

Staying On The Cutting Edge

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

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

They're trying to stay on the cutting edge, and you should, too. Our 2002 Directory of Mortgage Banking Technology, which describes the latest products and services offered by almost 100 vendors, can help you keep abreast of the mortgage banking action.

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

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

ADFITECH

3001 Technology Dr., Edmond, OK 73013; (800) 880-0456; fax (405) 715-8001.
Contact: *Dru Jacobs, vice president.*
E-mail: dru@adfitech.com
Web site: www.adfitech.com
Provides outsource services for quality control.

ADVANTAGE CREDIT

15 W. Strong St., Ste. 20-A, Pensacola, FL 32501; (800) 600-2510; fax (800) 600-2508.
Contact: *Kelly Gontarski, marketing communications manager.*
E-mail: kgontarski@advantagecredit.com
Web site: www.advantagecredit.com
Provides electronic credit reporting services to the mortgage loan and banking industries.

AFFINITY CORP.

6700 Fallbrook Ave., Ste. 296, West Hills, CA 91307; (818) 712-9090; fax (818) 712-9081.
Contact: *Mike or Mark, national account representative.*
E-mail: sales@teamaffinity.com
Web site: www.teamaffinity.com

■ **Electronic Loan Review (ELR)** - Automated loan review to minimize risk of repurchase, reduce time and lower costs, increase pull through rates, improve loan quality.

■ **FraudGuard.com** - A Web-based system to perform data searches, including Social Security Number Review.

■ **Third Party Review** - A six-step background review for brokers, appraisers and other third parties.

■ **TPO Certification** - For the wholesale approval process.

ALLREGS

1020 Discovery Rd. #180, Eagan, MN 55121; (800) 848-4904; fax (651) 686-0906.
E-mail: sales@allregs.com
Web site: www.allregs.com

Resource for state and federal mortgage compliance, underwriting guidelines, laws, regulations and forms. Includes an alphabetic index, topic outline and search feature.

ANDREW DAVIDSON & CO. INC.

520 Broadway 8th Fl., New York, NY 10012; (212) 274-9075; fax (212) 274-0545.
Contact: *Ilda Pozhegu, marketing.*
E-mail: mail@ad-co.com
Web site: www.ad-co.com

Consulting services, litigation support and risk analytics for mortgage and asset-backed securities. The Vectors analytics library offers prepayment models for fixed rate and adjustable-rate mortgages, prepayment models for asset-backed securities (ABS), option-adjusted valuation and risk management tools for MBS, ABS, collateralized mortgage obligations and interest rate processes.

APPLIED DATABASE TECHNOLOGIES INC.

7826 Leary Way N.E., 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
Web-based contact management and lead tracking systems that are customizable by client and scalable from single users to large groups to track broker productivity.

APPRAISAL.COM

334 Harris Hill Road, Buffalo, NY 14221; (800) 204-3319; fax (716) 632-9747. Contact: *Mark H. Yellen, president, chief executive officer.*
E-mail: sales@appraisal.com
Web site: www.appraisal.com

Online community of appraisers and appraisal users allows mortgage lenders to specify, order, take delivery of, track and manage real estate appraisals.

■ **Day One Appraisal Software** - Fannie Mae, Freddie Mac, HUD, FHA, VA and other appraisal forms, digital imaging, Federally-compliant digital signature technology, built in communications/EDI/XML, Internet mapping and other features.

AQRACY CORP.

P.O. Box 7107, Buffalo Grove, IL 60089-7107; (877) 427-8748; fax (847) 229-0049.
Contact: *James S. Coven, vice president of sales.*
E-mail: aqracy@aquracy.com
Web site: www.aqracy.com

Remittance imaging technology for processing 200 or more check and payment transactions daily. Process and post deposits, identify exceptions, and extract data to Alltel MaxMilion, Fiserv and other servicing systems. Features CAR/LAR check recognition, bar coding, page scanning and mark detection.

ARC SYSTEMS

5316 Highway 290 West, Ste. 500, Austin, TX 78735; (512) 892-5550; fax (512) 892-5552.
Contact: *Mary Tipps, director of marketing.*
E-mail: mtipps@arcsystems.com
Web site: www.arcsystems.com
An Application Service Provider (ASP) and software developer providing relational database applications.

ARGO DATA RESOURCE CORP.

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

E-mail: product_information@argodata.com
Web site: www.argodata.com

■ **Total Mortgage Solution** - Provides software solutions that handle origination through funding by supporting multiple sales channels, including telemarketing and the Internet.

