

Time To Review Your Technology

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

With refinance volume slower this year and life at the office no doubt calmer, you might finally have time to review your technology needs and consider updating your system and vendor relationships.

Our 2004 Directory of Mortgage Banking Technology can help you do just that. With almost 100 companies listed, this year's directory includes contact information and succinct descriptions of vendor products and services.

Information was compiled from timely responses to our industry-wide fax and our online questionnaire. Be sure to keep the directory on hand to use throughout the year.

ALA MODE INC.

3705 W. Memorial Rd., Bldg. 402, Oklahoma City, OK 73134; (405) 359-6587; fax (405) 359-8612. Contact: *Ellana Walker, vice president, marketing.*

E-mail: brooke_w@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
"THE" Quality Control Company

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.

ALLREGS

1020 Discovery Rd. #180, Eagan, MN 55121; (800) 848-4904; fax (651) 686-0906.

Contact: *Dave Garlock, marketing.*

E-mail: dgarlock@allregs.com

Web site: www.allregs.com

Online publisher of reference information and

forms. Products include single and multifamily underwriting and insuring guidelines for agencies such as Fannie Mae, Freddie Mac, FHA and VA as well as federal compliance laws and regulations, state compliance laws and regulations with plain-language analysis, contract publishing services for retail and wholesale lenders, a research service for historical guidelines and a comprehensive database for lenders requesting payoffs, VOMs and VODs.

APPINTELL INC.

17 Research Park Dr., Weldon Spring, MO 63304; (800) 216-7062; fax (636) 329-0205.

Contact: *Leisa Gray, vice president, business development.*

E-mail: lgray@appintell.com

Web site: www.appintell.com

Provides fraud investigation services, including fraud detection systems, file review processes, training, due diligence audits, claim mitigation and property valuations. Offers Web-based real-time data integrity (fraud) filter systems.

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

Full service lead generation, including list brokerage data processing, telemarketing, graphic design and direct mail. List data includes selects for mortgage, consumer demographics, credit bureaus, summarized credit, and tax and tax lien data online with all major mortgage databases.

ARC SYSTEMS

2600 Via Fortuna, Ste. 500, Austin, TX 78746; (512) 892-5550; fax (512) 892-5552. Contact: *Michael Perna, director of marketing.*

E-mail: sales@arcsystems.com

Web site: www.arcsystems.com

Provides the power to make fast, accurate and consistent decisions at the point-of-sale for risk-based pricing and credit evaluation. The proprietary, patent-pending, rules-based system provides direct access to automated underwriting and online loan origination system functionality.

ARGO DATA RESOURCE CORP.

12770 Coit Rd., Ste. 600, Dallas, TX 75251; (972) 866-3300; fax (972) 866-3301. Contact: *Joe Moore, director of lending solutions.*

E-mail: product.information@argodata.com

Web site: www.argodata.com

Offers complete, full-function mortgage lending systems for retail and wholesale lenders, providing a business solution for every aspect of operations. All-encompassing solutions with both a traditional retail system and a private label Internet portal. Best practice solutions, reliable architecture and a proven implementation track record.

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

Develops, markets and supports loan automation software solutions, including PowerLender for mortgage loan processing and PowerSeller for secondary marketing and pipeline risk management.

■ **PowerSeller** - A secondary marketing risk management/data handling system composed of the Data Manager, Post Closing Manager, Secondary Manager, Risk Manager and AppRunner. PowerSeller may be used with a variety of relational databases, such as Sybase and Oracle.

PowerLender Loan Processing System

Constructed in Java and can be customized and modified by nonprogrammers to meet the needs of mortgage and consumer lenders. Users can add loan plans, forms, screen and workflow configurations.

AVISTA SOLUTIONS

115 Atrium Way, Ste. 118, Columbia, SC 29223; (803) 788-4936; fax (803) 788-4966. Contact: *Danny Thomas, vice president of sales.*

E-mail: info@avistasolutions.com

Web site: www.avistasolutions.com

Provides integrated solutions to lenders. Offers a complete toolset for wholesale, correspondent, retail and consumer direct lending, fully automated Web-based loan origination and processing systems verified by both Fanni Mae and Freddie Mac. Industry data standards such as XML and MISMO allow seamless integration with back-end systems.

BCE EMERGIS

1600 International Dr., 2nd Fl., McLean, VA 22102; (800) 833-2593; fax (703) 852-7801.

Contact: *Bob Habert, vice president, sales.*

E-mail: ems_sales@emergis.com

Web site: www.elending.us.emergis.com

■ **BCE Emergis eLending platform** - Provides Web-based services for paperless mortgage loan application, fulfillment, closing and secondary market processes. Connects business partners in real time, allowing them to perform, manage and track loan processing functions using the same electronic loan file. Workflow management tools, digital SMART docs and legally binding electronic signatures. The secure hosted platform can be accessed via the Web or direct integration with a lender's system of record.



BENEDICT GROUP INC.

900 Small Dr., Elizabeth City, NC 27909; (877) 330-4892; fax (252) 330-4914.

Contact: *Guy Angione, vice president.*

E-mail: bgiinfo@benedictgroup.com

Web site: www.benedictgroup.com

■ **LOANS!** - Loan servicing software for commercial, multifamily and consumer loans.

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OF MORTGAGE BANKING TECHNOLOGY

BESTINSERVICE.COM

PO. Box 896, South Lyon, MI 48178-0896; (248) 789-0750; fax (248) 692-0324. Contact: *Al Acitelle, regional marketing representative.*
E-mail: aacitelli@creditplus.com
Web site: www.bestinservice.com
Credit reporting on a Web-based system with LOS interfaces, score updates and analysis. Bundled services available.

