mac single or multifamily, FHA, VA, MPF, Ginnie Mae, Rural Housing Service, CalPERS, federal compliance, state compliance, private mortgage insurance companies and approved projects. Internet Web-based and updated daily.

ANDREW DAVIDSON & CO. INC.

520 Broadway, 8th Fl., New York, NY 10012; (212) 274-9075; fax (212) 274-0545. Contact: *Ida Pozhegu, communications manager.*
E-mail: mail@ad-co.com
Web site: www.ad-co.com
Provides consulting services, litigation support and risk analytics for mortgage and asset-backed securities.

■ **Vectors** - An analytics library that offers prepayment models for fixed-rate and adjustable-rate mortgages, prepayment models for asset-backed securities (ABS), option-adjusted valuation and risk management tools for MBS, ABS, collateralized mortgage obligations and interest rate processes.

APPLIED DATABASE TECHNOLOGIES

8763-148th Ave., N.E., Redmond, WA 98052; (425) 895-9192; fax (425) 895-9194. Contact: *Pat O'Neil, president.*
E-mail: pat@applieddatabase.com
Web site: www.applieddatabase.com
A marketing and information services company specializing in all facets of lead generation and direct sales campaigns. Services include list brokerage, data processing, direct mail, tele-marketing, lead fulfillment, database management, Web interfaces, virtual private networks and newsletter and magazine publishing.

APPRAISAL.COM

334 Harris Hill Rd., Buffalo, NY 14221; (800) 204-3319 x105; fax (716) 632-9747. Contact: *Ronald Banks, director of business development.*
E-mail: sales@appraisal.com
Web site: www.appraisal.com
Streamlines appraisal ordering, delivery and management processes through its Nationwide Appraisal Network, which connects lenders to appraisers nationwide.

ARC SYSTEMS

5316 Hwy. 290 West, Ste. 500, Austin, TX 78735; (512) 892-5550; fax (512) 892-5552. Contact: *Jim Payne, director, business development.*
E-mail: jpayne@arcsystems.com
Web site: www.arcsystems.com
Provides risk-based pricing and credit evaluation

services for lenders, from point-of-sale to securitizations.

■ **LendTech Mortgage** - A rules-based system custom configured and specialized for lenders' complex loan parameters and business processes.

ARGO DATA RESOURCE CORP.

12770 Coit Rd., Ste. 600, Dallas, TX 75251; (972) 866-3300; fax (972) 866-3301. Contact: *Jackie Gerstung, sales.*
E-mail: product_information@argodata.com
Web site: www.argodata.com
■ **Total Mortgage Solution (TMS)** - A configurable mortgage loan originating system providing a Web-enabled origination system deployable across all channels, integrated directly with a complete fulfillment system.

ASSOCIATED SOFTWARE CONSULTANTS INC.

7251 Engle Rd., Ste. 300, Middleburgh Hts., OH 44130; (800) 628-4687; fax (440) 826-1140. Contact: *Paul Fikaris, marketing coordinator.*
E-mail: sales@asconline.com
Web site: www.asconline.com
■ **PowerSeller** - A secondary marketing/risk management/data handling system composed of Data Manager, Post Closing Manager, Secondary Manager, Risk Manager and AppRunner. May be used with a variety of relational databases, such as Sybase and Oracle.

PowerLender Loan Processing System

- Constructed in Java, an application development and deployment technology that can be customized and modified by non-programmers to meet the specific needs of mortgage and consumer lenders.

AUTOLINK PAYMENT SERVICES

11512 Santa Monica Blvd., Los Angeles, CA 90025; (800) 878-7727; fax (310) 575-0994. Contact: *Mitch Lichterman, president.*
E-mail: sales@autolinkps.com
Web site: www.autolinkps.com
Provides ACH processing for third parties.

■ **EFastPay** - A payment processing platform that allows Web sites or telephone rooms to take payments via ACH instead of credit card.

■ **Mortgage Saver** - Offers a bi-weekly payment program for consumers to pay half of their normal payment via ACH every two weeks and accelerate the payoff of their mortgage loan.

BASIS100 CORP.

5210 Belford Rd., Ste. 220, Jacksonville, FL 32256; (800) 990-6722; fax (904) 470-2333. Contact: *Bryan Horn, vice president, sales.*
E-mail: us_sales@basis100.com
Web site: www.basis100.com
Manages a mortgage industry residential real estate database with information on over 100 million properties in 1300 counties in 46 states and covering over 85% of MSAs nationwide. Includes information on a wide range of residential property characteristics and related financial sales and lending transaction details. Services over 50% of the automated property valuation market, giving

Directory

OF MORTGAGE BANKING TECHNOLOGY

U.S. mortgage customers the choice of three models - Solimar Technology (hedonic AVM), MortgageRisk Technology (index-based AVM) and Quantum Technology (advanced multi-method AVM).

BCE EMERGIS ELECTRONIC MORTGAGE SERVICES

8609 Westwood Center Dr., Vienna, VA 22183; (866) 982-5151; fax (703) 760-2478.
Contact: *Robert Niess, director of sales.*
E-mail: robert.niess@emergis.com
Web site: www.emergis.com

A technology platform that transforms traditional loan processes into an online solution that integrates and accelerates the loan fulfillment, storage and closing processes.

■ **Vendor Services Exchange** - Connects originators and settlement service providers to enable real-time placement, receipt and management of service orders.

■ **Electronic Closing Services** - Presents and executes legally binding closing and disclosure documents, allowing parties to review and sign documents from any computer in advance.

■ **Electronic Vault Services** - A secure online repository for real-time delivery, storage, tracking and ownership and servicing rights transfer of loan file documents.

BENEDICT GROUP INC.

