

## 21st Century Mortgage Banking Technology

### Finding the right technology vendor can increase your efficiency and lower your costs.

If you're looking for a technology vendor, look no further. Here's an extensive list of software providers, a summary of the products and services they offer and detailed contact information, including phone and fax numbers, e-mail addresses and Web pages.

Information comes from questionnaires faxed to mortgage technology vendors. Also, a directory of mortgage servicing technology appears in the January issue of *Servicing Management*.

#### AFFINITY CORPORATION

6700 Fallbrook Ave., Ste. 293, West Hills, CA 91307; (818) 712-9090; fax (818) 712-9081. *Contact: Mark or Mike, national account managers.*

E-mail: stopfraud@teamaffinity.com  
Web site: [www.teamaffinity.com](http://www.teamaffinity.com)

■ **Affinity Corporation** - Automated fraud prevention systems with a national fraud database. Includes electronic loan review, FraudGaurd.com, TPO Certification, U-9 National Registry, fraud investigations, online property valuation and fraud prevention seminars.

#### ALLREGS

1020 Discovery Rd., Ste. 180, Eagan, MN 55121; (800) 848-4904; fax (651) 686-0906. *Contact: sales.*

E-mail: sales@allregs.com  
Web site: [www.allregs.com](http://www.allregs.com)

■ **ALLREGS** - Now available online with Rural Housing Guidelines and e-mail notification of changes. **FREE TRIAL.** An up-to-date source of underwriting guidelines, regulations and forms. Locate the desired information using its unique "Topic Outline." Unlimited telephone support and free training.

#### ALLTEL

601 Riverside Ave., Jacksonville, FL 32204; (904) 854-3194; fax (904) 854-3554. *Contact: Scott Grimes, solutions engineering.*

E-mail: scott.grimes@alltel.com  
Web site: [www.alltelmd.com](http://www.alltelmd.com)

■ **ALLTEL iLoan** - A combination client/server and browser-based platform features a centralized database for all lines of business and channels of origination, combined with a common user interface that allows company-wide data access. Provides scalability to correspond to growth objectives and correspondent.

#### APPLIED BUSINESS SOFTWARE

2847 Gundry Ave., Long Beach, CA 90806; (562) 426-2188; fax (562) 426-5535. *Contact: Terry Sweeney, vice president.*

E-mail: terry@absnetwork.com

Web site:

[www.themortgageoffice.com](http://www.themortgageoffice.com)

■ **Applied Business Software** - Loan originator, loan servicing, trust fund accounting, financial calculator, partnership servicing, credit reporting, DRE annual reporting, ACH express.

#### APPLIED DATABASE TECHNOLOGIES

7826 Leary Way NE, Ste. 203, 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](http://www.applieddatabase.com)

■ **Mortgage Lead Management Services** - List brokerage, database development, telemarketing, direct mail, electronic lead delivery, cost reporting, lead management, online 1003 documents and turnkey lead management services.

#### APPRAISAL.COM

334 Harris Hill, Buffalo, NY 14221; (800) 204-3319; fax (716) 632-9747. *Contact: Deborah Moran, director of marketing and communications.*

E-mail: info@appraisal.com

Web site: [www.appraisal.com](http://www.appraisal.com)

■ **Nationwide Appraisal Network** - An online directory enabling appraiser selection, appraisal orders, payment and delivery via the Internet.

■ **AppraisalMAX** - Provides real property data reporting and instant valuations with search and analysis capabilities.

■ **Appraisal.com Dashboard** - A customizable desktop tool with access to appraisal order and review status.

■ **Day One** - Real estate appraisal software for appraisers and appraisal users.

#### APPRO

7173 Florida Blvd., Ste. 100, Baton Rouge, LA 70806; (225) 490-2721; fax (225) 490-2700. *Contact: Don MacGregor, marketing product manager.*

E-mail: appromarketing@approsystems.com

Web site: [www.approsystems.com](http://www.approsystems.com)

■ **Appro** - Web-based loan origination system using primarily Application Service Provider (ASP) business design. Future phases will include secondary marketing and loan servicing packages.

#### ARGO DATA RESOURCE CORP.

12770 Coit Rd., Ste. 600, Dallas, TX 75251; (972) 866-3300; fax (972) 866-3301. *Contact: Maureen Klocek, director of marketing.*

E-mail: product\_information@argodata.com

Web site: [www.argodata.com](http://www.argodata.com)

■ **Total Mortgage Solution** - Sales and Origination - Analyzes customer's credit using "what-if" scenarios, maximum purchasing power and refinance analysis, and tiered pricing for "best-fit analysis."

Credit decisioning - Interfaces to third-party credit and financial history databases.

Relationship Management - Manages relationships by integrating information sources.

Electronic Workflow - Schedules tasks to monitor, control and minimize document handling (manages closing process, control of funding and disbursement, and shipment of files).

Secondary Marketing - Manages pricing risk with tools for reporting, pricing communication, rate control, field security and multiple compliance editing routines for monitoring loan status.

Telemarketing Sales - Scripting, call routing, cross-selling tools and prospect tracking.

#### ASC

7251 Engle Rd., Ste. 300, Middleburg Hts., OH 44130; (800) 628-4687; fax (440) 826-1140. *Contact: Cindy Ford, marketing specialist.*

E-mail: cindyf@asconline.com

Web site: [www.asconline.com](http://www.asconline.com)

■ **PowerSeller** - Import/export of files, marketing programs, all pricing functions, master commitments, securitization rules, all pooling functions, ad hoc analysis and reporting. All trading functions including securities and whole loans, midanet/mornet/ginninet interfaces, document tracking, best execution, dde links.

■ **Risk management** - Risk analysis, position summary, shock analysis, closing ratios, administrative/setup functions, builder commitments, hedge recommendation, market analysis, option pricing model, trade creation, designing/running reports, "what if" trade analysis.

#### ASKCREDIT.COM

10220 Sorrento Valley Rd., Ste. 100, San Diego, CA 92122; (858) 455-9812; fax (858) 455-9866. *Contact: Don Curtis, executive vice president.*

E-mail: dcurtis@askcredit.com

Web site: [www.askcredit.com](http://www.askcredit.com)

■ **AskCredit.com** - Provides an Internet-based, instant credit decision-making service. Provides lenders with private label and branded AU solutions for facilitation of loan applications via the internet. Provides real time, rules-based decisions using lenders' guidelines.

#### ASSOCIATED SOFTWARE CONSULTANTS INC.

7251 Engle Road, Ste. 300, Middleburg Heights, OH 44130; (800) 628-4687; fax (440) 826-1140. *Contact: Norm Koenig, sales manager.*

E-mail: sales@asconline.com

Web site: [www.asconline.com](http://www.asconline.com)

■ **PowerSeller** - A secondary marketing/risk management/data handling system composed of Data Manager, Shipping Manager, Secondary Manager, Risk Manager, and AppRunner and UNI-FORM, a user-defined mortgage origination and processing system, which can be customized and modified by non-programmers to meet the specific needs of consumer lenders.

#### AVT MEDIALINQ SERVICES

274 Brannan St., 6th Floor, San Francisco, CA 94107; (800) 800-5450; fax (800) 226-4823. *Contact: Terry Hemphill, marketing manager.*

E-mail: info@medialinq.com

Web site: [www.medialinq.com](http://www.medialinq.com)

# Directory

## OF MORTGAGE BANKING TECHNOLOGY

Copyright © 2001 Zackin Publications Inc. All Rights Reserved.

■ **Fax Broadcast** - Fax delivery of rate sheets and other documents.

■ **Broadcast** - Document delivery to Internet addresses worldwide.

■ **MortgageExpress** - Customized rate sheet set up and delivery by fax and/or email.

■ **Fax On Demand** - Automated access to frequently requested documents. Documents may be simultaneously broadcast and posted for fax on demand.

■ **Multiple Access Methods** - Access company services via the Web or from a fax machine.



### BASIS100

4 Park Plaza, Ste. 800, Irvine, CA 92614; (949) 852-8600; fax (949) 852-2750. *Contact: Rob Walker, vice president, sales and marketing.*

E-mail: [rwalker@basis100.com](mailto:rwalker@basis100.com)

Web site: [www.basis100.com](http://www.basis100.com)

■ **Basis100** - An e-commerce technology solution provider.

■ **AVM Solution** - Powered by Solimar Valuation Technology, an intelligent, neural-net valuation technology that powers collateral valuation products. Uses a continuously updated nationwide data store to gather data on properties and estimates the value of properties in real time, based on comparable sales data.

### BCE EMERGIS INC.

200 Front St., W., P.O. Box 28, Ste. 2202, Toronto, Ontario, CANADA M5V-3K2; (416) 597-6002; fax (416) 597-3250. *Contact: Robert Habert, vice president, general manager, mortgage services.*

E-mail: [robert.habert@emergis.com](mailto:robert.habert@emergis.com)

Web site: [www.emergis.com](http://www.emergis.com)

■ **ADS** - Enables exchange of appraisal delivery service, reports, digital photos, maps and floor plans.