CBA INFORMATION SERVICES

IV Executive Campus, Ste. 200, Cherry Hill, NJ 08002; (800) 457-3345; fax (856) 532-1012. Contact: *Kelly O'Rourke, marketing director.*
E-mail: kelly_ourourke@cbainfo.net
Web site: www.cbainfo.com
Merged credit reports, mortgage loan reports, builder reports, automated valuation models, flood determinations, residential mortgage credit reports, nontraditional RMCRs, property reports and tax return validation reports.

CHICAGO BOARD OF TRADE

141 West Jackson Blvd., Chicago, IL 60604; (312) 341-7955; fax (312) 341-3027.
Contact: *Eugene Mueller, managing director.*
E-mail: comments@cbot.com
Web site: www.cbot.com
Open auction and screen-based trading. CBOT members trade more than 60 different products, including futures and futures-options on U.S. Treasury bonds and notes, the Dow Jones Industrial Average SM, agency debt and interest rate swaps.

COGENT ECONOMICS

74 New Montgomery, Ste. 325, San Francisco, CA 94105; (415) 495-3660; fax (415) 495-3699. Contact: *Kaan Etem, vice president.*
E-mail: info@cogentqc.com
Web site: www.cogentqc.com
Integrated suite comprised of four multi-user systems: ProductionQC, ServicingQC, ComplianceQC and PipelineQC for prefunding quality control for loan originations. Each system is modular and stand-alone, so users can select what they need now and add components later. Outsource for Fair Lending reviews with the Fair Lending Monitor service.

COMMERCE VELOCITY

19900 MacArthur Blvd., Ste. 250, Irvine, CA 92612; (949) 756-8950; fax (949) 756-8970. Contact: *Jim Schwegman, vice president, sales and marketing.*
E-mail: jims@cvelocity.com
Web site: www.cvelocity.com
Mortgage Technology Framework consisting of a Decision Engine, Workflow Engine, Mortgage Business Objects and Interface Engine (LOS, Credit, AVM, Title). From this 100% Web-based framework, Commerce Velocity offers integrated mortgage modules that include: inbound/outbound scripting, mortgage calculators/tools, lead management, pipeline management, credit management, qualifier, underwriter and risk analysis. Modules combine for a retail and wholesale POS solution that drives the automated underwriting to the point-of-sale.

CREDIT PLUS INC.

530 Riverside Dr., Salisbury, MD 21801;

(800) 258-3488; fax (800) 258-3287. Contact: *Allen Johnson, national marketing executive.*
E-mail: allen@creditplus.com
Web site: www.creditplus.com
Offers online credit reports, scoring products (ScoreWizard) and bundled services, including flood and tax return verifications, AVMs, insured AVMs and mortgage loan reports.

DATAQUICK

9620 Towne Centre Dr., San Diego, CA 92121; (800) 604-3282; fax (868) 455-1125.
E-mail: sales@dataquick.com
Web site: www.dataquick.com
Provides real estate information, automated valuation models, lead generation tools and workflow solutions.

DECADE SYSTEMS CORP.

13901 Sutton Park Dr. S., Ste. 320, Jacksonville, FL 32224; (904) 482-4200; fax (904) 482-4220. Contact: *Gerry C. Nelson, chairman, chief executive officer.*
E-mail: gnelson@decadesystems.com
Web site: www.decadesystems.com
Enterprise business connectivity software and solutions that improve connectivity to internal systems and systems of customers and business partners. Reduces costs, increases revenue and reduces risk over traditional alternatives.

DESERT DOCUMENT SERVICES INC.

2175 W. 14th St., Ste. 108, Tempe, AZ 85281; (800) 726-9898; fax (800) 829-1219.
Contact: *Jamie Glass, executive vice president, sales and marketing.*
E-mail: jglass@desertdocs.com
Web site: www.desertdocs.com
From BrokerDocs to DesertDocs Integratable ASP, pre-disclosures to closing docs, hosted ASP Web document solutions give a best fit.

DEXMA INC.

7701 York Ave. S., Ste. 250, Edina, MN 55435; (952) 229-1770; fax (952) 831-0493. Contact: *Maria Verven, director of marketing.*
E-mail: mverven@dexma.com
Web site: www.dexma.com
Web-based solutions enabling financial services providers and lenders to achieve scale, quick time-to-benefit, cost efficiencies and best practices.

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
Mortgage closing document preparation via the Internet. Import existing data from LOS systems. Built in quality control audits, such as Section 32, high-cost loan, prepayment penalty, aggregate analysis, guarantying error-free loan packages. Federal, state and investor compliant in all states. Specializing in ARM and HELOC loans. Hundreds of investor-specific loan programs and documentation available. No redraw fees or e-mail charges.

DOCU PREP INC.

149 W. 200 S., Ste. 101, 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 comprehensive, professionally developed 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.

■ **Docu Prep Desktop** - Flexible, intuitive closing document preparation software.

■ **Docu Prep Direct** - Web services technology for two-click closing documents.

■ **ePrint** - Secure electronic document delivery available in a choice of formats.

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 software** - Processes and Web-based systems for the production of compliant loan document packages. Provides full-time legal services for the creation and customization of forms. Guarantees compliance with GSE requirements.

■ **Loan Magic** - A fully integrated customer contact management system for loan officers.