900 Small Dr., Elizabeth City, NC 27909; (877) 330-4892. Contact: *Guy Angione, vice president, customer support.*
E-mail: gangione@benedictgroup.com
Web site: www.benedictgroup.com

■ **LOANS!** - A servicing, accounting and investor reporting system for a variety of loan types. It is portable across Windows and Unix and features image and document management, workflow and action queue management, contact management, multi-basis reporting, multi-payor subsidy processing, cash and accrual accounting, unlimited escrow balances, automated lockbox, ACH, and GL interfaces, loan sales and transfers and ad hoc data import/exports.

BRIDGESPAN INC.

2465 Latham St., 2nd Fl., Mountain View, CA 94040; (650) 237-5500; fax (650) 237-5501.
Contact: *Daniel Courtney, vice president, marketing.*

E-mail: sales@bridgespan.com
Web site: www.bridgespan.com

Provides processing solutions to lenders, such as settlement services, mortgage engineering and technology.

CALYX SOFTWARE

6475 Camden Ave., #207, San Jose, CA 95120; (800) 362-2599; fax (214) 324-2105.
E-mail: sales@calyxsoftware.com
Web site: www.calyxsoftware.com

■ **Point** - A multipurpose mortgage pre-qualification, origination, processing, underwriting and management application designed for mortgage loan originators, mortgage

brokers, mortgage bankers and other mortgage professionals. The tool follows all the standard secondary market forms and government regulations regarding processing conventional and government mortgage loans.

Captaris MediaLinq

CAPTARIS MEDIALINQ

274 Brannan St., 6th Fl., San Francisco, CA 94107; (800) 800-5450; fax (800) 226-4823.
Contact: *Terry Hemphill, senior marketing services manager.*
E-mail: info@medialinq.com
Web site: www.medialinq.com

Offers high-volume permission e-mail and fax delivery of rate sheets, loan locks and other business-critical communications, automatic posting of rates for retrieval by toll-free fax and a Windows software solution to automate the rate sheet setup process.

CIPHER DATA RESOURCES INC.

2021 E. 4th St., Ste. 210, Santa Ana, CA 92705; (714) 543-6800; fax (714) 543-6123. Contact: *Suzanne Mosher, marketing director.*
E-mail: smosher@cipherdata.com
Web site: www.cipherdata.com

■ **Cipher1** - A complete self-employed income tax analysis tool providing users with an accurate income cashflow from all acceptable Fannie and Freddie income sources, including Schedules C, D, E, F, as well as 1065, 1120S and 1120.

CREDITDATA.NET

2120 Las Palmas, Ste. E, Carlsbad, CA 92009; (800) 922-1301; fax (760) 602-2920.
Contact: *John Merrill, managing partner.*
E-mail: info@creditdata.net
Web site: www.creditdata.net

A provider of high-speed, Web-based information, such as tri-merged credit, GSE-approved, flood, tenant screening, employment screening and business reports.

THE CREDIT NETWORK

59 Howard St., Framingham, MA 01702; (800) 877-5266; fax (800) 326-6859.
Contact: *Allison Bumsted, director of marketing.*

E-mail: info@tcnlink.com
Web site: www.tcnlink.com

Serves credit grantors and mortgage lenders with credit reporting products and services designed to streamline workflow processes. With Windows-based software and a Web-based credit reporting platform, users access a range of mortgage credit reporting products, including plain English in-file credit reports, investigated and supplemental credit reports, international credit reports, point-and click Spanish translation of credit reports, repository correction and re-scoring and online billing options.

CYBERLINK TECHNOLOGIES INC.

6700 Fallbrook Ave., Ste. 126, West Hills, CA 91307; (818) 340-9696; fax (818) 340-5749.
Contact: *Michael Garvin, vice president.*
E-mail: sales@oncyberlink.com
Web site: www.oncyberlink.com

■ **eRAMP for MERS** - Software to automate all MERS functions. Integrates with most LOS systems.

■ **MPLO** - Loan origination software for loan officers. Instant prequalification, credit reports, loan programs, underwriting guides and contact management.

■ **Custom Mortgage Software** - Software and Web applications developed for any mortgage function.

DATA-VISION INC.

520 Park Place Court, Ste. 200, Mishawaka, IN 46545; (888) 925-8625; fax (574) 243-8630.
Contact: *John Dempsey, vice president.*
E-mail: john@d-vision.com
Web site: www.d-vision.com

■ **RemoteDocs.com** - Provides secure document delivery.

■ **LoanQuoter.com** - A Web development tool that interfaces applications directly into an LOS.

DATAQUICK

9620 Towne Centre Dr., San Diego, CA 92121; (800) 604-3282; fax (858) 455-0825.
E-mail: sales@dataquick.com
Web site: www.dataquick.com

A provider of real estate data solutions, combining real estate, consumer and business information from across the U.S.

■ **AVMfinder** - A valuation product that offers users features such as a single point of search entry, and reviews of residential property values in the U.S. and reports in real time.

DECADE SYSTEMS CORP.

13901 Sutton Park Dr. S., Ste. 320, Jacksonville, FL 32224; (904) 482-4213; fax (904) 482-4220.
Contact: *Brian K. Fitzpatrick, executive vice president, sales and marketing.*
E-mail: bfitzpatrick@decadesystems.com
Web site: www.decadesystems.com
Provider of integration solutions for the mortgage industry. Builds interfaces to, from and between disparate software systems and services.

DESERT DOCUMENT SERVICES INC.

2175 W. 14th St., Ste. 108, Tempe, AZ 85281; (800) 726-9898; fax (800) 829-1219.
Contact: *Mary Corbet, senior vice president, sales.*
E-mail: mcorbet@desertdocs.com
Web site: www.desertdocs.com

■ **BROKERDOCS** - Designed for brokers, correspondents, or wholesalers, the product interfaces with loan origination systems and prints docs or posts them to the Web for intended recipients.

■ **Desert Docs On The Web** - For credit unions, mortgage lenders and retail banks. Offers docs, calcs and audit rules.