Services include: system management, help desk support, network monitoring/management, initial setup, order alert, delivery certification, transaction logging and tracking, Web services, Internet gateway, firewalls, security, translation, billing, redundancy, proprietary software development, direct integration into existing systems, elimination of rekeying and data re-entry errors.

■ **eRelay** - An open, standards-based electronic commerce network that allows the service-provider to select the software best suited to their needs, while still being able to communicate electronically with their clients.

### BENEDICT GROUP INC.

900 Small Dr., Elizabeth City, NC 27909; (252) 330-4892; fax (252) 330-4914. *Contact: Ann Wood, executive vice president.*

E-mail: [awood@benedictgroup.com](mailto:awood@benedictgroup.com)

Web site: [www.benedictgroup.com](http://www.benedictgroup.com)

■ **LOANS!** - Loan servicing and accounting for commercial and multi-family loans.

■ **AccountFEES!** - Fee calculation and billing system for investment accounts.

### C & S MARKETING

9309 La Riviera Drive, Ste. E, Sacramento, CA 95826; (916) 362-9609; fax (916) 455-3851. *Contact: Andrew Battistessa, director of sales.*

E-mail: [sales@csmarketing.net](mailto:sales@csmarketing.net)

Web site: [www.csmarketing.net](http://www.csmarketing.net)

■ **C&S Marketing** - Provides Web-based valuation and fraud detection services.

Products include: SiteXdata, E-neighborhoods, AVMSselect and fraudwatch. Tools for pre-qualification, pre-funding QA, underwriting, appraisal review, post-funding QC, loss mitigation and REO management.

### C-BASS

335 Madison Ave., 19th Fl., New York, NY 10017; (212) 850-7724; fax (212) 850-7763. *Contact: Lisa Mancini, assistant vice president, marketing.*

E-mail: [info@c-bass.com](mailto:info@c-bass.com)

Web site: [www.c-bass.com](http://www.c-bass.com)

■ **RADAR** - A proprietary default management system that combines financially-driven analytics with a loss mitigation team to determine the optimal resolution for delinquent residential mortgage loans.



### C.C. PACE SYSTEMS INC.

12450 Fair Lakes Circle, Ste. 450, Fairfax, VA 22033-3810; (703) 631-6600; fax (703) 378-1589. *Contact: Craig Hughes, managing director.*

E-mail: [chughes@ccpace.com](mailto:chughes@ccpace.com)

Web site: [www.ccpace.com](http://www.ccpace.com)

■ **C.C. Pace Systems** - Business technology strategies, Web-enabled application development, application integration, system selection and technology architecture review.

### CBC COMPANIES

250 East Town St., Columbus, OH 43215; (614) 222-4343; fax (614) 222-4345.

*Contact: Linda Taylor-Flewellen, national sales coordinator.*

E-mail: [ltaylor@cbc-companies.com](mailto:ltaylor@cbc-companies.com)

Web site:

[www.cbc-companies.com](http://www.cbc-companies.com)

■ **CBC Companies** - Offers Windows and Web-based credit access software for laptop and PC computing, automated decisioning, property reports and appraisals, Internet communications access, flood zone determination services, employment and tenant screening, tax return verification and consumer links. Custom interfaces with most major loan origination software providers.

### CIPHER DATA RESOURCES INC.

2101 E. 4th St., Ste. 210, Santa Ana, CA 92705; (714) 436-6800; fax (714) 436-6123. *Contact: Stephen R. Mosher, senior vice president.*

E-mail: [stephenm@cipherdata.com](mailto:stephenm@cipherdata.com)

Web site: [www.cipherdata.com](http://www.cipherdata.com)

■ **CIPHER1** - An income tax analysis solution. Automatically generates easy-to-read cashflow and trend analysis reports for borrowers with multiple income sources such as income properties, sole proprietorships, partnerships and corporations.

### CLAYTON

4 Corporate Dr., Shelton, CT 06484; (203) 447-5461; fax (203) 447-5150. *Contact: Didi Parks, vice president.*

E-mail: [dparks@claytongroup.com](mailto:dparks@claytongroup.com)

Web site: [www.claytongroup.com](http://www.claytongroup.com)

■ **Clayton** - Loan and portfolio analysis, due diligence, loan sale and portfolio advisory services, operational review, special servicing, asset management and integrated technology solutions.

### CLOSINGGUARD.COM

80-02 Kew Gardens Rd., Ste. 703, Queens, NY 11415; (347) 328-8128; fax (718) 575-9234. *Contact: Reuben Levine, executive vice president, business development.*

E-mail: [info@closingguard.com](mailto:info@closingguard.com)

Web site: [www.closingguard.com](http://www.closingguard.com)

■ **ClosingGuard.com** - An Internet-based mortgage-closing system. Each closing has its own Webpage, customized to the profile of the location, the mortgage product and the lender. Manages participants, data, documents and payments. Buyers can sign documents electronically.

### CONTOUR SOFTWARE INC.

700 W. Hamilton Ave., Campbell, CA 95008; (800) 266-8687; fax (800) 777-9810. *Contact: Maggie Campbell, marcom specialist.*

E-mail:

[mcampbell@contoursoft.com](mailto:mcampbell@contoursoft.com)

Web site: [www.contoursoft.com](http://www.contoursoft.com)

■ **Mortgage Banker Series** - A complete line of software products.

■ **The Loan Handler 5.0** - A loan origination system.

### CRITERION SYSTEMS DEVELOPMENT

7 W. Figueroa, Ste. B14, Santa Barbara, CA 93101; (800) 549-9522; fax (805) 899-1296. *Contact: Rob Brandt, president.*

E-mail: [sales@criterionsystems.com](mailto:sales@criterionsystems.com)

Web site:

[www.criterionsystems.com](http://www.criterionsystems.com)

■ **LoanVision for Windows and Macintosh** - A mortgage origination and processing system. Fill out the actual 1003, GFE, RegZ, etc., on screen. Database-able forms keeps all versions of all forms. Document tracking, call log, prequalification and data exchange included. Modules available for FHA/VA, custom reports, multi-user and contract processing.

### DATA-VISION INC.

520 Park Place Court, Ste. 200, Mishawaka, IN 46545; (888) 925-8625; fax (219) 243-8630. *Contact: John Dempsey, vice president.*

E-mail: [john@d-vision.com](mailto:john@d-vision.com)

Web site: [www.d-vision.com](http://www.d-vision.com)

■ **Data-Vision** - Offers remote document delivery through the Internet.



### DELPHI INFORMATION SCIENCES CORP.

6180 Laurel Canyon Blvd., Ste. 335, North Hollywood, CA 91606; (800) 373-1003; fax (818) 284-0140. *Contact: Max Pennock, director of sales and marketing.*

E-mail: [mpennock@delphicorp.com](mailto:mpennock@delphicorp.com)

Web site: [www.delphicorp.com](http://www.delphicorp.com)

■ **Enterprise Lending Technology** - An Internet-enabled native Windows solution, supporting virtually all phases of lending production in a scalable, multi-tier design running on Microsoft or Oracle databases. Retail and wholesale prequalification for phone centers or laptops, seamless origination, underwriting, Desktop Underwriter, Loan Prospector, closing documents, HMDA, check writing and secondary marketing in a client customizable rule-based technique.

# Directory

## OF MORTGAGE BANKING TECHNOLOGY

Copyright © 2001 Zackin Publications Inc. All Rights Reserved.

■ **Delphi Discovery** - Bundles workflow, credit risk grade, pricing adjustment, data validation and document rules engines with EDI interfaces.



### DEXMA INC.

7701 York Ave. S., Ste. 120, Minneapolis, MN 55435; (952) 831-4455; fax (952) 831-0493. **Contact:** Sheila Plunkett, vice president of sales and marketing.

E-mail: info@dexma.com

Web site: [www.dexma.com](http://www.dexma.com)

■ **Dexma** - Allows lenders to move more of the loan approval process to the point of origination. Automates the flow through the approval steps.

### DIGITAL INSIGHT

26025 Mureau Rd., Calabasas, CA 91302; (888) 344-4674; fax (818) 878-7555. **Contact:** Steve Riech, vice president, sales and marketing.

E-mail: sales@digitalinsight.com

Web site: [www.digitalinsight.com](http://www.digitalinsight.com)

■ **AnyTime Access** - Outsources credit origination solutions to the financial services and e-commerce communities. Provides automated decisioning backed by integrated judgmental underwriting services through its 24 x 365 lending center.



### DOCPREP SERVICES INC.

6700 Fallbrook Ave., Ste. 151, West Hills, CA 91307; (888) 261-4333; fax (888) 933-9844. **Contact:** Larry Cohen, managing director.

Web site:

[www.docprepservices.com](http://www.docprepservices.com)

■ **Loan Document Processing Service and Software** - Provides customized software for processing closing documentation. Supports full spectrum of investors and their documentation, as well as state and federal compliance. Service provides document packages processed at Docprep Services Inc. and delivered overnight or e-mailed. Software provides stand-alone document processing and imports data from existing LOS systems.