ASKCREDIT

909 W. Laurel St. #100, San Diego, CA 92101; (619) 232-0197; fax (619) 232-0025.

Contact: *Alex Kang, president.*

E-mail: akang@askcredit.com

Web site: www.askcredit.com

Provides an automated underwriting product and credit connectivity to financial companies.

ASPIRYON.NET INC.

24275 Northwestern Hwy., Southfield, MI 48075; (866) 353-8184; fax (248) 353-8201.

Contact: *Neil Crisman, president.*

E-mail: sales@aspiryon.com

Web site: www.aspiryon.com

■ **Aspiryon.Net** - Computer network integration, hardware and software sales, and computer network consulting.

■ **Aspiryon.Asp** - Web-based application development, colocation of computer equipment.

■ **Aspiryon.ISP** - Internet Services (T-1 and Fractional T-1), Web site hosting and e-mail hosting.

ASSOCIATED SOFTWARE CONSULTANTS INC.

7251 Engle Rd., Ste. 300, Middleburgh Hts., OH 44130; (440) 826-1010; (800) 628-4687; fax (440) 826-1140.

Contact: *Cindy Ford, marketing specialist.*

E-mail: sales@asconline.com

Web site: www.asconline.com

■ **UNI-FORM** - Mortgage origination and processing system that can be customized and modified by non-programmers to meet the specific needs of mortgage and consumer lenders. Interoperable with Windows applications and operates in a variety of LAN, WAN or other distributed environments.

■ **PowerLender** - Loan origination and processing system constructed in Java. Add loan plans, forms, screen and workflow configurations.

■ **PowerSeller** - A secondary marketing, risk management and data handling system composed of the Data Manager, Shipping Manager, Secondary Manager, Risk Manager, and AppRunner. Windows based and may be used with relational databases.

BENEDICT GROUP INC.

900 Small Dr., Elizabeth City, NC 07649; (252) 330-4892; fax (252) 330-4914.

Contact: *Guy Angione, vice president.*

E-mail: gangione@benedictgroup.com

Web site: www.benedictgroup.com

Loan servicing, accounting, and investor reporting system for commercial, consumer and multi-family loans. Supports image and document management, multiple escrow balances, multi-payer subsidies, accruals, multi-basis reporting, risk assessment and workflow management.

■ **EdLOANS!** - A loan servicing and accounting system for student loans. Supports both FFELP and non-FFELP loans, image and document management, automated demographic changes, loan sales, guarantee fee tracking, NSLDS and 799 reporting, workflow management and a user-defined GL interface.

C&S MARKETING

9309 La Riviera Dr., Ste. E, Sacramento, CA 95826; (916) 457-4245; fax (916) 455-3851.

Contact: *Andrew Battistessa, director of sales.*

E-mail: sales@csmarketing.net

Web site: www.csmarketing.net

Provides Web-based valuation and fraud detection services among a product suite that includes SiteXdata, E-neighborhoods, HistoryPro, AVMSelect, AVM portfolio services and FraudWatch. These tools can be used for pre-qualification, pre-funding QC, underwriting, appraisal review, post-funding QC, loss mitigation and REO management.

CAPTARIS MEDIALINQ SERVICES

274 Brannan St., 6th Fl., San Francisco, CA 94107; (800) 800-5450; fax (800) 226-4823.

Contact: *Terry Hemphill, marketing services manager.*

E-mail: info@medialinq.com

Web site: www.medialinq.com

Fax and e-mail broadcast and fax-on-demand services, including rate sheets, loan locks & other business communications. Automatic posting of rates for retrieval by toll-free fax, available 24/7.

■ **MortgageExpress** - An automated Windows software solution for repetitive and complex rate sheet set up and delivery processes.

CBC COMPANIES

250 East Town St., Columbus, OH 43215; (614) 222-5399; fax (614) 222-4345.

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

E-mail: sales@cbc-companies.com

Web site: www.cbc-companies.com

A national credit reporting company offering windows and Web-based credit access software, automated decisioning, property reports and appraisals, Internet communications access, flood zone determination services, employment and tenant screening, tax return verification, collection services for delinquent accounts, automated credit application processing system (CBC ACAPS 12i), and consumer links.

CIPHER DATA RESOURCES INC.