■ **DESERTDOCS ASP** - An enterprise-grade solution designed for I.T. departments and technology providers for automated in-house solutions.

DEXMA

DEXMA

7701 York Ave. S., Edina, MN 55435; (952) 229-1400; fax (952) 831-0493.
Contact: *Maria Verven, director of marketing.*
E-mail: mverven@dexma.com
Web site: www.dexma.com

Offers products such as Transaction Director, lender-branded consumer Web sites, sites for both retail and wholesale channels, program eligibility/product pricing engine and Web services.

DIGITAL DOCS INC.

4400 Alpha Rd., Dallas, TX 75244;
(877) 834-4482; fax (972) 392-3960.

Contact: *Paul Martin, director of marketing.*

E-mail: sales@digitaldocs.com

Web site: www.digitaldocs.com

Offers both a Windows-based or browser-based document preparation system, with all Fannie and Freddie forms available. Features customized investor products, built-in quality control audits, Section 32 and state high cost calculations an interfaces with most loan origination systems.

DOCPREP SERVICES, INC.



DOCPREP SERVICES INC.

6700 Fallbrook Ave., Ste. 151, West Hills, CA 91307; (888) 261-4333; fax (888) 933-9844.

Contact: *Larry Cohen, managing director.*

E-mail: docprep@docprepservices.com

Web site: www.docprepservices.com

Provides closing documents nationwide over the Internet. Document packages processed and printed or e-mailed to closing agents. Imports data from all major loan origination systems.

DOCUPREP INC.

149 W. 200 S., Salt Lake City, UT 84101; (801) 461-0202; fax (801) 461-0808.

Contact: *Scott Buchanan, marketing director.*

E-mail: sbuchanan@docuprep.com

Web site: www.docuprep.com

Provides products and services for mortgage closing document preparation. No additional charges for redraws, global access by anyone authorized, or for compliance in every state. Compatible with most loan origination systems.

DOCUMENT PROCESSING SYSTEMS INC.

41700 Gardenbrook, Ste. 125, Novi, MI 48375; (800) 526-2255; fax (800) 255-9630.

Contact: *Paul Rakowicz, president.*

E-mail: paul@documentprocessing.com

Web site: www.directdocs.com

Direct Docs On the Web - Web-based document preparation that requires no software. 24/7 access, free e-mail and Web delivery options, as well as automatic compliance with investor requirements.

DOCUMENT SYSTEMS INC./DOCMAGIC

20501 S. Avalon Blvd., Carson, CA 90746; (800) 649-1362; fax (800) 564-1362.

Contact: *Rick Leonard, national sales manager.*

E-mail: info@docmagic.com

Web site: www.docmagic.com

■ **DocMagic** - A closing document production system.

■ **WebDocs** - Online document preparation and delivery.

■ **eForms** - An enterprise forms solutions.

■ **LoanMagic** - A business development system.

DOCUTECH CORP.

3911 N. Fifth East, Idaho Falls, ID 83401; (800) 497-3584; fax (208) 523-1523.

Contact: *Tim Anderson, executive vice president.*

E-mail: support@docutechcorp.com

Web site: www.docutechcorp.com

■ **DT6** - An enterprise data and document solution for all origination channels from POS loan application, closing and investor delivery, with guaranteed compliance for all mortgage products in all 50 states.

■ **Conformix** - Offers the same 50-state compliance warranty, but also complete electronic data and document solutions that support industry MISMO SMART Doc compliance standards.

DOCX

111 Alderman Dr., Ste. 350, Alpharetta, GA 30005; (888) 362-9638; fax (770) 753-2730.

Contact: *Bob Parker, vice president, development.*

E-mail: sales@docx.com

Web site: www.docx.com

■ **DOCX RID2003** - (Recorder Information Database) Provides access to over 3600 county jurisdictions, featuring up-to-date contact information, requirements and fees for recording documents. Updates available 24/7 on the Web.

■ **DOCX In A Box** - Assignment and lien release software that enables clients to process, print and track in-house, state-specific documents for recording. Software references RID for up-to-date county requirements and fees.

DYNATEK INC.

17488 Laurel Park Dr. N., Livonia, MI 48152; (800) 462-5545; fax (734) 462-4859.

Contact: *Michael Hammond, director of sales and marketing.*

E-mail: sales@dynatek.com

Web site: www.dynatek.com

A provider of mortgage software and technologies. Offers loan origination software and systems that automate point-of-sale and Web origination, as well as processing, underwriting, closing, secondary tracking and delivery.

EAPPRAISEIT LLC

12395 First American Way, Poway, CA 92064; (800) 281-6200; fax (888) 633-9418.

Contact: *Bill Smith, senior vice president, sales and marketing.*

E-mail: william.smith@eappraiseit.com

Web site: www.eappraiseit.com

■ **EagleCert** - An insured valuation solution.

■ **RAVe** - A valuation solution designed for equity, default, review and niche channels.

■ **VeriCert** - A tool that helps wholesale lenders and purchasers better determine the collateral risk of loans. Also offers several broker price opinion (BPO) products to support the default and equity markets and a full suite of AVMs.

EASTERN SOFTWARE CORP.

50 S. Water Ave., Sharon, PA 16146; (800) 441-0830; fax (724) 981-4323.

Contact: *Barbara Mariani, marketing coordinator.*

E-mail: escsales@eastsoft.com

Web site: www.easternsoftware.com

Empower! and Empower.Net - LOS enterprise-wide solutions for the mortgage and consumer lending industries.

ECHO/UCG

11300 Rockville Pike, Ste. 1100, Rockville, MD 20852; (301) 287-2326; fax (201) 287-2904.

Contact: *Maurizia Grossman, director.*

E-mail: echo@ucg.com

Web site: www.ucg.com

Develops and supports custom applications for the electronic processing needs of the mortgage lending community. Speeds processing of HUD transactions and provides loan data verification and agency requirement compliance services. Products feature different applications for Windows '98, NT, 2000 and XP.