DOCX

1111 Alderman Dr., Ste. 350, Alpharetta, GA 30005; (888) 362-9638; fax (770) 753-2730. Contact: *Bob Parker, senior vice president, client care.*
E-mail: sales@docx.com
Web site: www.docx.com
■ **RID Basic Edition** - A file of county data updated daily that provides county address and general fee information. Helps determine recording fees for payoff or for recording the lien release.

■ **RID SE and RID OE (RID Servicers Edition and RID Originators Edition)** - Web-based applications that provide fee calculations and county recorder information.

■ **FeeWise** - An XML data streaming solution embedded in the user's application. Combines the accuracy of the RID SE and RID OE fed and tax decision engine with the flexibility of the RID Basic Edition county data features. Creates good faith estimates, HUD settlement statements, payoff recording fee reimbursements and checks.

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
Provides mortgage software and services, flexible solutions and loan origination software that automates everything from point-of-sale and Web origination through processing, underwriting, closing, secondary tracking and delivery, training, customer services, 45 Go-Live Implementation, and plug-in integration technology.

EAPPRAISEIT LLC

12395 First American Way, Poway, CA 92064; (800) 281-6200; fax (800) 984-6773. Contact: *Deana del Sol, client relations manager.*
E-mail: clientrelations-appraisal@eappraiseit.com
Web site: www.eappraiseit.com
Offers residential appraisal and collateral valuation

Directory

OF MORTGAGE BANKING TECHNOLOGY

solutions for most real estate transactions. Simplifies ordering and provides customers with dedicated service and responsiveness.

ECHO/UCG

11300 Rockville Pike, Ste. 1100, Rockville, MD 20852; (301) 287-2326; fax (301) 281-2904.

Contact: *Maurizia Grossman, director.*

E-mail: echo@ucg.com

Web site: www.ucg.com/echo

■ **ECHO Electronic Network** - Develops and supports custom applications to meet electronic processing needs. Speeds processing of HUD transactions and verifies that loan data and business partners are in compliance with the agencies' requirements. Products feature different applications for Windows NT, 2000 and XP.



ENTYRE INC.

812 Avis Dr., Ann Arbor, MI 48108; (734) 761-1987; fax (734) 761-9950. Contact: *Dave Cadot, business development.*

E-mail: kbur@entyre.com

Web site: www.entyre.com

Enterprise-class mortgage document preparation solutions. The browser-based eMortgage-X4 solution provides 24/7 powerful, fast, scalable, flexible capabilities with cost savings. X4 provides closing document preparation and delivery benefits.

EZDESK.COM

320 E. Main St., Ste. 200, Murfreesboro, TX 37130; (615) 217-4545.

E-mail: support@ezdesk.com

Web site: www.ezdesk.com

Tools for mortgage professionals. Desktop solutions for lead generation, scheduling and managing direct mail. Web sites and Internet traffic, appraisal, title and lender directories.



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

■ **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 and due dates, as well as make payments online.

■ **Commercial Servicer** - Manages multifamily and commercial loans. Designed for the unique

challenges of servicing complex commercial real estate loans.

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

■ **Radstar** - Provides integrated imaging with all FICS products.

FIDELITY BUSINESS SYSTEMS GROUP-EMPOWER! DIVISION

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

E-mail: fnis-eastsoftcontactus@fnis.com

Web site: www.empower.fnis.com

■ **Empower! & Empower! Middle-Tier** - A complete LOS end-to-end enterprise-wide solution from the Web to the back office for the mortgage and consumer lending industries.

FIRST AMERICAN

8435 N. Stemmons Freeway, Dallas, TX 75247; (800) 229-8426; fax (214) 879-4627.

Contact: *Steven Germain,*

client communications manager.

E-mail: sgermain@firstam.com

Web site: www.firstam.com

Online ordering technologies to order services individually and/or through bundled services.

Tax reporting, tax monitoring, credit reporting, title services, property data services, flood certifications, field inspection and property preservation services, appraisal services, default management, loss mitigation, mortgage servicing systems, mortgage document preparation, tax outsourcing and certification solutions, commercial tax reporting, tax valuation, commercial appraisal and flood services, national default outsourcing, loss mitigation and default management solutions.

FIRST AMERICAN CREDCO

12395 First American Way, Poway, CA 92064; (619) 938-7404; fax (619) 938-7080.

Contact: *G. Shay Tengan, vice president,*

strategic business development.

E-mail: contactus@firstam.com

Web site: www.credco.com

Credit, scoring and fraud products with flexible delivery options. Credit data is prescreened for quality and refined by Merge Logic. Reports are customizable based on business needs for faster and easier analysis. Secure and compliant Web ordering and delivery anytime. Flexible and secure access via commercial and proprietary loan origination systems and scalable delivery platforms.

FIRST AMERICAN REAL ESTATE SOLUTIONS

5601 E. La Palma Ave., Anaheim, CA 92708; (800) 345-7334; fax (714) 701-9604.

Contact: *David Robidoux, senior manager,*

marketing communications.

E-mail: drobidoux@firstam.com

Web site: www.firstamres.com

Provides property and ownership information covering more than 2000 counties. Quick access to a database through browser, desktop application or a customized solution. Property profiles, digital street maps, plat maps, AVMs, legal and vesting information, document images, lead generation tools, market analysis, statistical information, multiple listing services' applications, aerial photographs and custom research services.

FNC INC.