### DOCU PREP INC.

1980 East 2700 South, Salt Lake City, UT 84106; (801) 461-0202; fax (801) 461-0808. **Contact:** Steve Tachiki, president.

E-mail: sales@docuprep.com

Web site: [www.docuprep.com](http://www.docuprep.com)

■ **Active Closer v3.5** - Closing document preparation services utilizing software and Internet-based data transfers. Unlimited, multiple delivery of documents via the Internet and re-draw fees. Interfaces with several LOS software systems to minimize double entry of data.

■ **e-Cabinet** - Digital signature, electronic filing and e-cabinet technologies, featuring third-party electronic document repository.

### DOCUMENT PROCESSING SYSTEMS INC.

41700 Garden Brook, Ste. 125, Novi, MI 48375; (800) 526-2255; fax (248) 735-2390. **Contact:** Paul Rakowicz, president.

E-mail: paulr@documentprocessing.com

Web site: [www.directdocs.com](http://www.directdocs.com)

■ **Direct DocsSM** - Provides 24x7 document preparation. Free e-mail and Internet Web delivery options and automatic compliance with investor requirements.

### DOCUTOUCH

999 Third Ave., Ste. 3930, Seattle, WA 98104; (206) 224-3789; fax (206) 224-3785. **Contact:** info@docutouch.com, marketing manager.

E-mail: nanerman@docutouch.com

Web site: [www.docutouch.com](http://www.docutouch.com)

■ **DocuTouch** - An application service provider of legally binding digital signature and contract management technology and enables companies to create, collaborate, store and digitally sign legally binding loan documents via the Internet.

■ **DocuSign** - A patent-pending Microsoft Word 2000 Add-In allows users to initial paragraphs for digital signatures in Word documents.

■ **DocuPhone and DocuPDA** - A contract management service.

### DYNATEK INC.

17488 N. Laurel Park Drive, Livonia, MI 48152; (800) 462-5545; fax (734) 462-4859. **Contact:** Michael Hammond, director of sales and marketing.

E-mail: mhammond@dynatek.com

Web site: [www.dynatek.com](http://www.dynatek.com)

■ **Dynatek Mortgage Software** - Offers loan origination software and systems that automate origination, point of sale, Web origination, processing, tracking, closing, secondary tracking and delivery.



### EASTERN SOFTWARE CORPORATION

50 S. Water Ave., Sharon, PA 16146; (800) 441-0830; fax (724) 981-4323. **Contact:** Barbara Kotsatos, marketing coordinator.

E-mail: barbarak@eastsoft.com

Web site:

[www.easternsoftware.com](http://www.easternsoftware.com)

■ **EMPOWER** - A multi-tiered client/server lending application with open architecture, multi-dimensional workflow, user-configurable artificial intelligence engine and complete system development/modification tools. Supports several platforms with Native calls to Oracle, MS-SQL, Sybase, DB2 and Informix.

### ECHO/UCG MORTGAGE BANKING GROUP

11300 Rockville Pike, Ste. 1100, Rockville, MD 20852-3030; (888) 711-2500; fax (301) 816-0147. **Contact:** Maurizia Grossman, director of marketing.

E-mail: echo@ucg.com

Web site: [www.ucg.com](http://www.ucg.com)

■ **ECHO Electronic Network** - ECHO develops and supports custom applications to meet electronic processing needs. Process HUD transactions and verifies loan data and business partner compliance. Products feature different applications for Windows '95, '98, and NT.

### eORIGINAL

351 West Camden St., Baltimore, MD 21201; (410) 659-9796; fax (410) 659-9799. **Contact:** Susan Penn, manager, marketing and public relations.

E-mail: slpenn@eoriginal.com

Web site: [www.eoriginal.com](http://www.eoriginal.com)

■ **eOriginal** - Provides the ability to create electronic original documents that are unique, identifiable, authentic and unalterable, and survive the execution of the transaction and serve as permanent, original source records in electronic form.

### EQUISYS INC

3010 Royal Blvd. S., Ste. 180, Alpharetta, GA 30022; (770) 772-7201; fax (770) 442-5789. **Contact:** Brian Garrety, account manager.

E-mail: sgill@zetafax.com

Web site: [www.equisys.com](http://www.equisys.com)

■ **Zetafax** - Mass faxing software that supports Windows NT 4.0 and most networks with multiple platform support. Zetafax incorporates the e-mail gateway, enabling users to send and receive faxes like e-mail. Compatible with leading e-mail systems.

### eSYSTEMS GROUP INC.

302 Research Dr., Ste. 140, Norcross, GA 30092; (678) 405-0676; fax (678) 291-0680. **Contact:** Chuck Burkey, vice president of sales.

E-mail:

cburkey@esystemsgroup.com

Web site:

[www.esystemsgroup.com](http://www.esystemsgroup.com)

■ **eSystems Group** - Offers Internet-centric data and document capture, document imaging, document workflow, enterprise report management/distribution, intelligence forms with digital signatures and system integration.

### FAIR, ISAAC

200 Smith Ranch Rd., San Rafael, CA 94903; (800) 999-2955; fax (415) 492-5690. **Contact:** corporate marketing.

E-mail: info@fairisaac.com

Web site: [www.fairisaac.com](http://www.fairisaac.com)

■ **Fair, Isaac** - Provides mortgage lenders with decision-making solutions for origination and processing, as well as selling loans to the secondary market. Scores are available online or off-line for use in pre-approved credit solicitations, new account decisions, ongoing accounting management and portfolio evaluation. Toll-free access to Fair, Isaac bureau score specialists, training seminars and newsletters.

### FICS

14285 Midway Road, Ste. 200, Addison, TX 75001; (972) 458-8583; fax (972) 458-0863. **Contact:** Kelly Graham, marketing director.

E-mail: fics@loanware.com

Web site: [www.loanware.com](http://www.loanware.com)

■ **Loan Producer** - A complete origination system with fully integrated prequalification, application, disclosure, processing, underwriting, closing and secondary marketing.

■ **iNetAp** - Provides borrowers with the ability to apply for a loan over the Internet. A direct connection to Loan Producer also eliminates re-keying of data.

■ **Mortgage Servicer** - A PC-based mortgage servicing system.

■ **eStatus** - Allows borrowers to access their current balances, history, YTD totals, due dates and other data via the lenders Web site.

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

### FIDELITY NATIONAL FINANCIAL

2540 N. Red Hill Ave., Ste. 200, Santa Ana, CA 92705-5542; (888) 435-3698; fax (949) 474-7620. **Contact:** Helki McLeod, marketing specialist.

E-mail: nlssalses@fnf.com

Web site: [www.fnf.com](http://www.fnf.com)

# Directory

## OF MORTGAGE BANKING TECHNOLOGY

Copyright © 2001 Zackin Publications Inc. All Rights Reserved.

■ **Fidelity National Financial** - A title insurer and real estate settlement service provider. Offers loan origination, closing, servicing and default management services, including title insurance and closing services, real estate tax services, credit reporting services, flood hazard preparation and recording services, field services and default and foreclosure management services. Lenders may access Fidelity National Financial's services through FNfec.com, the company's proprietary integrated Web-based technology platform. FNfec.com may also be integrated with lenders origination and servicing systems.

### FISERV EASY LENDER PRODUCTS GROUP

901 International Pky., Ste. 100, Lake Mary, FL 32746; (800) 748-2572 x4224; fax (407) 829-4270. *Contact: Dan Welbaum, senior vice president, sales & marketing.* E-mail: info@fisnet.com  
Web site: [www.fisnet.com](http://www.fisnet.com)

■ **EasyLENDER Mortgage software** - Automates origination, processing, and closing, from prequalification through closing, including an automated data upload option to most bank processing and loan servicing systems. An Internet-ready, client/server solution that operates under Windows 98, NT and 2000. Works in stand-alone or networked environments.

■ **EasyLENDER Consumer/Commercial** - Software automates consumer, equity and commercial lending.

### FISERV UNIFI PRODUCTS GROUP

8201 Peters Rd., Ste. 4100, Plantation, FL 33324; (954) 916-5700; fax (954) 916-5795. *Contact: Nancy Nastally, vice president of sales.* E-mail: unifi.sales@fiserv.com  
Web site: [www.thelendingsite.com](http://www.thelendingsite.com)

■ **UniFi PRO Mortgage** - Supports all first, second, open-ended and equity mortgages. Provides complete functional support for mortgage originations from prequalification through processing. Accepts data directly from LendingLink, Fiserv's consumer-direct Internet solution, as well as multiple point-of-sale systems.

### GENESIS 2000

5000 N. Parkway Calabasas, #200, Calabasas, CA 91302; (800) 882-0504; fax (818) 223-3270. E-mail: info@genesis2000.com  
Web site: [www.genesis2000.com](http://www.genesis2000.com)

■ **Genesis 2000** - Offers loan origination software through closing DOCS and secondary marketing.