2021 E. 4th St., Ste. 210, Santa Ana, CA 92705; (714) 543-6800; fax (714) 543-6123.

Contact: *Steve Mosher, senior vice president.*

E-mail: stephenm@cipherdata.com

Web site: www.cipherdata.com

Income tax analysis software providing income analysis for self-employed, partnerships, corporations and investment properties.

CREDITDATA.NET

2120 Las Palmas, Carlsbad, CA 92009;
(800) 922-1301; fax (760) 602-1221.

Contact: *John Merrill, managing director.*

E-mail: jmerrill@creditdata.net

Web site: www.creditdata.net

Web-based three bureau merged credit reports. Interfaces with most loan origination and proprietary software. Intergrated flood reports, tax services, multiple user securities, online supplements and bureau upgrades. Online billing and real-time, online tech support.

DATAQUICK

9620 Towne Centre Dr., San Diego, CA 92121;
(800) 604-3282; fax (858) 455-0836.

Contact: *Steve Morgan, vice president of sales.*

E-mail: sales@dataquick.com

Web site: www.dataquick.com

National real estate property information provider of research, marketing and workflow solutions.

DAY ONE

334 Harris Hill Rd., Buffalo, NY 14221;
(800) GET-DAY1; fax (716) 632-9747.

Contact: *Michael Gilbert,*

director of business development.

E-mail: info@day1.com

Web site: www.day1.com

Provider of Fannie Mae, Freddie Mac, HUD, FHA, VA, and other industry-standard forms, digital imaging, secure digital signatures, XMC, EDI, SQL. Internet-based street and flood maps.

DECADE SYSTEMS CORP.

6000A Sawgrass Village Cir., Ponte Verde Beach, FL 32082; (904) 285-9363 x16;
fax (904) 285-9433.

E-mail: sales@decadesystems.com

Web site: www.decadesystems.com

Provider of integration solutions for the mortgage industry. Builds interfaces to, from and between disparate software systems and services.

DEXMA INC.

7701 York Ave. South, Ste. 250, Minneapolis, MN 55435; (952) 831-4455; fax (952) 831-0493.

Contact: *Sheila Plunkett, vice president, sales and marketing.*

E-mail: info@dexma.com

Web site: www.dexma.com

Moves the loan approval process to the point of origination, automating the flow through the approval steps.



DOCPREP SERVICES INC.

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

Contact: *Larry Cohen, managing director.*

E-mail: docprep@docprepservices.com

Web site: www.docprepservices.com

Provides closing documents nationwide, sup-

porting investors and their documentation and meeting state and federal compliance.

Internet closing documents and customized stand-alone software allow document packages to be processed in house. Service-provided documents processed and e-mailed within minutes or delivered overnight. Internet and software imports data from many loan origination systems.

DOCUMENT PROCESSING SYSTEMS INC.

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

Contact: *Paul Rakowicz, president.*

E-mail: paulr@documentprocessing.com

Web site: www.directdocs.com

■ **Direct-Docs** - Provides 24/7 access to document preparation needs, including free e-mail and Internet delivery options, as well as automatic compliance with investor requirements.

DOCUMENT SYSTEMS INC./ DOCMAGIC

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

Contact: *Rick Leonard, national sales director.*

E-mail: rick@docmagic.com

Web site: www.docmagic.com

Offers closing loan document systems for closing document needs.

DOCX

20 S. Limestone, Ste. 220, Alpharetta, OH 45502; (888) 362-9638; fax (770) 753-2730.

Contact: *Sharon Bleifeld, sales coordinator.*

E-mail: sales@docx.com

Web site: www.docx.com

■ **DOCX in a BOX** - In-house lien release solution that prompts users to enter required data, prints documents and provides county data.

■ **DOCX RID** - A national county recorder database containing information needed to record documents, obtain copies of documents and create forms acceptable to the jurisdictions.

DORADO CORP.

1900 O'Farrell St., Ste. 200, San Mateo, CA 94403; (650) 227-7300; fax (650) 227-7320.

E-mail: info@dorado.com

Web site: www.dorado.com

■ **Dorado Demand Chain Management**

- Links customers to sales, marketing and operations personnel and processes. Products are Web-based applications, specifically designed for the mortgage industry, used to attract, sell and retain customers across all channels. Features Retail ChannelMaster, Wholesale ChannelMaster and PriceMaster, a mortgage pricing engine available with Retail ChannelMaster and Wholesale ChannelMaster or as a separate product.