606 Van Buren Ave., Oxford, MS 38655; (662) 236-2020; fax (662) 236-2037.

Contact: *Charles Hurst, director of sales.*

E-mail: info@fncinc.com

Web site: www.fncinc.com

■ **CMA** - A unified data-centric platform that brings risk management, data analysis and workflow efficiencies to all lines of mortgage operations. Modular expansion of functionality allows customization according to client needs. Data, including settlement services, AVMs, credit scores and collateral data, is streamed into daily workflow from one unified interface. Analytics, reporting and automation provide comprehensive portfolio management, while (client specified) rules-based logic provides deep analysis of current and/or potential portfolio acquisitions.

FOX SIGNING SERVICES

1239 Merchant St., Ambridge, PA 15033; (877) 266-6959; fax (724) 266-0434.

Contact: *Richard Dobrosielski, president.*

E-mail: info@foxsigning.com

Web site: www.foxsigning.com

■ **Online Signing Services** - Place orders, check their status and generate reports for getting home equity and refi loan documents witnessed, signed and returned to the lender. The automated process helps expedite loan closings by minimizing scheduling and trafficking activity.

GEOTRAC

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

Contact: *Karen Kiedrowicz, vice president, sales/services.*

E-mail: karen@geotrac.com

Web site: www.geotrac.com

Offers flood compliance services and commercial risk analysis along with traditional and alternative settlement products through OnePointCity, Geotrac's Web-based transaction management system. Gives one-stop access to credit reports, collateral valuations, property and title information, flood compliance and loan closing services, including recording, disbursement, escrow and execution. Delivers reliable connectivity, vendor management tools and consolidated billing.

GHR SYSTEMS INC.

640 Lee Rd., Wayne, PA 19087; (800) 969-8551; fax (610) 540-0041. Contact: *Brent Cavan,*

senior vice president, business development.

E-mail: mktg@ghrsystems.com

Web site: www.ghrsystems.com

Provides browser-based, client server platforms and applications for originating, processing and closing loans. Helps market, sell and close loans through all distribution channels, including wholesale, retail, consumer direct and correspondent.

GREATLAND CORP.

2480 Walker Ave. NW, Grand Rapids, MI 49504; (800) 968-5775; fax (616) 791-1131.

Contact: *Steve Hulst, national sales manager.*

E-mail: lflash@greatland.com

Web site: www.greatland.com/edocs

Provides a streamlined method for preparing, printing and delivering compliant mortgage documents.

■ **Power Merge** - Provides access to a library of more than 2000 fully compliant, electronic documents, maintained to reflect all federal and state regulations. Drops data into selected electronic documents, eliminating the need to re-key information. Includes document transaction processing and quick, secure Internet document delivery and printing, and cost-saving conversion and maintenance utilities, allowing customers to create and maintain their own custom documents.

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HANOVERTRADE INC.

379 Thornall St., Edison, NJ 08837;
(732) 548-0101; fax (732) 548-0286.
Contact: *Irma Tavares, 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

11980 NE 24th St., Bellevue, WA 98005;
(800) 569-1234; fax (425) 827-0927.
Contact: *Joe Giampa, senior software project manager.*
E-mail: interlinq.sales@harlandfs.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.

■ **INTERLINQ SMART** - A comprehensive secondary marketing system that offers proven methodologies and flexibility to enable lenders to hedge and trade decisively.

■ **INTERLINQ PostClosing** - Automates and provides document tracking operations and assigns required documents to loans based on criteria. Also indicates when each document is due, when it is late, and when it has been received and reviewed.

ICT GROUP INC.

100 Brandywine Blvd., Newtown, PA 18940; (800) 201-1085; fax (267) 685-5718.
Contact: *Antoinette Forth, president, sales and business development.*
E-mail: info@ictgroup.com
Web site: www.ictgroup.com
Provides customer management solutions, helping clients maximize the lifetime value of their customer relationships. Nearly 50 contact center operations provide industry-specialized sales, service and marketing support. Suite of tele-sales, customer care-market research, database marketing and up/cross-sell of new services available on fully outsourced, co-sourced or hosted basis. Value-added marketing, center management and over flow support.

IGNITION MORTGAGE TECHNOLOGY SOLUTIONS

One Harbor Dr., Ste. 300, Sausalito, CA 94965;
(415) 381-6311; fax (415) 380-5401.
Contact: *John Crowley, senior vice president.*
E-mail: solutions@ignitionmts.com
Web site: www.ignitionmts.com
Software solutions that mitigate risk from lead to loan to capital markets.

INTEGRA SOFTWARE SYSTEMS

117 Seaboard Ln., Ste. F-290, Franklin, TN 37067;
(615) 595-0900; fax (615) 628-0100.

Contact: *Tim Bartek, senior vice president, sales and marketing.*

E-mail: timbartek@integra-online.com

Web site: www.integra-online.com

■ **Destiny** - Loan origination and processing software for mid-size to large mortgage lenders. Spans point-of-sale through postclosing and secondary marketing. Can be tailored to business models and business channels, including retail, wholesale, correspondent, Internet, affinity, telemarketing and employee loan. Scales to fit growing organizations.

INTERACTIVE COMPUTER CORP.

1441 South State College, Bldg. 4F, Anaheim, CA 92806; (888) 437-3627;
fax (888) 242-9622.

Contact: *Lori Lytel, manager, customer service.*

E-mail: info@iccdocs.com

Web site: www.iccdocs.com

■ **National Document Preparation Service** - A secure Web-entry and Web-delivery option that delivers compliant mortgage loan closing documents with no charge for custom set-ups or document programming.