■ **ePass Network** - Connects mortgage professionals to borrowers, lenders and vendors. Offers training seminars.



### GEOTRAC

3900 Laylin Rd., Norwalk, OH 44857; (800) GEO-TRAC; fax (419) 663-0289. *Contact: Beth O'Brien, marketing manager.*

E-mail: betho@geotrac.com  
Web site: [www.geotrac.com](http://www.geotrac.com)

■ **Geotrac** - Flood compliance services. Lender compliance products and services including flood zone determinations, life-of-loan tracking services and HMDA coding from the Web site's online ordering site.

### GHR SYSTEMS

640 Lee Rd., Wayne, PA 19087; (484) 595-2000; fax (610) 725-5835. *Contact: Dawn Bilella, marketing manager.*

E-mail: dawn\_bilella@ghrsystems.com  
Web site: [www.ghrsystems.com](http://www.ghrsystems.com)

■ **GHR Systems** - Provides loan origination technology, point of sale decisioning, electronic transaction processing and support services to lenders. Allows clients to distribute loan qualification, underwriting and pricing data for point of sale decisioning.

### GOLDEN OMEGA SOFTWARE

3350 Scott Blvd., Bldg. 56, Santa Clara, CA 95054; (800) GOS-9909; fax (408) 986-0664. *Contact: Timi Pereira, president.*

E-mail: president@goldenomega.com  
Web site: [www.goldenomega.com](http://www.goldenomega.com)

■ **Visual Servicer 2000** - A Windows 95/98/2000/NT application for the collection/servicing of conforming and non-conforming loans. Built-in trust/custodial accounting, pre-designed reports, report writer, interface with Microsoft Office products.

■ **Visual Loan 2000** - For loan document disclosures for borrower, lender and closing statements.

■ **Visual Trust 2000** - For trust fund handling of third-party monies with complete audit trail, check writing and reconciliation.

### GREATLAND CORP.

2480 Walker Ave. NW, P.O. Box 1157, Grand Rapids, MI 49501-1157; (800) 968-5775; fax (616) 791-1131. *Contact: Heather Howland, marketing associate.* E-mail: lflash@greatland.com  
Web site: [www.greatland.com/e-docs](http://www.greatland.com/e-docs)

■ **Power Merge/XML** - An XML-driven document server and print engine that merges data from loan origination software systems with Greatland's standard Laser Flash and customers' custom electronic documents. Offers an XML-data stream, printing and Internet delivery.

■ **Laser Flash Compliant Electronic Documents** - A library of compliance-supported lending documents including standard, conventional government lending documents, plus state-specific disclosures.

### HARLAND FINANCIAL SOLUTIONS

8607 Westwood Center Dr., Ste. 300, Vienna, VA 22182; (703) 356-7552; fax (703) 356-7548. *Contact: Dori-anne Gottschalk, product manager.* E-mail: dgottschalk@concentrex.com  
Web site: [www.harland.com](http://www.harland.com)

■ **SMART** - A risk management analysis, pipeline management and loan delivery system. Offers detailed reporting and full agency export functionality. Supports query function for loan allocation.

■ **DOCSMART** - A post-closing document tracking system. Offers a customizable workflow and built-in reporting. Interfaces with origination, secondary marketing and servicing systems.

■ **LASERPRO MORTGAGE** - An enterprise origination solution spanning all channels, providing compliance, integrated automated underwriting, contact manager and event-driven workflow.

### HASTINGS PROPERTY SERVICES

1810 8th Avenue, Suite A, Fort Worth, TX 76110; (817) 921-2900; fax (817) 921-5410. *Contact: Ken Hibben, national sales.*

Web site: [www.hastingsps.com](http://www.hastingsps.com)

■ **HASTINGS PROPERTY SERVICES INC.** - Provides "assignment and satisfaction" services. Performs assignment and satisfaction/release of lien projects. Record and track services of customer-prepared documents, including assignments, mortgages, modifications, satisfactions, UCCs and mortgage consolidations. Handles corrections to previously recorded documents. Document recovery - recovery of title policies, notes, mortgages and surveys. Assists FHA/VA lenders with "VA LGC problems" and "FHA insuring and certification/recertification problems."

### HOMEADVISOR TECHNOLOGIES INC.

4651 Salisbury Rd., Ste. 205, Jacksonville, FL 32256; (904) 296-1378; fax (904) 296-3022. *Contact: Tim Anderson, director, industry marketing & strategic development.* E-mail: jdonaldson@tuttle.com  
Web site: [www.homeadvisorstechnologies.com](http://www.homeadvisorstechnologies.com)

■ **Loan Officer Plus and Lock-Point Xtra** - Integrates the origination process with live secondary marketing rates, pricing and product validation. Secondary marketing and pipeline management delivers in-house and Internet-based hosted solutions. Provides an e-commerce platform. The platform creates a seamless link to help integrate three distinctive mortgage functions, point of sale, secondary marketing and loan delivery.

### ICT GROUP INC.

800 Town Center Dr., Langhorne, PA 19047-1748; (800) 201-1085; fax (215) 757-7877. *Contact: John D. Campbell, president, sales and marketing.*

E-mail: info@ictgroup.com  
Web site: [www.ictgroup.com](http://www.ictgroup.com)

■ **ICT Group Inc.** - Provides customer relationship management (CRM) services. Offering fully integrated hosted, co-sourced and outsourced CRM solutions. Collaborative browsing, automated e-mail management/processing, skill-based routing, alert notification, interactive voice response (IVR) and contact management solutions. Applications include payment, payoff, escrow, insurance, taxation, and year-end statement inquiry market research, database marketing and upsell and cross-sell of new services.

### IDEA INTEGRATION

1595 Spring Hill Rd., Ste. 310 W., Vienna, VA 22182; (703) 821-8800; fax (703) 821-8809. *Contact: Steve Ziff, manager.*

E-mail: steve.ziff@idea.com  
Web site: [www.idea.com](http://www.idea.com)

■ **Idea Integration** - Provides e-business solutions to Fortune 1000 clients and middle-market companies involving strategy and consulting, creative, e-application development, business-to-business solutions, enterprise application, integration business intelligence, customer relationship management and enterprise solutions.

### ILUMIN

1506 N. Technology Way, Bldg. D, Ste. 3000, Orem, UT 84097; (801) 852-8800; fax (801) 852-8810. *Contact: Jennifer Joy, manager, corporate communications.*

E-mail: jjoy@ilumin.com  
Web site: [www.ilumin.com](http://www.ilumin.com)

■ **iLumin** - Provides an open software system (a combination of PKI, XML and Java) that enables organizations to deliver automated enforceable online transactions (automated EOLT).

# Directory

OF MORTGAGE BANKING  
TECHNOLOGY

Copyright © 2001 Zackin Publications Inc. All Rights Reserved.

■ **Digital Handshake Server** - Brings together the Internet, enforceability, and automation at the data, document, and transaction-levels. Enables people to securely and privately complete a legally binding on-line transaction.

## IMX INC.

2305 Camino Ramon, Ste. 200, San Ramon, CA 94583; (925) 983-2000; fax (925) 983-1705. Contact: *Ginny Cain, director of marketing.*  
E-mail: [customerservice@imx.com](mailto:customerservice@imx.com)  
Web site: [www.imx.com](http://www.imx.com)

■ **IMX Exchange** - An online trading community for the search, comparison, pricing and locking up of mortgage loan transactions.



## INTEGRA SOFTWARE SYSTEMS

1113 Murfreesboro Rd., Ste. 106A, Franklin, TN 37069; (615) 595-0900; fax (615) 791-7736. Contact: *Tim Bartek, sales & marketing.*  
E-mail: [sales@integra-online.com](mailto:sales@integra-online.com)  
Web site: [www.integra-online.com](http://www.integra-online.com)

■ **Destiny** - Utilizes a Windows 32-bit architecture software. Workflow-enabled and customizable at the system administrator level. Supports multiple business channels and offers risk-based pricing for subprime loan programs. DU and LP are built in. Multi-level security down to the field level.

■ **Destiny Web Agent** - Provides integration between client Web sites and the Destiny loan origination system. Creates HTML pages allowing lenders to customize their Web sites. Lenders can use long or short-form applications and provide borrowers or business partners with access to back-end services. Provides the ability to open tasks and services incorporated in the Destiny LOS.

## INTELLIAPP TECHNOLOGIES INC.

6825 Jimmy Carter Blvd., Ste. 1450, Norcross, GA 30071; (770) 864-3008; fax (770) 864-3010. Contact: *Matt Lankford, chief technology officer.*  
E-mail: [jcutler@intelliapp.com](mailto:jcutler@intelliapp.com)  
Web site: [www.intelliapp.com](http://www.intelliapp.com)

■ **IntelliApp Technologies** - Provides Web site design and hosting services, transaction-based decisioning software and systems integration of application process technology.