ELYNX LTD.

Two Crowne Point Crt., Ste. 370, Cincinnati, OH 45241; (800) 466-5969; fax (513) 612-5977.

Contact: *Bruce Evans, sales representative.*

E-mail: clientservices@elynx.com

Web site: www.elynx.com

■ **eLynx WPS (Web Posting Service)** - Interfaces with existing systems to deliver data and documents securely on the Web.

ENTYRE

ENTYRE DOC PREP SOLUTIONS



ENTYRE DOC PREP

812 Avis Dr., Ann Arbor, MI 48108; (877) 362-7737; fax (734) 761-3512.

Contact: *Robin Dimo, customer relations manager.*

E-mail: kbur@entyre.com

Web site: www.docprep.com

Provides a Web-based ASP doc prep solution for lenders, with functionally, integration and scalability.

EORIGINA L INC.

351 W. Camden St., Ste. 800, Baltimore, MD 21201; (410) 659-9796; fax (410) 727-1923.

Contact: *Samantha Heath, director of marketing.*

E-mail: contact@eoriginal.com

Web site: www.eoriginal.com

Software solution provider that offers electronic contracts, transferable negotiable instruments, securities and source records. Enables enterprises to execute secure, online business transactions in which legally enforceable electronic documents replace paper.

EQUIFAX MORTGAGE SERVICES

1550 Peachtree St. N.W., Mail Drop H35, Atlanta, GA 30309; (404) 885-8426; fax (404) 885-8227.

Contact: *Craig Jeidy, industry sales specialist.*

E-mail: craig.jeidy@equifax.com

Web site: www.equifax.com

Provides mortgage originators with credit-related services in a fully integrated package. Products and services include credit risk management (portfolio retention and portfolio review), scoring, identity verification and fraud detection (Patriot Act-OFAC Alert, Equifax Fraud Advisor and Equifax ID Advisor), decisioning solutions, flood determination, and property valuation services.

FACTUAL DATA CORP.

5200 Hahns Peak Dr., Loveland, CO 80538; (800) 929-3400; fax (800) 929-3297.

Contact: *Ron Golnick, national marketing director.*

E-mail: sales@factualdata.com

Web site: www.factualdata.com

A provider of Web-based lender services, direct credit reporting to both GSE AU systems, flood

certifications and automated property valuations.

■ **CreditScan** - A proprietary fraud product assisting in risk management efforts.

■ **DISSCOScan** - A portfolio scoring due diligence product that helps investment bankers identify potential fraud/data integrity issues in loan pools and identifies potential fraud (property flipping, strawbuyers, etc.) in regards to collateral assessment.



FICS

14285 Midway Rd., Ste. 200, Addison, TX 75001; (972) 458-8583; fax (972) 458-0863. Contact: *Barry Malone, vice president, sales.*
E-mail: fics@loanware.com
Web site: www.loanware.com

■ **Loan Producer** - An origination system with integrated prequalification, application, disclosure, processing, underwriting, closing and secondary marketing features for lenders.

■ **iNetAp** - Provides borrowers with the ability to apply for a mortgage loan online.

■ **Mortgage Servicer** - Provides complete automation and seamless dataflow for every step of the mortgage servicing process.

■ **eStatus** - Allows borrowers to access their current balances, history, YTD totals, due dates and make payments online.

■ **Commercial Servicer** - Manages multifamily and commercial loans.

■ **LoanStat** - Allows borrowers to access their commercial mortgage loan information online.

FIRST AMERICAN REAL ESTATE SOLUTIONS

5601 E. La Palma Ave., Anaheim, CA 92708; (800) 345-7334; fax (714) 701-9604. Contact: *Heather Greer, communications manager.*

Web site: www.firstamres.com

A provider of advanced property and ownership information and applications, covering over 1,500 counties, which are used to improve customer acquisition and retention, detect and prevent fraud, improve mortgage transaction cycle time and cost efficiency, measure the value of residential and commercial properties, identify real estate trends and neighborhood characteristics, track market performance and increase market share.

FNIS

4050 Calle Real, Santa Barbara, CA 93110; (800) 969-9724; fax (949) 474-7620. Contact: *Mark Johnson, senior vice president, sales.*

E-mail: nlssales@fnf.com

Web site: www.fnis.com

A source for real estate-related data, services and technology solutions, providing tools for mortgage origination, closing and loan servicing of real estate transactions. Speeds property transactions and eliminates risk by providing credit reporting services, flood hazard compliance services, automated appraisal and valuation services, real estate tax services, public record data, natural hazard and environmental disclosure infor-

mation, MLS systems and agent/broker and office productivity tools.

FRAMEWORK INC.

303 S. Broadway, Ste. 201, Tarrytown, NY 10591; (914) 631-2322; fax (914) 631-3121. Contact: *Chris Fitzpatrick, director of marketing.*

E-mail: info@lendware.com

Web site: www.lendware.com

Provides multi-product platforms to create, fulfill and distribute financial products and services to consumers.

■ **LendWare** - A credit fulfillment platform that automates the decisioning and delivery of tailored financial solutions across all distribution channels.



Getting to the Point in Flood Compliance

GEOTRAC

3900 Laylin Rd., Norwalk, OH 44857; (800) 436-8722; fax (877) 554-4436.

Contact: *Sean Steffanni, vice president of technology.*

E-mail: sean@geotrac.com

Web site: www.geotrac.com

Offers flood compliance services, flood zone determinations, life-of-loan and HMDA services over the Internet.

GHR SYSTEMS INC.