Kroll Factual Data

KROLL FACTUAL DATA

5200 Hahns Peak Dr., Loveland, CO 80538;
(800) 929-3400; fax (800) 929-3297. Contact: *Ron Golnick, national marketing director.*
E-mail: sales@krollfactualdata.com
Web site: www.krollfactualdata.com
Provides Web-based lender services and direct credit on the AU systems of Fannie Mae, Freddie Mac and GMAC-RFC. Mortgage credit reporting, portfolio scoring, a fraud identification suite, flood zone determinations, AVMs and TPO due diligence. Portfolio scoring services include: refreshed FICO scores, Patriot Act compliance services, borrower fraud identification, collateral fraud identification and AVMs. Results are returned, via a secure Web-based application, in a variety of formats customized to meet customer specifications.

LANDAMERICA LERETA

1123 S. Parkview Dr., Corvia, CA 91722;
(626) 332-1942; fax (626) 332-6942.
Contact: *Virginia Kineston, vice president, national sales manager.*
E-mail: vkineston@lereta.com
Web site: www.lereta.com
Provides real estate tax, flood zone determination and bundled services. Customized tax service programs, including full outsourcing. The flood certification program provides connectivity via the Internet and electronic batch processing. Provides instant certifications in most cases and 24-hour turnaround.

LENDER SUPPORT SYSTEMS INC.

8265 Vickers St., Ste. A, San Diego, CA 92111-2106; (858) 268-7100; fax (858) 268-7111.
E-mail: sales@lendersupport.com
Web site: www.lendersupport.com
A loan document preparation service provider for Freddie, Fannie, FHA and VA residential loans. Prepares notes, deeds, rescissions, 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.

LOANSOFT INC.

2930 Shattuck Ave., Ste. 206, Berkeley, CA 94705-1183; (888) 562-6763; fax (510) 647-1704. Contact: *C.C. Miller, chief operating officer.*

E-mail: sales@loansoft.com

Web site: www.loansoft.com

Provides origination, processing and closing technology to lenders nationwide. Focuses on building retail loan officer technology and provides functionality rich, client-server and browser-based retail loan officer products.

LONDON BRIDGE GROUP

3550 Engineering Dr., Ste. 200, Norcross, GA 30092; (770) 810-8301; fax (770) 810-8381.
Contact: *Joan McGowan, communications and marketing group manager.*
E-mail: jmcgowan@lbss.com
Web site: www.london-bridge.com

■ **Mortgage Origination and Exchange Solution (Diamond/BridgeLink)** - A fully Web-based, single-database LOS with fully integrated vendor connectivity - for wholesale, correspondent, point-of-sale, registration, prequalification, product/pricing, underwriting, closing, secondary marketing, document tracking and postclosing.

■ **LSAMS/BridgeLink** - A low-cost, comprehensive core servicing, single database system.

■ **Total Default Soution (FORTRACS/LenStar)** - An end-to-end solution for automation of the default process. Controls cross-company business processes and connects to all major service companies and service providers through a vendor-neutral exchange.

■ **The Construction Lending Solution (TCL)** - Manages disbursements, Web property inspections and document tracking for residential and commercial construction loans.

MARKET FOCUS INC.

10650 Scripps Ranch Blvd., #230, San Diego, CA 92131; (858) 536-9034; fax (858) 536-1391.
Contact: *Dwight Klumb, sales.*
E-mail: sales@marfocus.com
Web site: www.emarketfocus.com
A database marketing software program that contains marketing strategies and letters designed to expand contacts and generate repeat and referral business.

MERS INC.

1595 Spring Hill Rd., Ste. 310, Vienna, VA 22182;
(800) 646-6377; fax (703) 748-0183.
Contact: *Doug Danko, vice president, sales and marketing.*
E-mail: info@mersinc.org
Web site: www.mersinc.org
Eliminates the need to prepare and record assignments when trading mortgage loans. Acts as mortgagee for all MERS members in county land

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records, so the legal mortgagee interest in the land records never changes when the loan is traded. As the mortgage industry's central electronic registry, it tracks ownership interests and servicing rights for loans. Products include MERS Commercial, MERS Online, MERS 1-2-3 and coming in 2004 MERS eRegistry.

MIDWEST LOAN SERVICES INC.

616 Sheldon Ave., Ste. 300, P.O. Box 144, Houghton, MI 49931; (906) 487-5870; fax (906) 487-5869. Contact: *Ed Burger, president*. E-mail: eburger@up.net
Web site: www.subservicer.com
Relationship servicing and origination for all mortgage loans A-D, all document options from full to stated, and loan amounts to \$4.5 million.

MILA | MORTGAGE INVESTMENT LENDING ASSOCIATES

MILA INC.

6021 244th St. S.W., Mountlake Terrace, WA 98043; (800) 332-6452; fax (425) 672-6363. Contact: *Tina Gonsalves, director of marketing*. E-mail: tina.gonsalves@mila.com
Web site: www.mila.com

■ **AccessPoint** - An interactive production management system that provides brokers with complete loan information for all loans in their pipeline in real-time. Brokers can manage their loan pipeline, get up-to-the-minute details on conditions, contact their MILA team and get documentation tied to the loan.

■ **DecisionPoint** - Fast and easy way to complete loan applications and generate a loan commitment. Provides loan commitments complete with conditions. Offers enhanced features, like the ability to change the loan after a commitment.

MINDBOX

300 Drake's Landing, Ste. 55, 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

■ **ARTEnterprise** - An artificial intelligence application development environment. The rule- and case-based decisioning technology integrates data sources from structured databases to unstructured documents with business policies, enabling users to build applications that automate best business practices and institutional knowledge. Provides flexibility to modify policies. Object-oriented architecture streamlines software development, reduces maintenance and upgrade costs and maximizes legacy hardware and software investments.