■ **Intelligent Financial Options Engine** - Allows business clients a custom-tailored decisioning mechanism to approve financial products and services.

## INTERLINQ SOFTWARE

11980 N.E. 24th St., Bellevue, WA 98005; (800) 569-1234; fax (425) 827-0927. Contact: *inside sales.*  
E-mail: [sales@interlinq.com](mailto:sales@interlinq.com)  
Web site: [www.interlinq.com](http://www.interlinq.com)

■ **MortgageWare Entre 5.0** - A point-of-sale laptop origination system and sales tool that enables loan officers to order a credit report, qualify a borrower and receive an automated underwriting decision on the spot.

■ **MortgageWare Secondary Marketing Tools** - A 32-bit server-based risk management and analysis package. Evaluates and manages mortgage pipelines and streamlines decision making. Helps measure exposure, make trades, allocate loans and analyze performance. Creates multiple "what-if" scenarios.

## IPROPERTY

8470 Allison Pointe Blvd., Ste. 400, Indianapolis, IN 46250; (317) 567-2334; fax (317) 567-2534. Contact: *Jack Segner, senior manager, mortgage services.*  
E-mail: [jack.segner@iproproperty.com](mailto:jack.segner@iproproperty.com)  
Web site: [www.iproperty.com](http://www.iproperty.com)

■ **Chorus Real Estate Management Engine** - Provides Internet-based, advanced transaction management capabilities, including real-time MLS home searches, third-party service ordering, coordination, notification and complete mortgage loan origination. Lenders can display risk-based product pricing to homebuyers.

■ **Chorus Loan Center** - Allows buyers to apply for mortgages online.

## J&B SOFTWARE

510 Township Line Rd., Blue Bell, PA 19422; (215) 641-1500; fax (215) 641-1181. Contact: *Karin Hutchinson, marketing coordinator.*  
E-mail: [sales@tmsimage.com](mailto:sales@tmsimage.com)  
Web site: [www.tmsimage.com](http://www.tmsimage.com)

■ **Transaction Management System** - Can process any transaction using one suite of programs. Remittance processing, retail and wholesale lockbox, e-commerce, full-page data entry, remote data entry, image and data archival, proof of deposit with image and credit card payments. Its transport-independent framework allows customers to mix transports from major manufacturers. Its Internet module, [tmsimage.com](http://tmsimage.com), combines workflow, archival and remote data entry through a per-item charge.

## LANDAMERICA INFORMATION COMPANY

101 Gateway Centre Parkway, Richmond, VA 23235; (804) 267-8200; fax (804) 267-8832. Contact: *Peter Bodonyi, national account representative.*

E-mail: [marketinfo@landaminfo.com](mailto:marketinfo@landaminfo.com)

■ **LandAmerica Information Company** - Provides second trustee/home equity lenders with current owner property reports (title exams) in all 50 states. DeedPlus and RapidTract provides vesting deed information, open mortgage deed of trust information, judgment and lien information, tax assessment and status information, in fully typed and recordable legal descriptions.

## LANGUAGE LINE SERVICES

One Lower Ragsdale Dr., Monterey, CA 93940; (800) 752-0093; fax (800) 821-9040. Contact: *Greg Holt, financial services marketing manager.*

E-mail: [info@languageline.com](mailto:info@languageline.com)

Web site: [www.languageline.com](http://www.languageline.com)

■ **Language Line Services** - Helps non-English speaking customers communicate with companies by providing interpretation and translation services in more than 140 languages. Provides over-the-phone interpretation services 24 hours a day, seven days a week.

## LENDER SUPPORT SYSTEMS INC.

8265 Vickers St., Ste. A, San Diego, CA 92111-2106; (858) 268-7100; fax (858) 268-7111. Contact: *Dan De Marco, executive president.*  
E-mail: [dan@lendersupport.com](mailto:dan@lendersupport.com)

Web site: [www.lendersupport.com](http://www.lendersupport.com)

■ **LOANbase Servicer** - A loan servicing system. Produces collection and borrower/investor management reports and prints checks. Flexible investor remittance and reporting capabilities. Interim servicing, collections and letter merging features. Operates on Windows, NT and Novell personal computer networks. Internet document preparation service and Windows-based loan closing software. Delivers loan documents electronically. Has loan origination software and DataTrac, and operates on Windows and NT personal computer networks.

## LENDER'S SERVICE INC.

700 Cherrington Pkwy., Coraopolis, PA 15108; (800) LSI-VALU; fax (412) 299-4047. Contact: *Lisa Mercer, public relations coordinator.*  
E-mail: [info@lendersservice.com](mailto:info@lendersservice.com)  
Web site: [www.lendersservice.com](http://www.lendersservice.com)

■ **Lender's Service Inc.** - Title and appraisal products.

■ **WebConex** - Delivers LSI products through the Internet.

■ **XML** - Enables customers to submit orders electronically. Provides encrypted sites on the Internet.

## LENDERS DOCUMENT SERVICE/POWERPAK

653 South B St., Tustin, CA 92780; (714) 731-8600; fax (714) 731-2021. Contact: *Ned Smith, president.*

E-mail: [nsmith@realdocs.com](mailto:nsmith@realdocs.com)

Web site:

[www.realdocs.com](http://www.realdocs.com)

[www.pwrpak.com](http://www.pwrpak.com)

■ **PowerPak Loan Origination/Processing Software** - Database software (32-bit Windows) Real Docs closing loan document software and services.

## LERETA CORP.

1123 S. Parkview Dr., Covina, CA 91724; (888) 537-3821; fax (626) 332-6942. Contact: *Virginia Kinston, national sales manager.*

E-mail: [vkinston@lereta.com](mailto:vkinston@lereta.com)

Web site: [www.lereta.com](http://www.lereta.com)

■ **LERETA Corp.** - Provides property tax and flood zone determination services. Customizes tax services to meet the customer's needs. Provides full outsourcing and customer service.

■ **Flood Certification** - Offers connectivity via the Internet, electronic batch processing, or real time online processing.

## LOANTRADER INC.

350 Commerce, Ste. 200, Irvine, CA 92602; (714) 368-4100; fax (714) 360-9166. Contact: *Dana Banks, corporate communications manager.*

E-mail: [dana.banks@loantrader.com](mailto:dana.banks@loantrader.com)

Web site: [www.loantrader.com](http://www.loantrader.com)

■ **LoanTrader** - Develops customizable e-commerce solutions to financial institutions and lenders to support all loan origination channels, including direct-to-consumer, retail and wholesale.

■ **Loan Transaction Management System<sup>SM</sup> (LTMSM)** - Establishes an online presence under the lenders own brand so that they may be online and transactional within 30 days of engagement.

■ **LoanTrader.com** - An online marketplace.

## LOANXCEL

1855 Gateway Blvd., Ste. 780, Concord, CA 94520; (925) 363-4955; fax (925) 363-9509. Contact: *Kim Mauldin, vice president, sales.*

E-mail: [kmauldin@loanxcel.com](mailto:kmauldin@loanxcel.com)

Web site: [www.loanxcel.com](http://www.loanxcel.com)

■ **LoanXcel** - A technology company that supplies Internet-enabling, front-and back-end XML applications.

■ **LoanXcelerator** - Allows consumers to apply for mortgages online.

### LONDON

#### BRIDGE GROUP

3550 Engineering Dr., Ste. 200, Norcross, GA 30092; (770) 810-8371; fax (770) 810-8381. Contact: *Brina Collins, sales administrator.*

E-mail: [bcollins@lbss.com](mailto:bcollins@lbss.com)

Web site: [www.london-bridge.com](http://www.london-bridge.com)

■ **Enterprise Application Framework** - Features: N-tiered architecture, Web-centric, scalable, single database, point of sale, pre-qualification with reduced data entry, product decisioning engine, Web-based application, Web registration and locking, automated underwriting, credit submission, flood certification, financial analysis links, contact management links, pipeline management and delivery, automated loan allocation, product and pricing validation, document and event tracking.

■ **BridgeLink** - A business-to-business hub offering automated data collection and connectivity to industry partners.

#### MACC-TRAC TECHNOLOGY & MORTGAGE QUALITY ASSURANCE

6404 S. Quebec St., Bldg. 1, Englewood, CO 80111; (800) 444-7071. Contact: *Bob Brown, president.*

E-mail: [bobbrown@mac-trac.com](mailto:bobbrown@mac-trac.com)

Web site: [www.macc-trac.com](http://www.macc-trac.com)

■ **MACC-TRAC Vision Pro** - A mortgage quality assurance system. Initial loan boarding, purchase, securitization and updates of correct servicing. Verifies loan boarding, re-computes each loan and reconciles payment posting for errors/discrepancies. Reporting for certification of pools, securitizations, investor reporting and borrowers. Handles residential, commercial botique, Fannie, Freddie, A, B, C, D, equity and LOC. Eliminates "shadow-servicing."