640 Lee Rd., Wayne, PA 19087; (484) 595-2000; fax (610) 540-0041. Contact: *Ken Peffer, director of marketing.*

E-mail: mktg@ghrsystems.com

Web site: www.ghrsystems.com

A provider of lending automation services for the financial services industry, including small, mid-sized and large banks and lending institutions, insurance companies, retailers and leasing companies.

HANOVERTRADE INC.

379 Thornall St., 2nd Fl., Edison, NJ 08837; (732) 548-0101; fax (732) 548-0286. Contact: *Alan Lawrence, executive vice president.*

E-mail: info@hanovertrade.com

Web site: www.hanovertrade.com

An Internet trading facility for financial assets and a full service secondary market loan sale advisor. Provides portfolio valuation services and Asset OnSite, a real-time trading exchange of financial assets formed exclusively in business-to-business transactions online.

HARLAND FINANCIAL SOLUTIONS/MORTGAGE SOLUTIONS GROUP

11980 NE 24th St., Bellevue, WA 98005; (800) 569-1234; fax (425) 827-0927.

Contact: *Patricia Clem, communications director.*

E-mail: sales@interlinq.com

Web site: www.harlandfinancialsolutions.com

■ **INTERLINQ E3** - A Web-based loan production platform providing business process management, integration and connectivity across the mortgage supply chain, enabling lenders to integrate service providers into their business processes.

HASTINGS PROPERTY SERVICES INC.

P.O. Box 2116, Fort Worth, TX 76113; (817) 921-2900; fax (817) 921-5410.

Contact: *Dexter A. Jung III, president.*

E-mail: dajung3@hastingsps.com

Web site: www.hastingsps.com

Provides assignment services to bankers, mortgage bankers and real estate mortgage lending institutions. Performs record and track services of customer-prepared documents with Internet image and print ability, including assignments, mortgages, modifications, satisfactions, UCCs and mortgage consolidations.

HOMEQ SERVICING CORP.

4837 Watt Ave., Ste. 100, North Highlands, CA 95660; (888) 892-0640; fax (435) 655-7676.

Contact: *Richard A. Lee, executive vice president.*

E-mail: rick.lee@homeq.com

Web site: www.homeq.com

A subprime subservicer offering Alt-A, subprime and special servicing.

ICT GROUP INC.

100 Brandywine Blvd., Newtown, PA 18940; (800) 201-1085; fax (267) 685-5718.

Contact: *Antoinette Forth, president of sales and business development.*

E-mail: info@ictgroup.com

Web site: www.ictgroup.com

A global provider of customer relationship management (CRM) solutions. Provides industry-specialized sales and marketing support for banking, financial services and lending institutions and a suite of telesales, customer care, market research, database marketing and up/cross-sell of new services on a fully outsourced, co-sourced or hosted basis.

IGNITION MORTGAGE TECHNOLOGY SOLUTIONS INC.

One Harbor Dr., Ste. 300, Sausalito, CA 94965; (415) 381-6311; fax (415) 380-5401.

Contact: *Jordan Brown, director of sales.*

E-mail: solutions@ignitionmts.com

Web site: www.ignitionmts.com

Offers software solutions that improve speed, accuracy and productivity for loan origination, rate distribution and locking, and secondary marketing processes.



INTEGRA SOFTWARE SYSTEMS

21416 Denit Estates Dr., Brookeville, MD 20833; (301) 924-4441; fax (301) 774-4422. Contact:

Tim Bartek, senior vice president, sales and marketing.

E-mail: timbartek@comcast.net

Web site: www.integra-online.com

Offers a suite of mortgage origination software products, including Internet originations and secondary marketing. All products share a common database for complete system integration. Workflow is user definable, and customization is controlled by the client. All business channels are supported and configurable by the user, and security is definable down to the field level. The Loan Manager product allows for the creation of any loan product with user definable criteria and pricing options. High-cost lending and subprime products are supported.

LANDSAFE INC.

6400 Legacy Dr., Plano, TX 75024; (972) 608-2398; fax (972) 608-2163.

Contact: *Sherry McAtee, marketing.*

E-mail: sherry_mcatee@landsafe.com

Web site: www.landsafe.com

Offers appraisals, credit reporting, flood determination, home inspections and title and

Directory

OF MORTGAGE BANKING TECHNOLOGY



London Bridge Group

LONDON BRIDGE GROUP

3550 Engineering Dr., Ste. 200, Norcross, GA 30092; (770) 810-8371; fax (770) 810-8381. E-mail: lbginfo@lbss.com

Web site: www.london-bridge.com

Provides Internet-based loan origination and secondary marketing solutions for mortgage bankers, including The Mortgage Originator (TMO) and Diamond, a 100% Internet-based, single-database solution for mortgage origination and secondary marketing. Both are integrated with BridgeLink, London Bridge Group's e-commerce network. BridgeLink provides seamless connectivity to industry service providers for credit, automated underwriting, flood and document delivery.

MARKET FOCUS INC.

9968 Hibert St. #109, San Diego, CA 92131; (800) 708-9715; fax (858) 536-1391.

Contact: *Chris Carter, president.*

E-mail: sale@marfocus.com

Web site: www.marfocus.com

■ **Mortgage Quest** - A contact management and database marketing software program designed specifically for loan originators. No data entry is required.

MASTER FINANCIAL INC.

505 City Parkway West, Ste. 800, Orange, CA 92868; (800) 244-8778; fax (714) 456-1099.

Web site: www.30seconddesk.com

■ **30 Second Desk** - Provides up-to-date conditions and pricing information, instant pipeline, funding and loan status reporting, a simple one step process and 24-hour secure access.

MINDBOX

300 Drake's Landing, Ste. 155, Greenbrae, CA 94904; (415) 785-3050; fax (415) 785-3055. Contact: *Paige Mazzoni, vice president of marketing.*

E-mail: info@mindbox.com

Web site: www.mindbox.com

Provides clients with solutions for automating business and decision processes.