ECHO/UCG MORTGAGE BANKING GROUP

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

Contact: *Maurizia Grossman, director.*

E-mail: echo@ucg.com

Web site: www.ucg.com

■ **ECHO Electronic Network** - Develops and supports custom applications to meet the electronic processing needs of the mortgage lending community. Processes HUD transactions and verifies loan data and busi-

ness partner compliance with the agencies' requirements. Products feature different applications for Windows '95, '98, NT and 2000.

ECLOANPRO (ABC VIRTUAL)

Regency 1, 1501 50th St., Ste. 200, West Des Moines, IA 50266-5962; (515) 327-8861;
fax (515) 327-8867.

Contact: *Mary Sudak, mortgage technology.*

E-mail: sales@abcv.com

Web site: www.ecloanpro.com

A loan origination system for the wholesale and retail online lending markets.

EDS

5400 Legacy Dr., H3-6C-71, Plano, TX 75024;
(972) 604-6000; fax (972) 605-5355.

Contact: *Larry G. Walker, managing director.*

E-mail: larry.walker@eds.com

Web site: www.eds.com

IT and business services including hardware, telecom and network infrastructure, software development and integration, business process outsourcing and management consulting.

ELTEGRA INC.

1855 Gateway Blvd., 7th Fl., Concord, CA 94529; (925) 363-9510; fax (925) 363-9509.

Contact: *Randy Friedman, executive vice president.*

E-mail: sales@eltegra.com

Web site: www.eltegra.com

■ **EXADEL** Product line uses XML components to speed the design and deployment of Web services, Meta applications and integration solutions.

ELYNX LTD

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

Contact: *Casey Foreman, chief executive officer/director of sales.*

E-mail: cforeman@elynx.com

Web site: www.elynx.com

Applications and services enable B2B companies to implement secure electronic document delivery (EDD).

■ **eLynx WPS (Web Posting Service)** - Interfaces with existing systems and application, providing automated, secure, verifiable presentation of transaction-critical documents and data via the Internet.



ENTRYRE DOC PREP

812 Avis Dr., Ann Harbor, MI 48108; (877) DOC-PREP; fax (743) 761-3512.

Contact: *Joeph Nahra, vice president, national sales.*

E-mail: jnah@entyre.com

Web site: www.docprep.com

A provider of national document preparation services.

EORIGINA L INC.

351 W. Camden St., Ste. 800, Baltimore, MD 21201; (410) 659-9796; fax (410) 659-9799.

Contact: *Samantha Heath, director marketing.*

E-mail: shheath@eoriginal.com

Web site: www.eoriginal.com

Software solution provider for transferable

electronic negotiable instruments, securities and source records for online business transactions.

EQUIFAX MORTGAGE SERVICES

1550 Peachtree St., NW, Mail Drop H35, Atlanta, GA 30309; (214) 696-3953.

Contact: *Benay Weiss, sales manager.*

E-mail: benayweiss@equifax.com

Web site: www.equifax.com

Provider of information and technology to the real estate industry. Supplies credit-related services in an integrated package that includes credit-risk management, fraud detection and decisioning services.

FACTUAL DATA CORP.

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

Contact: *Ron Golnick,*

national marketing director.

E-mail: rong@factualdata.com

Web site: www.factualdata.com

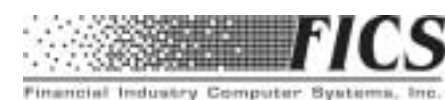
Bureau Express - Merged 1-2-3 repository credit files, DO/DU/LP direct credit provider.

■ **CreditScan** - Identifies theft protection for credit reports.

■ **Portfolio Scoring** - Loan portfolios are credit scored in 48 hours. Available with CreditScan.

■ **TPO/Due Diligence** - Broker/correspondence reports delivered in 48 hours.

Also provides employment screening and apartment/investment property tenant screening services and flood, APV, TRV, title services.



FICS

14285 Midway Rd., 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

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

■ **iNetAp** - Enables borrowers to apply for a loan over the Internet. Provides real time status updates and connects to Loan Producer.

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

■ **eStatus** - Allows borrowers to access their current balances, history, YTD totals, due dates and more via the lender's Web site.

■ **Commercial Servicer** - Manages multi-family and commercial loans.

■ **LoanStat** - Provides access to commercial mortgage loan information.