#### MIDWEST LOAN SERVICES INC.

616 Sheldon Ave., Houghton, MI 49931; (906) 487-5870; fax (906) 487-5869. Contact: *Ed Burger, president.*

E-mail: [mlsloan@up.net](mailto:mlsloan@up.net)

Web site: [www.subservicer.com](http://www.subservicer.com)

■ **Midwest** - Online electronic statement presentment, online payment and private-label Web site. "Members for life" servicing provides for local payment processing by credit unions and banks. Online integrated servicing transfer support system provides online access to loan accounts for transferees and transferors.

### MINDBOX

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

E-mail: [info@mindbox.com](mailto:info@mindbox.com)

Web site: [www.mindbox.com](http://www.mindbox.com)

■ **Mindbox** - Provides software products and consulting to automate business and decision processes. Delivers customized systems and automates decision-making processes.

■ **Art\*Enterprise Product Family** - Includes components that automate critical processes within a lending process.

### MORTGAGE ASSET RESEARCH INSTITUTE INC.

12020 Sunrise Valley Dr., Ste. 360, Reston, VA 20191; (703) 620-6262; fax (703) 620-5206. Contact: *Bill Matthews or Jim Croft, chief executive officer and chief operating officer.*

E-mail: [mari@mari-inc.com](mailto:mari@mari-inc.com)

Web site: [www.mari-inc.com](http://www.mari-inc.com)

■ **Mortgage Industry Data Exchange** - A cooperative risk-management database containing public disciplinary actions taken against individuals and companies in the mortgage, real estate and financial services industries and non-public information on incidents of alleged fraud, material misrepresentations and serious misconduct. Information is contributed by MIDEX subscribers.

■ **Loan Watch** - Applies a matching technology to loan application information that identifies multiple applications between two subscribing lenders or within a subscriber's own pipeline and multiple applications containing inconsistent information.

### MORTGAGE BUILDER SOFTWARE

24370 Northwestern Hwy., Southfield, MI 48075; (248) 208-3223; fax (248) 208-6142. Contact: *Keven Smith, president.*

E-mail: [lizr@mortgagebuilder.com](mailto:lizr@mortgagebuilder.com)

Web site: [www.mortgagebuilder.com](http://www.mortgagebuilder.com)

■ Allows for processing, closing and underwriting of all loan types for wholesale and retail production. Post-closing functionality is available for final document tracking, warehousing, HMDA and 1098 reporting. Custom document and report designing capabilities are also available as well as the ability to export data into third-party Windows packages. Interfaces are available to Fannie Mae's Desktop Underwriter, MORNET, MIDANET, Ginnienet, Credit Bureaus, Loan Prospector and the Computer Servicing System.



### MORTGAGE CAPITAL MANAGEMENT

4411 Morena Blvd., Ste. 250, San Diego, CA 92117; (858) 483-4404; fax (858) 483-8966. Contact: *Brad Nease, senior vice president.*

E-mail: [info@mortcap.com](mailto:info@mortcap.com)

Web site: [www.mortcap.com](http://www.mortcap.com)

■ **MCM** - Provides pipeline risk management, secondary marketing consulting and hedging services. Neutralizes risk against adverse market movements, prioritizes trading activities, reduces fallout estimate error, trades on a best execution basis, and manages gain on sale profitability.



### MORTGAGE DATA MANAGEMENT CORPORATION

325 Forest Grove Drive, Pewaukee, WI 53072; (262) 695-7055; fax (262) 695-7069.

Web site: [www.mdmc.com](http://www.mdmc.com)

■ **Servicing Acquisition Due Diligence** - Automated analysis to verify offering package information, assist investor accounting, collections and other responsibility areas, sample selection and on-site underwriting for determining a portfolio's potential problem areas.

■ **Servicing Data Exception Reporting** - An automated method used to assess the completeness and accuracy of servicing systems data.

■ **Fannie Mae/Freddie Mac Securitization Services** - Complete seasoned portfolio and new production securitization, including portfolio tape analysis, on-site review, collateral file creation, data verification and MORNET/MIDANET delivery.

■ **Ageny and Jumbo Loan Portfolio Acquisition Due Diligence** - Portfolio analysis and on-site underwriting for those purchasing a company/loan package or requiring a sample review for a private security.

■ **Subprime and Alt-A Portfolio Acquisition Due Diligence** - Sample selection and on-site underwriting for those purchasing or securitizing B/C Alt-A and seconds.

■ **Specialized Services** - HE-LOC loan underwriting due diligence, operational due diligence, tape cracking, portfolio reporting and "ad hoc" reporting.

### MORTGAGE DYNAMICS INC.

1355 Beverly Road, Ste. 300, McLean, VA 22101; (703) 760-7642; fax (703) 760-7646. Contact: *Janet Frank, director of business development.*

E-mail:

[jfrank@mortgagedynamics.com](mailto:jfrank@mortgagedynamics.com)

Web site:

[www.mortgagedynamics.com](http://www.mortgagedynamics.com)

■ **CommCalc2000** - Automates the job of calculating loan officer commissions. Incorporates features for creating custom commission plans. Can be combined with other internal programs to produce reports on trend analysis, regional loan origination activity, branch production and loan product sales.

### MORTGAGE SOFTWARE SOLUTIONS

P.O. Box 922, Columbia, MD 21044; (410) 992-5300; fax (410) 992-4775. Contact: *Judy Noelle, sales consultant.*

E-mail: [mss@smart.net](mailto:mss@smart.net)

Web site:

[www.mortgage software.to](http://www.mortgage software.to)

■ **Mortgage Software Solutions** - An application for origination, processing, reporting, closing, FNMA, Freddie Mac interfaces, credit reporting, custom programming, on-site installation and training and closing documents with state-specific security instruments.

### MORTGAGE UNDERWRITERS

7950 Meadowlark Way, Ste. A, Coeur d'Alene, ID 83815; (208) 762-0769; fax (208) 762-8434. Contact: *David Moreland, director of sales.*

E-mail: [dmore0340@aol.com](mailto:dmore0340@aol.com)

Web site:

[www.neverloseagain.com](http://www.neverloseagain.com)

■ **NeverLoseAgain.com** - Provides access to alternative mortgage offerings. Its search engine allows lenders to place their loan matrix online with detailed loan definitions and criteria.

### MORTGAGEBOT.COM

W57 N14280 Doerr Way, Cedarburg, WI 53012; (877) 408-8845; fax (262) 376-8545. Contact: *Bob Brandt, director of sales.*

E-mail: [sales@mortgagebot.com](mailto:sales@mortgagebot.com)

Web site: [www.mortgagebot.com](http://www.mortgagebot.com)

■ **Mortgagebot PowerSite** - A transaction platform and lending components including real-time rate quotes, instant approvals, online rate locks, and a national closing cost engine hosted on Mortgagebot's servers.

# Directory

## OF MORTGAGE BANKING TECHNOLOGY

Copyright © 2001 Zackin Publications Inc. All Rights Reserved.

### MRG DOCUMENT TECHNOLOGIES

2323 Bryan St., Ste. 1600, Dallas, TX 75201; (214) 220-6300; fax (214) 220-2785. *Contact: Ray J. Daniel, executive vice president sales.*

E-mail: rdaniel@midrid.com  
Web site: [www.midrid.com](http://www.midrid.com)

■ **Miracle Doc-Prep** - Allows the legal closing document preparation in all 50 states for FHA-VA, conventional, ARM, one-time close construction loans, second liens, HELCO, state bond programs for both prime and sub-prime loans. Closing packages can be delivered via e-mail or Web site posting or modem, all pass word secured, available 24/7. Legal reps. and warrants and E & O coverage up to \$10 million.

### NATIONWIDE TITLE CLEARING INC.

101N. Brand Blvd., Ste. 1800, Glendale, CA 91203; (800) 346-9152; fax (818) 546-5910. *Contact: Dustin Anderson, vice president, new business development.*

E-mail: sales@nwtc.com  
Web site: [www.nwtc.com](http://www.nwtc.com)

■ **Nationwide Title Clearing** - Document recording and tracking services, bulk assignment services, release/reconveyance/satisfaction processing, assignment preparation, document research, document retrieval, loan file audits, data capturing, imaging, exception file clearing.

### nCOMMAND INC.

2955 Campus Dr., Ste. 350, San Mateo, CA 94403; (650) 372-5000; fax (650) 372-5001. *Contact: Marty Dasher, vice president, sales, North American division.*

E-mail: mdasher@ncommand.net  
Web site: [www.ncommand.net](http://www.ncommand.net)

■ **Mortgage EPN** - An electronic fulfillment solution for mortgage loan processing. Aggregates disparate documents from multiple external service providers and consolidates them into a digital loan package that includes credit analysis, automated underwriting, title and appraisal services, flood certification, mortgage insurance and loan document preparation. XML-based architecture allows documents to be integrated across multiple computing and communication platforms, including loan origination and desktop underwriting systems.