MORTGAGE BANKING SYSTEMS

1360 Beverly Rd., Ste. 200, McLean, VA 22101; (703) 761-3148; fax (703) 761-4375.

Contact: *Christine Kirby, marketing director.*

E-mail: ckirby@mbspro.com

Web site: www.mortgagebankingsystems.com

■ **ProClose** - A streamlined, Window-based, in-house closing solution that provides smart data entry screens and interfaces to origination systems. Includes a full forms library from which to draw documents, custom forms, programs, reports, personalized support, full user control and compliance guaranty.

MORTGAGE BUILDER SOFTWARE

24370 Northwestern Hwy., Southfield, MI 48075; (800) 850-8060 x108; fax (248) 208-6142.

Contact: *Kevin Smith, president.*

E-mail: kathy@mortgagebuilder.com

Web site: www.mortgagebuilder.com

■ **Mortgage Builder** - A Windows-based software package that is a complete lending

solution. The system allows for processing, closing and underwriting of all loan types for both wholesale and retail production. Post-closing functionality is also available for final document tracking, warehousing, HMDA & 1098 reporting. Custom document and report designing capabilities are also available, as well as the ability to report data from the system into any third-party Windows package.

MORTGAGE DYNAMICS INC.

1355 Beverly Rd., Ste. 300, McLean, VA 22101; (703) 760-7642; fax (703) 760-7646.

Contact: *Dan Measell, managing director.*

Web site: www.mortgagedynamics.com

■ **CommCalc2000** - A toolkit that automates the calculation of loan officer commissions. Creates custom commission plans for each contract, and once the commission plan is built, simply run the application. The commissions due each loan officer are automatically calculated based on the criteria defined in clients' plans. Can be combined with other internal programs to produce high-level reports such as trend analysis, regional loan origination activity, branch production and loan product sales.

MORTGAGE SOFTWARE SOLUTIONS

P.O. Box 922, Columbia, MD 21044; (443) 482-9005; fax (443) 482-9007.

Contact: *Judy Noelle, marketing, sales.*

E-mail: dalefrancis1@comcast.net

Web site: www.mortgage.software.com

A comprehensive 32-bit Windows program containing origination, processing, reporting, interfaces and closing features. Software can be purchased with or without closing. Offers conventional, (conforming and non-conforming), FHA and VA forms and may be run on Windows operating systems, Novell or Linux. Use on desktops, laptops, WANs or LANs. Software is updated annually and includes the newest Freddie Mac and Fannie Mae interfaces. Qualifying feature allows you to pull a credit report on a prospect and immediately choose the loan product that meets the criteria.

MORTGAGEBOT LLC

W57 N14280 Doerr Way, Ste. 2W, Cedarburg, WI 53012; (262) 376-7460; fax (262) 376-8545.

Contact: *Robert Brandt, senior vice president, director of sales.*

E-mail: sales@mortgagebot.com

Web site: www.mortgagebot.com

A provider of Internet-based loan origination solutions for the mortgage lending industry. Combines mortgage banking experience with technology to create low-risk, turnkey and comprehensive Internet solutions for mortgage lenders nationwide. Web-enablement solutions are 100% private-branded, allowing clients to leverage their brand and customer relationships.

MORTGAGECAREER.COM

P.O. Box 59344, Schaumburg, IL 60159; (888) 314-4005.

Contact: *Kevin McCarthy, account executive.*

E-mail: kmccarthy@mortgagecareer.com

Web site: www.mortgagecareer.com

A career Web site for mortgage lenders and other mortgage industry companies. The database is made up entirely of mortgage professionals. The Web site has been designed to allow clients to actively search the database of resumes and contact potential candidates and post their available employment opportunities.

MORTGAGEFLEX SYSTEMS INC.

10151 Deerwood Park Blvd., Bldg. 400, Ste.

escrow products, featuring automated ordering and downloading capabilities, online delivery, software integrations, multiple technology platforms and customized solutions for specific business requirements.

LENDER SUPPORT SYSTEMS INC.

8265 Vickers St., Ste. A, San Diego, CA 92111-2106; (858) 268-7100; fax (858) 268-7111. Contact: *Dan DeMarco, executive vice president.*

E-mail: dan@lendersupport.com

Web site: www.lendersupport.com

A loan document preparation service provider for Freddie, Fannie, FHA and VA residential loans. Prepares notes, deeds, recissions, escrow instructions, riders, Reg Z, calcs, impounds, P&I, taxes, insurance, fees, odd days and service charges. Features compliance for all 50 states, setup for most investors, "warehoused" loan data on an internal network, errors and omissions liability insurance, e-mail documents to branches/closing agents and services for non-individual borrowers (trusts, corporate, partnerships).

■ **WebDocs** - An Internet loan docprep service with dynamic screens for loan-specific data, links in various origination software, automatic calculations, data validation and e-mail return on full packages and redraws.

■ **Docwin Software** - Loan doc software that presets ARM parameters, applicable loan fees, vesting messages for borrowers' names, funding conditions and DBAs of title and escrow companies. Features national and state compliance assurance and data links to origination softwares.

LENDERLIVE NETWORK INC.

4500 Cherry Creek Dr. S., Ste. 200, Glendale, CO 80246; (303) 226-8000; fax (303) 226-8002. Contact: *Rick Seehausen, executive vice president.*

E-mail: rick.seehausen@lenderlive.com

Web site: www.lenderlive.com

Offers a range of services, from Web site implementation to mortgage loan fulfillment, including loan origination through a fully licensed and private labeled call center, as well as the back-office support required to process, underwrite and close mortgage loan transactions.

LOANPERFORMANCE

55 Francisco St., Ste. 310, San Francisco, CA 94133; (415) 591-3500; fax (415) 397-9935. Contact: *Sheila Meagher, vice president of marketing.*

E-mail: marketing@loanperformance.com

Web site: www.loanperformance.com

Offers several databases, such as LPS Prime, LPS Subprime, LPS HELOC/Seconds and LPS Securities, as well as the Risk Model, which leverages these databases and predictive technologies to provide an analytical tool that projects delinquencies, defaults and losses at the loan or pool level.