MORTGAGE BANKING SYSTEMS

1360 Beverly Rd., Ste. 200, McLean, VA 22101; (800) 783-2283; fax (703) 761-4375. Contact: *Carolyn Hurwitz, account executive*. E-mail: sales@proclose.com

Web site: www.proclose.com

■ **ProClose** - Provides a library of investor and industry standard forms, electronic delivery of closing packages, customizable reports and third-party software interfaces. Using a compliance library and extensive regulatory sources, MBS follows regulatory changes at the federal and state levels. Includes a support team of professionals at no additional cost.



Mortgage Builder SOFTWARE

MORTGAGE BUILDER SOFTWARE

24370 Northwestern Hwy., Ste. 200, Southfield, MI 48075; (800) 850-8060; fax (248) 208-6142. Contact: *Kathy Pheifer, national sales manager*. E-mail: kathy@mortgagebuilder.com
Web site: www.mortgagebuilder.com

■ **Loan origination software (LOS)** - An all-encompassing Windows-based software package that addresses needs from point-of-sale to closing and back-office functions. Supports Microsoft and UNIX platforms and provides Linux-based LOS software.

MORTGAGE CONNECT

301 Clematis St., Ste. 206, W. Palm Beach, FL 33401; (800) 655-6188; fax (561) 804-4576. Contact: *Robert Debbs, director of sales*. E-mail: frank@openclose.com
Web site: www.openclose.com

■ **OpenClose MTG** - Web-based software for lenders and brokers. Automates and expedites the loan process for a lender and its broker clients. Increases the number of submissions processed while reducing associated overhead costs. A rules-based product and pricing module reduces broker errors through real-time product and rate selection. Offers a Web-based loan origination and submission portal that automates loan approval.

MORTGAGE DATA MANAGEMENT CORP.

325 Forest Grove Dr., Pewaukee, WI 53072; (262) 695-7055; fax (262) 695-7069. Contact: *Doug Lackey, president*. E-mail: info@mdmc.com
Web site: www.mdmc.com

Offers underwriting due diligence, servicing acquisition due diligence, portfolio analysis, servicing data exception reporting, FNMA/FHLMC securitization services, subprime underwriting, home equity loan underwriting and HMDA data collection.

MORTGAGE DYNAMICS INC.

1355 Beverly Rd., Ste. 300, McLean, VA 22101; (703) 760-7642; fax (703) 760-7646. Contact: *Mary Bruce Batte, managing director*. E-mail: mbatte@mortgagedynamics.com
Web site: www.mortgagedynamics.com
Provides independent advice to clients on systems selection, implementation and re-engineering. Ensures that systems will increase efficiency, improve loan quality and meet compliance requirements. Offers operations analysis capability, technical systems functionality knowledge and integration skills.

MORTGAGE INDUSTRY ADVISORY CO.

55 John St., 15th Fl., New York, NY 11030; (212) 233-1250; fax (212) 233-2265.

Contact: *Dan Thomas, managing director*

E-mail: dan.thomas@servicing.com

Web site: www.servicing.com

■ **MarketShield** - Secondary marketing-pipeline risk management software.

■ **MIAC Analytics** - Servicing valuation software, whole loan valuation software, FAS 140 MSR valuation software, loan stratification system and OAS loan valuation software.

MORTGAGE SOFTWARE SOLUTIONS

P.O. Box 922, Columbia, MD 21401; (443) 482-9005; fax (443) 482-9007.

Contact: *Judy Noelle, sales*

E-mail: jnoelle@mortgagesoftware.to

Web site: www.mortgagesoftware.to

Loan origination, processing, tracking, reporting and closing software. Installs and trains on site. Offers embedded closing documents and custom programming, documents and reports. Industry standard interfaces, such as credit reporting, appraisals, Fannie Mae, Freddie Mac and remote document delivery are included. Conventional FHA and VA forms and features are available as well as state-specific closing documents.

MORTGAGEBOT LLC

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

Contact: *Robert Brandt, director of sales and marketing*

E-mail: sales@mortgagebot.com

Web site: www.mortgagebot.com

Provides Internet-based origination solutions.

A pioneer in the fast-growing online mortgage-lending arena, Mortgagebot combines its mortgage banking experience with leading edge technology to create low-risk, turnkey, and comprehensive Internet solutions.

■ **Mortgagebot PowerSite** - A configurable and completely private-labeled Web-enablement solution that gives lenders the ability to fully leverage their brand and customer relationships.

MORTGAGEFLEX SYSTEMS INC

10151 Deerwood Park Blvd., Bldg. 400, Ste. 350, Jacksonville, FL 32256; (904) 356-2490; fax (904) 356-1099. Contact: *Lester Dominick, president, chief executive officer*

E-mail: ldominick@mortgagflex.com

Web site: www.mortgagflex.com

Offers an end-to-end suite of products, both Web-based and client-server, that address every aspect of the business from prequalification to servicing. An integrated system that is easy to use and deploy and reduces net costs. Products operate on a single database platform, supplying users with reliable, real-time data.



MRG DOCUMENT TECHNOLOGIES

717 N. Harwood, Ste. 2400, Dallas, TX 75201; (214) 220-6300; fax (214) 220-2785. Contact: *Terry King, marketing director*

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E-mail: tking@midrid.com
Web site: www.mrgdocs.com

Specializes in providing disclosures and closing documentation using systems that combine compliance expertise, lender-specific program information and leading-edge technology. All types of residential loan products are supported for all 50 states.