### NETCREDIT

49 Old Solomons Island Rd., Annapolis, MD 21401; (410) 897-1234; fax (410) 897-9371. *Contact: Rita Ormasa, director, marketing.*

E-mail: info@netcredit.net  
Web site: [www.netcredit.net](http://www.netcredit.net)

■ **NetCredit** - Online credit network connecting the internal lending processes and systems at financial institutions with external sources of customers and services.

### NETUPDATE INC.

6675 - 185th Ave. NE, Ste. 200, Redmond, WA 98052; (425) 453-9950; fax (425) 451-7882. *Contact: Mary Jochum, senior marketing manager.*

E-mail: info@netupdate.com  
Web site: [www.netupdate.com](http://www.netupdate.com)  
NetUPDATE Inc.

■ **Products include:** LoanUPDATE (SM), a complete online system.

■ **LoanUPDATE** - Customer and partner communications and loan pipeline management tools. ByteOnline with the Qualifier Series (TQS) loan origination software is integrated with online customer communications, electronic access and pipeline management capabilities.

### OCWEN TECHNOLOGY XCHANGE

1675 Palm Beach Lakes Blvd., West Palm Beach, FL 33401; (800) 235-5557; fax (561) 682-7100. *Contact: Jeff Lucas, director of marketing.*

E-mail: info@otx.com  
Web site: [www.otx.com](http://www.otx.com)

■ **REALTrans** - A Web-based application that offers one-stop data, document and vendor management solutions for online ordering of products and services such as appraisals, title insurance, credit, mortgage insurance, escrow and flood certifications.

■ **REAL-e** - A solution for managing the servicing lifecycle comprised of modules including loan servicing, collections, loss mitigation, default management, REO management, construction loan servicing and bond series tracking.

■ **REALSynergy** - An automated full-service platform designed for servicing commercial and multifamily loans.

### OPENCLOSE.COM

1643 N. Harrison Pkwy., Bldg. H, Sunrise, FL 33323; (877) ope-nclo; fax (954) 838-6000. *Contact: Bob Sullivan, senior vice president, business development.*

E-mail: customer@openclose.com  
Web site: [www.openclose.com](http://www.openclose.com)

■ **OpenClose.com Marketplace** - A relationship-based electronic platform.

■ **OpenClose Private Label Solutions for Lenders** - A quick-to-market, turnkey solution that allows financial institutions to establish an interactive, Internet-based platform.

■ **Web Site Solutions** - A wizard-based product available through an exclusive partnership with a mortgage lender.

### PEDESTAL

40 Wall St., 60th Fl., New York, NY 10005; (212) 651-4989; (917) 544-7999; fax (212) 651-4424. *Contact: Raymond A. Redlingshafer Jr., managing director, business development.*

E-mail: rayred@pedestal.com

■ **Pedestal** - Online mortgage trading of whole loans, TBAs and structured mortgage products.

### PMI MORTGAGE INSURANCE INC.

601 Montgomery St., San Francisco, CA 94110; (800) 288-1970; fax (415) 291-5313. *Contact: John Ryan, director of e-commerce.*

E-mail: jryan@pmigroup.com

Web site: [www.pmigroup.com](http://www.pmigroup.com)

■ **e-PMI** - Provides immediate access to the company's products and services.

### POLAROID DIGITAL SOLUTIONS INC.

1101 Broad St., St. Joseph, MI 49127; (800) 234-8728; fax (616) 982-0077. *Contact: George J. Opelka, director, sales & marketing.*

E-mail: gopelka@polaroidforms.com  
Web site: [www.polaroidforms.com](http://www.polaroidforms.com)

■ **Polaroid Digital Solutions (PSDI)** - Offers digital data collection solutions encompassing electronic forms, digital photo imaging components and e-solutions consulting services.

### PRECISION RISK MANAGEMENT SYSTEMS INC.

6405 Pawnee Dr., Ste. 100, North Little Rock, AR 72116; (501) 834-3169; fax (253) 663-3278. *Contact: sales manager, marketing department.*

E-mail: sales@prmsonline.com

Web site: [www.prmsonline.com](http://www.prmsonline.com)

■ **PRMS Risk Management System** - Risk analysis package for hedging. Includes automated market-to-market, position reporting, gain/loss forecasting, position sensitivity analysis, settlement reconciliation, "what if" hedge analysis, best-execution analysis, delivery optimization and advanced fallout analysis.

■ **PRMS Management Matrix** - Fallout analysis report. Describes fallout behavior and pinpoints adverse selection under various market conditions. Included in PRMS Risk Management System or available as a stand-alone subscription service.

### PROVANTEDGE TECHNOLOGIES

2 Ada, Irvine, CA 92618; (877) 682-6833; fax (949) 831-2260. *Contact: Kimber Patrick, vice president, sales.*

E-mail: kimber@provantedge.intranets.com

Web site: [www.provantedge.com](http://www.provantedge.com)

■ **Provantedge Technologies** - A Web-based program that links the borrower, loan officer, production staff and lender and delivers underwriting decisions.

### QUANTITATIVE RISK MANAGEMENT

181 W. Madison St., 49th 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](http://www.qrm.com)

■ **Quantative Risk Management** - Offers interest rate risk management systems for secondary marketing and mortgage servicing valuation and accounting, balance sheet management and profitability analysis. Measures risk origination and applies analytics to the secondary functions. Performs pricing analysis and rate sheet generation/publication, fallout analysis and reporting, best execution analysis, risk reporting, hedge optimization and pooling and delivery.

### RADIAN GUARANTY INC.

1601 Market St., Philadelphia, PA 19103; (800) 523-1988; fax (215) 977-8975. *Contact: eCommerce Group.*

E-mail: ecommerce@radianmi.com

Web site: [www.radianmi.com](http://www.radianmi.com)

■ **Radian** - Provides integration with client processes, such as mortgage insurance ordering and automated underwriting. Supports connectivity and automated underwriting and appraisal systems. Services include mortgage insurance, EDI connectivity for MI ordering, billing and servicing.

■ **MI Online** - A Web-based solution for MI ordering, servicing and claim submissions.

■ **yourMI.com** - Personalized Web sites with links to MI news, tools and information.

■ **ExpressClose.com** - A subsidiary of Radian, an Internet-based mortgage information services company.

### REALINK.COM

617 South Rockford Dr., Tempe, AZ 85281; (800) 541-1004; fax (480) 449-2655. *Contact: Bill Edinger, vice president, sales.*

E-mail: bedinger@realink.com

Web site: [realinc.com](http://realinc.com)

■ **Realink Appraisal Network (RAN)** - Connects lenders with a nationwide network of appraisers via the Internet who deliver online appraisals. Data can interface with the lender's system and be fed automatically into order forms.

# Directory

## OF MORTGAGE BANKING TECHNOLOGY

Copyright © 2001 Zackin Publications Inc. All Rights Reserved.

■ **HomeValueNow.com** - An automated valuation tool for residential properties.

### REALPRO INNOVATIONS INC.

3854 Whirlaway Ln., Chino Hills, CA 91709; (909) 597-4504; fax (909) 597-5869. *Contact: Mary Ann Epstein, president.*

E-mail: maryann@realpro-innovations.com  
Web site: [www.realpro-innovations.com](http://www.realpro-innovations.com)

■ **REALPRO** - A hand-held computer and software designed to calculate financing options either in the palm of your hand or on a desktop or laptop computer. FHA, VA, and conventional financing, buyers costs, sellers, net, prequalification, buying vs. renting, and refinancing programs are included.



### REKON TECHNOLOGIES

25061 West Ave. Stanford, Ste. 120, Valencia, CA 91355-4547; (805) 559-6638; fax (417) 739-9288. *Contact: Tina Cruz, first vice president, sales.*

E-mail: tinac@rekon.com  
Web site: [www.rekon.com](http://www.rekon.com)

■ **DokTrak** - Widows-based software for file and document tracking. Tracks files and documents, serves as a data warehouse for the life of the loan, provides flexible reporting capabilities, interfaces with other databases, can be populated with data from existing tracking systems, has SQL or local database versions available.

■ **Rekon** - Windows-based software for the preparation, processing and tracking of assignment and satisfaction documents. Provides signature blocks, preparation of checks for recording fees, tracking of all documents and a variety of reports and interfacing with all servicing systems.

### RF/SPECTRUM DECISION SCIENCE CORP.

360 22nd St., Ste. 500, Oakland, CA 94612; (510) 208-7730; fax (510) 208-7732. *Contact: Charles Storm, director of sales.*

E-mail: sales@rfspectrum.com  
Web site: [www.rfspectrum.com](http://www.rfspectrum.com)

■ **RF/Spectrum DSS system** - Provides integrated tools for managing credit and prepayment risk, servicing and whole loan valuation, management reporting, hedging, and loan-level FAS 125 financial reporting. Provides servicing valuation by analyzing assets with an industry-standard cash flow methodology combined with assumptions that users define. Performs cash flow analysis at the loan level.