FIDELITY NATIONAL DEFAULT SOLUTIONS

2540 N. Redhill Ave., Ste. 200, Santa Ana, CA 92705; (888) 435-3968; fax (949) 474-7620.

Contact: *Darcy Patch, vice president of marketing.*

E-mail: nlssales@fnf.com

Web site: www.fnf.com

Provides mortgage servicing and default management professionals with automated access to

business solutions, from pre-foreclosure through REO asset disposition. Product offerings and production models fulfill requirements of each customer. Services include automated valuations, appraisals and BPO's, inspection and field services, foreclosure and bankruptcy services, loan portfolio services, asset management (REO), agency sales, posting, default title and closing services.

FIDELITY NATIONAL FINANCIAL

4050 Calle Real, Santa Barbara, CA 93110; (888) 435-3968; fax (949) 474-7620.
Contact: *Darcy Patch, vice president of marketing.*
E-mail: nlssales@fnf.com
Web site: www.fnf.com

A title insurer and real estate settlement services provider. Features real estate, loan origination, closing, servicing and default management services, accessed through FNfec.com, the company's Web-based technology platform. Products, services and technology solutions include real estate information services, property disclosure data, public records information, title insurance, closing, document preparation and recording services, automated valuations, appraisals and BPO's, credit, flood hazard compliance, real estate tax and environmental risk management services, inspection and field services, foreclosure and bankruptcy solutions, and loan portfolio, asset management (REO), agency sales, posting, default title and closing services.

FIDELITY NATIONAL INFORMATION SOLUTIONS

2540 N. Redhill Ave., Ste.200, Santa Ana, CA 92705; (888) 435-3968; fax (949) 474-7620.
Contact: *Darcy Patch, vice president of marketing.*
E-mail: nlssales@fnf.com
Web site: www.fnf.com

Delivers business intelligence to speed property transactions and manage risk throughout the homeownership life cycle. Carries MLS systems technology for agent/broker productivity applications, real estate information services, property disclosure and public records information, valuations and appraisals, credit, flood hazard compliance, real estate tax and environmental risk management services.

FIRST AMERICAN REAL ESTATE SOLUTIONS

5601 La Palma Ave., Anaheim, CA 92807; (800) 426-1466; fax (714) 701-9604.
Contact: *Teresa Grove, vice president of marketing.*
E-mail: marketing.res.ca@firstam.com
Web site: www.firstamres.com

Collector and provider of real estate information, with data coverage including public-record data, site-inspected data from URAR and MLS sources, recorded document images, street maps, flood maps and aerial maps.

FOX SIGNING SERVICES

1239 Merchant St., Ambridge, PA 15033; (877) 266-6959; fax (724) 266-0434.
Contact: *Jill Fox, president.*
E-mail: info@foxsigning.com
Web site: www.foxsigning.com
Assists lenders and title companies to schedule loan document signing agents for home equity

and refinance loan document signing at the borrower's location of choice. Clients can order services and check status on Web site.

FRAMEWORK INC.

303 S. Broadway, Tarrytown, NY 10591; (914) 631-2322; fax (914) 631-3121. Contact: *Chris Fitzpatrick, marketing.*
E-mail: info@lendware.com
Web site: www.lendware.com
Provides an e-business platform for financial institutions.

■ **Lendware** - Offers decisions and electronic fulfillment of loans, credit and financial solutions across distribution channels.



GEOTRAC

3900 Laylin Rd., Norwalk, OH 44857; (800) 436-8722; fax (419) 663-0289.
Contact: *Christina Ritchey, e-commerce sales.*
E-mail: chris@geotrac.com
Web site: www.geotrac.com
Provides flood zone determinations, life-of-loan and HMDA services over the Internet. Operates through users' loan origination systems. Joined with Calyx Software's Preferred POINT Partner Program, The Loan Handler, Contour Software's loan processing program and the Genesis 2000 ePASS network.



GHR SYSTEMS INC.

640 Lee Rd., Wayne, PA 19087; (800) 969-8551; fax (610) 540-0041.
Contact: *Mary K Fahy (Hagan), corporation communications manager.*
E-mail: mktg@ghrsystems.com
Web site: www.ghrsystems.com
Provider of browser-based and client server platforms and applications for originating, processing and closing loans in the residential mortgage industry.

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, associate product manager.*
E-mail: lflash@greatland.com
Web site: www.greatland.com/e-docs
Provides an application for the production and Internet delivery of mortgage and consumer compliance documentation.