NATIONWIDE TITLE CLEARING

2100 ALT 19 N., Palm Harbor, FL 34683; (800) 346-9152; fax (727) 772-1950. Contact: *Jim Hillman, vice president, new business development.*

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

Specializes in the processing of lien releases, assignments, recordation of documents, and the timely document retrieval/research of recorded documents and Title Policies in all jurisdictions.

■ **NTC OnLine** - A document-process control system that works as an extended workstation in the client's own shop. Users can check on the progress of files and view images of recorded documents.

NCP SOLUTIONS

5200 East Lake Blvd., Birmingham, AL 35217; (205) 421-7004; fax (205) 849-6605.

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

Provides time-sensitive documents and transaction information (payment books and billing statements) in printed and electronic form. Specializes in forms printing, end of year, envelope conversion, laser personalization, MICR encoding, data processing, lettershop, mailing services, EBPP, CD archiving, mail tracking and lock box auditing, and online viewing of customer documents.

OCWEN TECHNOLOGY XCHANGE

1675 Palm Beach Lakes Blvd., West Palm Beach, FL 33401; (800) 236-5557; fax (561) 682-8166. Contact: *Ralph Behmoiras, vice president, sales.*

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

■ **Ocwen Technology Xchange** - Delivers process-driven technology solutions, enabling users to increase operating efficiencies, reduce overall costs and enhance revenue streams.

ONLINE DOCUMENTS INC.

1320 Willow Pass Rd., Ste. 300, Concord, CA 94520; (800) 488-9320; fax (925) 677-0751. Contact: *Alexis Levi, marketing coordinator.*

E-mail: alevi@onlinedocuments.com
Web site: www.onlinedocuments.com

Delivers guaranteed compliant mortgage documents in all 50 states via Web delivery or remote printers within minutes. Third-party and Texas Attorney Review options available. Forms include MERS, Fannie Mae, Freddie Mac, FHA, VA and current investor documents. Quick install or full custom solutions. Compatible with popular LOS software. Documents meeting Fannie Mae delivery requirements and MISMO standards are available.

ORION FINANCIAL GROUP INC.

2860 Exchange Blvd., Ste. 100, Southlake, TX

76092; (817) 424-1175; fax (817) 424-3762.

Contact: *Mike Wileman, president.*

E-mail: mew@orionfngi.com

Web site: www.orionfngi.com

Specializes in assignment, satisfaction, and document retrieval services. Creates county-specific documents to ensure that documents are recorded with minimal or no rejection.

PCI CORP.

30 Winter St., 12th Fl., Boston, MA 02108; (617) 535-3000; fax (617) 535-3155.

Contact: *Lisa Deschamp, vice president.*

E-mail: sales@pciwiz.com

Web site: www.pciwiz.com

Streamlines lending compliance. Helps edit and submit HMDA data, prepare for CRA and fair lending exams and conduct compliance tests, such as predatory lending, flood determination and geocoding early in the lending process. Provides a comprehensive, integrated platform which allows individual products to be implemented easily.

PEELLE MANAGEMENT CORP

197 E. Hamilton Ave., Campbell, CA 95008; (408) 350-9370; fax (408) 350-9337.

Contact: *Debbie Lastoria, vice president of sales and marketing.*

E-mail: debbiel@peelle.com

Web site: www.peelle.com

■ **Assignment Services** - Electronic processing and exception clearing with recording confirmation. Online access to project and loan status and recorded images.

■ **Release Services** - Reconveyance workflow system with automated file reconciliation and exception clearing, loan-level status and E-recordings. Online access.

■ **Document Imaging** - Electronic workflow and document management solutions.

■ **Document Research and Retrieval** - Nationwide retrieval of missing documents or information, title policies, LGS, MIC's and PMI certifications, online ordering, reporting, status and viewing of imaged documents.

■ **File Review Services** - Onsite file audits, document inventories and file relabeling/sorting, HMDA/ARM reviews, file creation and collateral file creation.

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@prmsonline.com

Web site: www.prmsonline.com

Provides 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** - Web-based, automated, batch FHA case query system.

PROCTOR FINANCIAL INSURANCE CORP.

295 Kirks Blvd., Ste. 100, Troy, MI 48084; (800) 521-6800 x833; fax (248) 269-5735.

Contact: *Sari Stefancin, director of marketing.*

E-mail: sstefancin@pfic.com

Web site: www.pfic.com

Specializes in lender-placed hazard and flood insurance and tracking. For larger portfolio needs, it works closely with all major servicing systems to ease the transfer of lender-placed hazard insurance. Several tracking options are available.



PROVANTEDGE TECHNOLOGIES

One Spectrum Pointe, Ste. 100, Lake Forest, CA 92630; (877) 682-6833; fax (949) 462-0621.

Contact: *Cynthia Schaffart, corporate communications manager.*

E-mail: c.schaffart@provantedge.com

Web site: www.provantedge.com

nVision Enterprise Loan Management software and VOX Virtual Origination Websites.

■ **nVision** - An MS SQL program that automates the mortgage process from origination through secondary marketing and interim servicing with integrated workflow, CRM, e-mail and instant messaging. VOX allows access to nVision's database by Web brokers and loan officers and allows full upload, loan decisioning, risk-adjusted pricing, locking, submission and ongoing status. Web users may send instant messages to production staff.

QUANTITATIVE RISK MANAGEMENT

181 W. Madison St., 48th Fl., 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

Offers secondary and risk management systems for pricing, hedging, pooling and delivering mortgages. Provides a complete solution, including recent innovations in FAS reporting and reconciliation functionality.

RADIAN GUARANTY INC.