350, Jacksonville, FL 32256; (904) 356-2490; fax (904) 356-1099. Contact: *Lester Dominick, chief executive officer, president.*

E-mail: ldominick@mortgageflex.com

Web site: www.mortgageflex.com

Offers a suite of Windows-based and Web-based loan origination software systems for mortgage companies, banks, credit unions, thrifts and other lending institutions.

■ **LoanQuest** - A suite of products (Residential Lending System, Point-of-Sale, WebOriginator, WebRegistration, WebConsumer, Secondary Marketing, Loan Servicing) that supports the entire mortgage origination process from prequalification through servicing.

MRG DOCUMENT TECHNOLOGIES

717 N. Harwood, Ste. 2400, Dallas, TX 75201; (800) 688-7335; fax (214) 220-2785.

Contact: *Terry King, marketing director.*

E-mail: tking@midrid.com

Web site: www.mrgdocs.com

Specializes in the preparation and delivery of disclosures and closing documentation using systems that combine compliance expertise, lender specific loan program information and leading-edge technology.

NCP SOLUTIONS

5200 East Lane Blvd., Birmingham, AL 35217; (205) 849-5200; fax (205) 849-6926.

Contact: *Lee Conway, vice president, corporate marketing.*

E-mail: cfritts@ncpsolutions.com

Web site: www.ncpsolutions.com

Offers electronic bill presentment and payment, mail tracking, online tracking and online view of documents.

NETUPDATE INC.

2495 140th Ave. NE, #D-101, Bellevue, WA 98005; (425) 453-9950; fax (425) 451-7882. Contact:

Ellen Gonser, public relations/marketing manager.

E-mail: ellen.gonser@netupdate.com

Web site: www.netupdate.com

■ **Originator Pro** - A digital point-of-sale system for mortgage professionals seeking a secure digital loan file rather than paper.

The system is easy to learn and allows loan officers to focus on closing loans rather than mastering technology.

NEXSTAR FINANCIAL CORP.

622 Emerson Rd., Ste. 121, St. Louis, MO 63141; (866) 866-5090; fax (203) 256-5724.

Contact: *Helen Garrity, managing director, sales and marketing.*

E-mail: hgarrity@nexstar.com

Web site: www.nexstar.com

Provides mortgage outsourcing solutions to banks, thrifts, credit unions and other financial institutions through its Powered by Nexstar program.

OLD REPUBLIC TITLE, RESIDENTIAL INFORMATION SERVICES

3505 Embassy Pkwy., Fairlawn, OH 44333; (888) 406-5166; fax (888) 816-7626.

Contact: *John Axt, vice president of sales/marketing and e-commerce.*

E-mail: cservice.rsg@oldrepat.com

Web site: www.ort-ris.com

Operates as an outsource vendor manager for lenders, providing services such as appraisals, AVMs, credit reporting, flood determinations,

title information and settlement services.

ONLINE DOCUMENTS INC.

1320 Willow Pass Rd., Ste. 300, Concord, CA 94520; (800) 488-9320; fax (925) 677-0751.

Contact: *Brian Goodwin, account manager.*

E-mail: solutions@onlinedocuments.com

Web site: www.onlinedocuments.com

Creates, manages and delivers compliant mortgage documents, posted to the Web or printed in a lender's office. Offers three-part XHTML documents that meet Fannie Mae delivery requirements and MISMO specifications.

PCFS MORTGAGE RESOURCES

309 Vine St., MS 174, Cincinnati, OH 45202; (800) 838-9727; fax (513) 639-5033.

Contact: *Jay Hyson, vice president, secondary marketing.*

E-mail: jhyson@providentbank.com

Web site: www.pcfs.com

■ **MortgageLINQ** - An interactive, automated system featuring instant decisions, 24/7 access, reports and more. Designed for secondary marketing, B&C lending, warehouse, settlement services and servicing.

POLAROID DIGITAL SOLUTIONS

24 Old Kings Rd., Palm Coast, FL 32137; (800) 234-8727; fax (386) 246-3811.

Contact: *George Opelka, vice president.*

E-mail: gopelka@polaroidforms.com

Web site: www.polaroidforms.com

A provider of digital solutions encompassing electronic forms, digital photo imaging and automation tools for the mortgage services industry. The client base features many of North America's premier lenders, national appraisal companies and real estate brokerage firms.

PRECISION RISK MANAGEMENT SYSTEMS

4604 Dawson Dr., Ste. 201, N. Little Rock, AR 72116; (501) 758-2482; fax (253) 663-3278.

Contact: *Greg Ellis, executive vice president.*

E-mail: support@prmonline.com

Web site: www.prmsonline.com

■ **PRMS** - Supports the mortgage banking industry by providing analytical tools for trading and hedging activities, as well as consulting services.

■ **FAST Risk Management System** - An analytical risk management tool for pipeline risk management.

■ **Adverse Selection Detector** - Provides information regarding fallout and interest rate sensitive adverse-selection.

■ **WebMCL** - Processes case inquiries in batch mode rather than requiring the user to enter case numbers manually or connect to third-party networks.

QUANTITATIVE RISK MANAGEMENT

181 W. Madison St., Fl. 48, Chicago, IL 60602; (312) 782-1880; fax (312) 782-1957.

Contact: *Charles Richard, senior vice president.*

E-mail: mbinfo@qrm.com

Web site: www.qrm.com

■ **QRM Mortgage Banking System** - A secondary marketing system that provides solutions for pricing, hedging and risk reporting, pooling and loan delivery.

■ **QRM Servicing Evaluation and Hedging System** - Offers servicing valuations,

including OAS and static analysis, FAS 133, 138 and 140 functionality.