GUARDIAN MORTGAGE DOCUMENTS

225 Union Boulevard, Ste. 200, Lakewood, CO 80228; (303) 232-7770; fax (303) 232-3251.
Contact: *Tim Anschutz, vice president, marketing.*
E-mail: tanschut@gmd.com
Web site: www.gum.com

Specializes in providing the lending community with technological solutions for loan document preparation and delivery. Products and services focus on streamlining the closing process by using software to create and deliver high-quality closing documents.

HASTINGS PROPERTY SERVICES INC.

1810 8th Ave., Ste. A, Fort Worth, TX 76110; (817) 921-2900; fax (817) 921-5410.
Contact: *Ken Hibben, national sales.*
E-mail: khibben@hastingsps.com
Web site: www.hastingsps.com
Provides services to bankers, mortgage bankers and real estate mortgage lending institutions, including assignment and release of lien projects.

IGNITION MORTGAGE TECHNOLOGY SOLUTIONS

One Harbor Dr., Ste. 300, Sausalito, CA 94965; (415) 381-6311; fax (415) 380-5401.
Contact: *Jordan Brown, director of sales.*
E-mail: solutions@ignitionmts.com
Web site: www.ignitionmts.com
Offers Web-based products that can be integrated into back-office systems to deliver seamless e-commerce services.

INTEGRA SOFTWARE SYSTEMS

117 Seaboard Ln., Ste. F-290, Franklin, TN 37067; (615) 595-0900; fax (615) 791-7736.
Contact: *Tim Bartek, senior vice president.*
E-mail: sales@integra-online.com
Web site: www.integra-online.com
Offers software solutions ranging from Internet originations through servicing. Products utilize a Windows 32-Bit architecture that runs on Windows 98, 200, NT or XP workstations. Supports multiple business channels and offers risk-based pricing for subprime loan programs. DU and LP are built in.

INTERLINQ SOFTWARE

11980 NE 24th St., Bellevue, WA 98005; (800) 569-1234; fax (425) 827-0927.
E-mail: sales@interlinq.com
Web site: www.interlinq.com
MortgageWare Loan Servicing - Based on Windows-based client-server technology, makes in-house loan servicing affordable and offers features designed to exceed industry demands. Provides borrower information in real time. Loan Servicing eliminates service bureau or mainframe costs and lowers the cost of technology per loan serviced to under \$5 per year.

LANDAMERICA ONE STOP

925 N. Point Pkwy, Ste. 400, Alpharetta, GA 30005; (888) 553-5768; fax (770) 777-8591.
Contact: *Brent Burns, senior vice president of sales.*
E-mail: bburns@landamonestop.com
Web site: www.landam.com
Offers residential and commercial real estate solutions, including title and closing services, appraisals, flood certification, credit reporting and home inspections.

LENDER SUPPORT SYSTEMS INC.

8738-9 Villa La Jolla Dr., San Diego, CA 92111-2106; (858) 268-7100; fax (858) 268-7111.
Contact: *Dan DeMarco, executive vice president.*
E-mail: dan@lendersupport.com
Web site: www.lendersupport.com

Products and services meet requirements for Fannie Mae, Freddie Mac, FHA and VA residential loans.

■ **Docwin**- Software for license purchases and per unit acquisitions. Presets ARM parameters, loan fees, funding conditions and DBAS for title and escrow companies

■ **WebDocs**- Web-based loan doc service featuring automatic calculations from loan specific data.

LENDERS DOCUMENT SERVICE INC.

653 South B St., Tustin, CA 92780; (800) 745-3627; fax (714) 731-2021.
Contact: *Mike Eales, chief executive officer.*
E-mail: meales@realdocs.com
Web site: www.realdocs.com www.pwrpak.com
Provides closing loan document preparation services and software for loan programs in all 50 states of all of software types, including RealDocs.

■ **PowerPak Loan Origination Software** - A database program for control of processing.

LERETA CORP.

1123 S. Parkview Dr., Covina, CA 91724; (800) 537-3821; fax (626) 332-6942. Contact: *Virginia Kinston, vice president, national sales manager.*
E-mail: vkinston@lereta.com
Web site: www.lereta.com
A nationwide provider of real estate property tax and flood zone determination services. Customizes tax service programs and provides full outsourcing and customer service. Flood certification program offers connectivity via Internet, electronic batch processing or online processing.

LOAN PROTECTOR INSURANCE SERVICES

32901 Station St., Ste. 205, Solon, OH 44139; (440) 498-9367; fax (440) 498-9370.
Contact: *Ron Wiser, president.*
E-mail: marketing@loanprotector.com
Web site: www.loanprotector.com
An outsourcing of insurance escrow functions, including verification of coverage and escrow payment of premiums. Internet access to all insurance documents, reports and borrower letters are available as data and document images.