### SOLLEN TECHNOLOGIES

6009 Beltline Rd., Ste. 100, Dallas, TX 75240; (972) 960-7227; fax (972) 960-7202. *Contact: Scott Henley, sales manager.*

E-mail: shenley@sollen.com  
Web site: [www.sollen.com](http://www.sollen.com)

■ **Sollen Technologies** - Automates the delivery of products and pricing to the point of sale.

■ **Lender Online** - Provides a Web-based product search, real-time fully adjusted risk-based pricing, online locking and pipeline management.

■ **Ratesheet.e-mailer** - Rate sheets are distributed electronically to its brokers/correspondents.

■ **Best X** - Gives lenders the best execution of its investors' pricing by product, not rate and lock period.

■ **Auto RateSheet Generator** - Automates the creation of a lender's rate sheet.



### SPECIALIZED DATA SYSTEMS INC.

6 Summit Place, Ste. 10, Branford, CT 06405; (203) 488-0823; fax (203) 488-8622. *Contact: Marc Riccio, president.*

E-mail: marc@specializeddata.com  
Web site: [www.banksoftware.com](http://www.banksoftware.com)

■ **Specialized Data Systems** - An authorized marketing agent.



### STEWART MORTGAGE INFORMATION

1980 Post Oak Blvd., Ste. 900, Houston, TX 77056; (888) SMI-4415; fax (713) 479-2152. *Contact: Jan Fisher, senior vice president, corporate marketing.*

E-mail: smiinfo@stewart.com  
Web site: [www.smiservices.com](http://www.smiservices.com)

■ **www.smiservices.com** - Allows lenders to place, status and receive orders online in either data or image format. Links centralized ordering hub to its lender customers and other network service providers. Automation routes the order to most appropriate location. Middleware enables system-to-system transmission of data without the use of an Internet connection. One application can communicate with other applications running on different platforms.

■ **RealEC** - A multi-vendor, open network system that gives insurance and information products, escrow and closing services, flood determinations, property valuation, credit reports and tax services.

### TELERATE

3 World Financial Center, 27th Fl., New York, NY 10281; (800) 927-2734; fax (212) 372-6014. *Contact: Strati Papageorge, marketing associate.*

E-mail: strati.papageorge@telerate.com  
Web site: [www.telerate.com](http://www.telerate.com)

■ **Telerate Inc.** - Supplies data, analytics and news. Provides real-time financial information. Offers customized workspace modules, access to Telerate and bridge pages, elementized data, charts, portfolio management calculations and trading alerts.

### 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](http://www.tenaco.com)

■ **Tena** - Quality control outsourcing firm.

■ **SECONDLOOK** - Software for quality control. Accommodates pre-funding and closing mortgage QC, servicing QC and risk management audits pre-built reports that can be modified by the user and can create ad hoc reports. Handles all facets of reviews.

### THE FIRST AMERICAN CORP.

8435 North Stemmons Freeway, Dallas, TX 75247; (214) 879-5068. *Contact: Cynthia Watson, interactive division.*

E-mail: ecommerce@firstam.com  
Web site: [www.firstam.com](http://www.firstam.com)

■ **FASTWeb** - Order-entry environment to order multiple products and services on the Internet. Routes appraisal, credit, flood, title and escrow orders nationally, returning statuses and product delivery within minutes.

■ **FASTWin** - The FASTWin Windows 95/NT desktop application enables one-time entry of key data to order multiple First American products, receive confirmation of orders submitted and status updates, as well as actual product delivery.

■ **FASTDirect** - Integrated into a customer's loan origination system, allowing product orders to be initiated and routed from the LOS.

### TRANS UNION

1801 Rockland Rd., Ste. 200, Wilmington, DE 19803; (302) 433-8056; fax (302) 433-8003. *Contact: Bob Pettinelli, support representative.*  
E-mail: bpettin@transunion.com  
Web site: [www.transunion.com](http://www.transunion.com)

■ **Trans Union** - Provides an information and process management package of services. Electronic delivery of automated valuation models and appraisal services, property reports and titles, flood determinations, closing, funding and document preparation and mortgage credit reporting services.

### TRIAD GUARANTY INSURANCE CORP.

101 S. Stratford Rd., Ste. 500, Winston-Salem, NC 27104; (800) 451-4872; fax (336) 723-2824. *Contact: Jerrold C. Schwartz, vice president, marketing.*

E-mail: jschwartz@tgic.com  
Web site: [www.triadguaranty.com](http://www.triadguaranty.com)

■ **TAXI** - A one-stop, online source for requesting private mortgage insurance, contract underwriting, loan servicing, claims and defaults and risk-sharing performance reports.

■ **Loan Origination Systems** - Software interfaces allow electronic loan submissions for MI.

### TUTTLE RISK MANAGEMENT SERVICES

1 Harbor Dr., Ste. 300, Sausalito, CA 94965; (415) 389-5110; fax (415) 380-5401. *Contact: Anthony Berris, president.*

E-mail: aberris@tuttle.com  
Web site: [www.tuttle.com](http://www.tuttle.com)

■ **Tuttle Risk Management Services** - Enables lenders to connect to the capital markets and the point of sale. Offers managed account service, service bureau product, pooling, allocation and delivery, capital markets exchanges, flexible hedge methodology and trade desk operations.



### ULTRAPRISE CORP.

7450 New Technology Way, Frederick, MD 21703; (877) 858-7277; fax (301) 846-0277. *Contact: Steve Campbell, public relations manager.*

E-mail: info@ultraprise.com  
Web site: [www.ultraprise.com](http://www.ultraprise.com)

# Directory

## OF MORTGAGE BANKING TECHNOLOGY

Copyright © 2001 Zackin Publications Inc. All Rights Reserved.

■ **Ultraprise.com** - An Internet-based business-to-business electronic commerce exchange for the sale of funded, whole mortgage loans and other financial assets. Provides three ways to trade; the open bulk exchange, targeted trading and a private label solution. The open bulk exchange is the basic exchange. Targeted trading allows companies to offer loans to a select group of trading partners. The private label wraps the technology of Ultraprise.com into a firm's own corporate branding.

### VIACHANGE

2400 Lincoln Ave., Altadena, CA 91001; (626) 296-6430; fax (626) 296-6331. *Contact: Frank Aguilera, managing director.*

E-mail:

frank.aguilera@viachange.com

Web site: [www.viachange.com](http://www.viachange.com)

■ **Viachange** - Integration of proprietary technological building blocks encompassing computational capabilities, knowledge processing and universal translating.

### VMP MORTGAGE FORMS

P.O. Box 26009, Fraser, MI 48026; (800) 521-7291; fax (800) 235-3676. *Contact: Nancy Colmery, senior vice president.*

E-mail: [vmppcsr@cbf.com](mailto:vmppcsr@cbf.com)

Web site: [www.vmpforms.com](http://www.vmpforms.com)

■ **VMP Mortgage Forms** - Combines compliance and accepted pre-printed and electronic forms with Windows-based forms automation solutions. Created as component pieces, 1-32 interactive DLLs and OLE Automation server are easily embedded within 16-or 32-bit Windows applications, permitting viewing, printing, and merging of forms, as well as Internet forms delivery. Provides a combination of forms automation software tools, products and services including VMP deliveries, VMP online compliance, digital signature technology, XML and XHTML-enabled automated forms solutions.

### WENDOVER FINANCIAL SERVICES

725 N. Regional Rd., Greensboro, NC 27409; (800) 677-9484; fax (336) 668-4897. *Contact: Robbie Romero, client sales manager.*

E-mail: [sales@wendover.eds.com](mailto:sales@wendover.eds.com)

Web site: [www.wendover.com](http://www.wendover.com)

■ **Online Mortgage Loan Origination Services** - Helps clients implement a Web-enabled mortgage origination strategy.

■ **Mortgage Loan Servicing** - Mortgage loan processing technology.

■ **Consumer Loan Origination and Servicing** - Provides a method for expanding consumer land offerings.

### XPEDE INC.

300 Lakeside Dr., 17th Fl., Oakland, CA 94612-3534; (510) 625-5000; fax (510) 625-5001. *Contact: Emily Sell, marketing/corporate communications.*

E-mail: [info@xpede.com](mailto:info@xpede.com)

Web site: [www.xpede.com](http://www.xpede.com)

■ **Xpede Financial Relationship Management (FRM) Solutions** - Provides Internet-based solutions to banking and financial services clients. Moves eligibility and decisioning to the point of sale.



### XTRA NET LENDING SOLUTIONS

333 South Anita Dr., Ste. 150, Orange, CA 92868; (800) 411-5312; fax (714) 456-1133. *Contact: Christopher Mullins, managing director.*

E-mail: [cjmullins@xnlending.com](mailto:cjmullins@xnlending.com)

Web site: [www.xnlending.com](http://www.xnlending.com)

■ **LendIT** - Web-based, fully integrated origination, underwriting and funding system. Uses a rules-based artificial intelligence engine to automate lending processes from pre-approvals through shipping. Delivers online loan approvals.