■ **QRM Asset Liability System** - Provides balance sheet management to clients.

RADIANT GUARANTY INC.

1601 Market St., Philadelphia, PA 19103; (215) 564-6600; fax (215) 977-8975.

Contact: *Doug Roszbach, senior vice president, e-commerce.*

E-mail: ecommerce@radianni.com

Web site: www.radiangroupinc.com

Provides integration with client processes, such as MI ordering and automated underwriting, decreasing time and cost, and improving service.

REKON TECHNOLOGIES

23 E. Colorado Blvd., Ste. 203, Pasadena, CA 91105; (626) 577-4350; fax (626) 577-4360.

Contact: *Tina Lindsey, executive vice president.*

E-mail: tinal@rekon2000.com

Web site: www.rekon.com

A database software development corporation with flagship products Rekon95 and Rekon2000 for stat tracking releases and assignments. Rekon2000 can be used with a central server and accessed from multiple sites. DonTrak is a Windows-based software for management of trailing documents and the post-closing process. The software serves as a data warehouse of document information and location for the life of loans. Provides flexible reporting capabilities to ensure management has instant access.

REM CORP.

P.O. Box 9130, Downers Grove, IL 60515; (630) 241-9540; fax (630) 241-9522.

Contact: *James Klima, president.*

E-mail: info@remusa.com

Web site: www.remusa.com

Nationwide BPO and appraisal services.

REUTERS

3 Times Square, New York, NY 10036; (203) 940-8331; fax (203) 425-2693.

Contact: *Christopher Martin, project manager.*

E-mail: christopher.martin@reuters.com

Web site: www.markets.reuters.com

■ **Reuters North American Capital Markets Web** - A complete data, news and analytics service for the fixed income professional. Accesses descriptive data on U.S. fixed income securities, retrieves real-time market data, including primary and secondary market data for all fixed income assets and enables updated street inventory from over 350 participating dealers of corporate, agencies, treasuries and municipals. Automated execution is available via third-party arrangement.

STEWART MORTGAGE INFORMATION

1980 Post Oak Blvd., Ste. 900, Houston, TX 77056; (800) 577-6674; fax (713) 479-2152.

Contact: *John Bordon, vice president.*

E-mail: smiinfo@stewart.com

Web site: www.smiservices.com

■ **Automated MERS Registration** - Allows lenders to send data electronically to a company for automated registration and enables the company to automate other servicing solutions, such as post-servicing, quality control, assignments and document retrieval.

SWIFTVIEW INC.

7565 SW Mohawk, Tualatin, OR 97062-9189;

Directory

OF MORTGAGE BANKING TECHNOLOGY

(800) 720-0196; fax (503) 885-9352.

Contact: *Kim Myles, national sales manager.*

E-mail: sales@swiftsend.com

Web site: www.swiftsend.com

■ **Swift Send LoanDocs** - A Web-based electronic document delivery system. Documents at closing print exactly as they appear on screen, at the document processor's office immediately. Simple to install and use, it lets senders preview and recipients view, and also offers verifiable proof of delivery and password protection.

TENA COMPANIES INC.

251 W. Lafayette Rd., St. Paul, MN 55117;

(800) 255-8362; fax (651) 293-4400.

Contact: *Tom McDonough, quality control consultant.*

E-mail: sales@tenaco.com

Web site: www.tenaco.com

■ **SecondLook** - Audit software that automates the quality control audit process from import and selections (including statistical sampling and targeted sampling), detailed

review, generating reverification letters, barcoding the results, through reporting and followup.

■ **SecondLook for Servicing** - Allows the QC review of servicing processes and file-level reviews of servicing procedures. Customizable by users without programming.

TRIAD GUARANTY INSURANCE CORP.

101 S. Statford Rd., Winston-Salem, NC 27104;

(800) 451-4872; fax (336) 723-2824.

Contact: *Jerry Schwartz, vice president.*

E-mail: triad@tgic.com

Web site: www.triadguaranty.com

Provides mortgage insurance (MI) nationwide to residential mortgage lenders and technology capabilities through its Web-based TAXI application for MI submissions and commitments, claims and defaults, contract underwriting submission and approval, servicing and online risk-sharing performance reports. Capable of receiving electronic submissions through EDI and ELP.

■ **eu Xpress** - A Web-based system for evaluating loan applications through LP or DU, ordering support documentation, requesting MI and securing investor purchase approval.

VENTURE ENCODING

4401 Cambridge Rd., Fort Worth, TX 76155;

(817) 283-4500; fax (817) 868-1729. Contact:

Jim Linker, marketing administrator.

E-mail: jlinker@venture-encoding.com

Web site: www.venture-encoding.com

A provider of paper and electronic document solutions to the financial industry. Products include billing statements, compliance documents, payment books and other mission-critical documents.

■ **VentureAccess** - Allows customers to receive real-time information regarding production runs, as well as view/re-print statement documents and past documents to customer Web sites for end-user viewing.

WENDOVER FINANCIAL SERVICES

P.O. Box 26903, Greensboro, NC 27419;

(800) 677-9484; fax (336) 668-3602.

Contact: *Carlos Stanley, solutions architect.*

E-mail: sales@wendover.eds.com

Web site: www.wendover.com

Provides third-party servicing, including residential, consumer, commercial, conforming, non-conforming, high LTV and home equity. Also provides IT and business services, including hardware, telecom and network infrastructure, software development and integration, business process outsourcing and management consulting.

XTRANET LENDING SOLUTIONS

505 City Parkway West, Ste. 800, Orange, CA

92868; (800) 244-8778; fax (714) 456-1099.

■ **LendIt** - Mortgage technology that integrates with existing Web sites to bring customers up-to-date conditions and pricing information, pipeline, funding and loan status reporting, a simple one-step set up process and 24-hour secure access.

SME