LOANTECH

P.O. Box 3635, Gaithersburg, MD 20885; (301) 762-7700; fax (301) 762-1417.
Contact: *Wendy Ross, manager.*
E-mail: info@loantech.com
Web site: www.loantech.com
Provides mortgage auditing services (ARM and fixed-rate).
■ **ARM Auditor** - Software for consulting services.



London Bridge Group

LONDON BRIDGE GROUP

3550 Engineering Dr., Ste. 200, Norcross, GA 30092; (770) 810-8371; fax (770) 810-8381.

E-mail: lbginfo@lbss.com

Web site: www.london-bridge.com

A provider of business software and e-commerce solutions offering end-to-end solutions to streamline the entire loan process including Diamond, a loan origination solution, and TCL, the construction lender. Also offers a total servicing system designed to enable users to service both consumer and mortgage loans on a single platform. Default Management, FORTRACS, LenStar, Aspen Workflow and Bridgelink e-commerce are available to connect lenders and service providers.

MARKET FOCUS INC.

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

Contact: *Chris Carter, president.*

E-mail: sale@marfocus.com

Web site: www.marfocus.com

■ **Mortgage Quest** - A database marketing software program designed for the mortgage industry. Helps loan officers stay organized, track current business and market to prospects and past clients. Imports data from loan processing programs such as Byte, Calyx, Contour, Genesis and others.

MERS

1595 Spring Hill Rd., Ste. 310, Vienna, VA 22182; (800) 646-6377; fax (703) 748-0183.

Contact: *Dan McLaughlin, executive vice president, product division.*

E-mail: danm@mersinc.org

Web site: www.mersinc.org

Eliminates the need to prepare and record assignments when trading mortgage loans. Records MERS-as-mortgagee as nominee for the lender in the county land records and electronically tracks changes in servicing and beneficial ownership rights over the life of the loan.

MINDBOX INC.

300 Dake's Landing, Ste. 155, Greenbrae, CA 94904; (415) 785-3050; fax (415) 785-3055.

Contact: *Paige Mazzoni, vice president of marketing.*

E-mail: info@mindbox.com

Web site: www.mindbox.com

■ **ART Enterprise 10.0** - A development environment for building systems that automate business decision processes.

■ **ART Optimize** - Automates loan processes, including audit analysis pricing, product best fit, and deal structuring.

■ **ART Price** - Pricing engine.

■ **ART Quality** - Product selection.

MORTGAGE BANKING SYSTEMS

1360 Beverly Rd., Ste. 200, McLean, VA 22101;
(800) 783-2283; fax (703) 761-4375.

Contact: *Christine Kirby, director of sales and marketing.*

E-mail: sales@mbspro.com

Web site:

www.mortgagebankingsystems.com

■ **ProClose** - A streamlined, Window-based, "in-house" closing solution, with no up-front purchase. Interface front-end software systems, e-mail packages to settlement, redraw free of cost and pay only for loans that close.

MORTGAGE BUILDER SOFTWARE INC.

24370 Northwestern Hwy., Ste. 310, Southfield, MI 48075; (800) 850-8060; fax (248) 208-6142.

Contact: *Larry Rygalski, national sales manager.*

E-mail: larry@mortgagebuilder.com

Web site:

www.mortgagebuilder.com

Provides mortgage software.



MORTGAGE CAPITAL MANAGEMENT

4141 Jutland Dr., Ste. 201, San Diego, CA 92117; (858) 483-4404; fax (858) 274-7865.

Contact: *Brad Nease, senior vice president.*

E-mail: info@mortcap.com

Web site: www.mortcap.com

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



MORTGAGE DATA MANAGEMENT

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

■ **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.

■ **Agency 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** - HELOC loan underwriting due diligence, operational due diligence, tape cracking, portfolio reporting and "ad hoc" reporting.

MORTGAGE DYNAMICS INC.

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

Contact: *Janet Frank, director of business development.*

E-mail: jfrank@mortgagedynamics.com

Web site: www.mortgagedynamics.com

■ **CommCalc2000** - A toolkit that automates the calculating of loan officer commissions. Incorporates features for creating custom commission plans for each contract and can also be combined with other internal programs to produce reports such as trend analysis, regional loan origination activity, branch production and loan product sales.