1601 Market St., Philadelphia, PA 19103; (215) 231-1000; fax (215) 564-4923. Contact: *Doug Rossbach, senior vice president, ebusiness and product development.*

E-mail: doug.rossbach@radian.biz

Web site: www.radianmi.com

Private mortgage insurance and risk management products and services. Streamlines the MI ordering process through MI Online, an ordering and servicing Web site. Originators can submit minimal data to obtain MI commitments, print commitments, make inquiries, view records and resubmit applications online.

SILANIS

398 Isabey, Ste. 200, St. Laurent, PQ, CANADA H4T 1V3; (514) 337-5255; fax (514) 337-5258.

Contact: *Edward Viau, business development.*

E-mail: sales@silanis.com

Web site: www.silanis.com

Automates the business approval process using electronic signatures. Meets the needs of origina-

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tors, lenders, title and closing agents, county recorders, servicers, and secondary marketing participants, while enabling organizations to create legally enforceable documents.

SOLLEN TECHNOLOGIES LLC

19750 Merit Dr., Ste. 1020, Dallas, TX 75251; (972) 960-7227; fax (972) 960-7202. Contact: *Nancy Kieskowski, vice president, operations.*
E-mail: nancy.kieskowski@sollen.com
Web site: www.sollen.com

Pricing automation tools that enable companies to be more efficient. Provides comprehensive products/services for retail correspondent and call center channels.

STANDARD & POOR'S

55 Water St., New York, NY 10041; (212) 438-2000; fax (212) 438-2653. Contact: *Patrick Mahoney, director.*
E-mail: patrick_mahoney@standardandpoors.com
Web site: www.standardandpoors.com
Provides independent credit ratings, indices, risk evaluation, investment research, data valuations and independent benchmarks.

SWIFTVIEW INC.

15605 S.W. 72nd Ave., Portland, OR 97224; (971) 223-2600; fax (971) 223-2601.
E-mail: sales@swiftsend.com
Web site: www.swiftsend.com

■ **SwiftSend** - A secure, electronic document delivery solution. Increases efficiency and reduces costs. Reliable, easy to use and zero start-up costs.

SYSDOME INC.

5230 Las Virgenes Rd., Ste. 275, Calabasas, CA 91302; (818) 871-1922; fax (818) 871-1941.
Contact: *Cindy Zwerner, director of marketing.*
E-mail: sales@sysdome.com
Web site: www.sysdome.com
An Internet-based, automated, technology service that prevents fraud loss, reduces risk, streamlines

process and consolidates vendor relationships. Uses its own comprehensive internal database to investigate and interpret information to provide an exception-based report with recommended actions.

TENA COMPANIES INC.

251 W. Lafayette Rd., St. Paul, MN 55107; (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** - A quality control audit system. A flexible rules-based system that may be configured to accommodate any process that needs to systematically collect and analyze data and create reports.

TRIAD GUARANTY INSURANCE CORP.

101 S. Statford Rd., Winston-Salem, NC 27104; (800) 451-4872; fax (336) 723-2824. Contact: *Jerry C. Schwartz, vice president.*
E-mail: triad@tgic.com

Web site: www.triadguaranty.com
Offers private mortgage insurance to residential mortgage lenders nationwide.

■ **TAXI** - An Internet tool that provides assistance with critical mortgage insurance related tasks, offering Web access and online functionality for MI submissions, claims and defaults, contract underwriting, servicing and risk-sharing performance reports 24/7 with no software to install.

■ **eU Xpress** - A Web-based application which provides a direct seamless route to the company's contract underwriting using Freddie Mac's Loan Prospector and Fannie Mae's Desktop Underwriter.

TUTTLE RISK MANAGEMENT SERVICES INC.

4040 Civic Center Dr., Ste. 540, San Rafael, CA 94903; (415) 462-7500; fax (415) 462-7505.
Contact: *Anthony Berris, president.*

E-mail: aberris@trmshedge.com
Web site: www.trmshedge.com

Provides mortgage pipeline interest rate risk management and secondary marketing consulting, including pipeline production management, rate sheet pricing, and MBS & Whole-Loan dynamic best execution. TRMS pipeline risk management program is designed to

provide interest rate risk measurement and management for mortgage pipelines to financial institutions, such as commercial banks, community banks, and mortgage bankers.

VEROS SOFTWARE

15520-J Rockfield Blvd., Irvine, CA 92618; (949) 250-0000; fax (949) 250-4460.

Contact: *Dave Rasmussen, vice president, sales.*

E-mail: info@veros.com

Web site: www.veros.com

■ **VeroVALUE AVM** - Residential property valuations leveraging the latest predictive technologies.

■ **VeroVALUE SECURED** - Valuation accuracy backed by insurance companies.

■ **VeroVALUE FORECAST** - Offers price forecasts up to 12 months into the future.

■ **FRAUD DETECTION - TQ Score** - Automated detection of nonstandard residential property transfers indicating the possibility of flipping, fraud or activities warranting further investigation.

XL DYNAMICS INC.

18303 Gridley Rd., Cerritos, CA 90703; (800) 858-5548; fax (562) 924-6057.

Contact: *Anthony Toro, vice president, business development.*

E-mail: info@xldynamics.com

Web site: www.xldynamics.com

A Web-based software solution provider that automates integrated loan and mortgage processes, including qualifying, processing, underwriting, closing, secondary marketing, settlement, shipping and insuring. An end-to-end loan origination system, bringing reduced operational expenses through automated rules-based workflows, enhanced productivity, a simple application interface, scalable technology, and secure and guaranteed data exchange.