MORTGAGE SOFTWARE SOLUTIONS

P.O. Box 922, Columbia, MD 21044;
(423) 482-9005; fax (423) 482-9007.

Contact: *Judy Noelle, sales consultant.*

E-mail: dalefrancis1.home.com

Web site: www.mortgagesoftware.to

Offers a software package for origination, processing, closing, reporting and tracking. Client server version available, as well as laptops, networks or stand-alone PC. Connectivity to interfaces from Fannie Mae, Freddie Mac and other lenders.

MORTGAGEBOT LLC

W57 N14280 Doerr Way, Ste. 2W, Cedarburg, WI 53012; (800) 281-7900; fax (262) 376-8445.

Contact: *Robert Brandt, director of sales.*

E-mail: sales@mortgagebot.com

Web site: www.mortgagebot.com

Provides Internet-based loan origination solutions for the mortgage lending industry.

NATIONWIDE TITLE CLEARING

101 N. Brand Blvd., Ste. 1800, Glendale, CA 91203; (800) 346-9152 x225; fax (818) 546-5910.

Contact: *Dustin Anderson, vice president of new business development.*

E-mail:

dustin_anderson@nwtc.com

Web site: www.nwtc.com

An assignment, release and UCC outsource company specializing in research and document retrieval. Provides software that has desktop access ability via download data and e-mail, as well as loan level online access via Web site.

OLD REPUBLIC TITLE, RESIDENTIAL INFORMATION SERVICES

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

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

E-mail: cservice.rsg@oldrepublictitle.com

Web site: www.oldrepublictitle.com

An outsource vendor manager for national lenders providing services from a single, centralized source. These include appraisals, AVM, credit reporting, flood determinations, title information and settlement services.



ONEPOINTCITY

3900 Laylin Rd., Norwalk, OH 44857; (866) 764-6855; fax (877) 663-2489.

Contact: *Kevin Madden, manager.*

E-mail: kevin@onepointcity.com

Web site: www.onepointcity.com

An online transaction management system for the electronic community, building a customized network to streamline the loan closing process.

Connects to selected service providers and manages the application linking to those providers. Place, track, view and print orders, exchange documents and correspondence and archive closing information.

ONLINE DOCUMENTS INC.

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

Contact: *Elly Little, new accounts manager.*

E-mail: solutions@onlinedocuments.com

Web site: www.onlinedocuments.com

Offers closing mortgage document software that gives mortgage professionals the ability to create their own closing packages. Web-based document delivery. Compatible with LOS software.

PAPERCLIP SOFTWARE INC.

611 Rt. 46 W., Hasbrouck Heights, NJ 07640;
(201) 329-6300; fax (201) 329-6321.

Contact: *Suzy Tuck, vice president of sales.*

E-mail: info@paperclip.com

Web site: www.paperclip.com

Offers software for document management solutions, B2B Internet services, ASP services and an application integration toolkit.

■ **Clip-It** - Toolkit enabling seamless integration of two or more application software packages or systems, eliminating source application integration.

PEELLE MANAGEMENT CORP.

197 E. Hamilton Ave., Campbell, CA 95008;
(440) 946-1990; fax (440) 946-3032.

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

E-mail: sales@peelle.com

Web site: www.peelle.com

Optical Integrated Workflow - Reconveyance packages. Original documents can be imaged at the file location or upon Peelle's receipt, or existing optical images can be converted to expedite mailing of cancelled original documents. Executes priority queues by state compliance deadlines. Assignment delivery: Existing optical files are converted to eliminate source data capture. Research and retrieval: Imaged document orders are made available for viewing, printing, and archiving.

PMI MORTGAGE INSURANCE CO.

601 Montgomery St., San Francisco, CA 94111;
(415) 788-7878; fax (415) 291-5315.

Contact: *John Ryan, director of e-commerce.*

E-mail: jryan@pmigroup.com

Web site: www.pmigroup.com

■ **e-PMI** - A Web-based service for origination and servicing. Offers customers an EDI option, using XML and X.12 formats. Users can reach PMI through Freddie Mac's Loan Protector or other Internet portals.



POLAROID DIGITAL SOLUTIONS INC.

1101 Broad St., St. Joseph, MI 49085; (800) 234-8727; fax (616) 982-0077.

Contact: *George Opelka, director of sales.*

E-mail: sales@polaroidforms.com

Web site: www.polaroidforms.com

Mobile workflow management with enterprise solutions built on digital, Internet and wireless

technologies targeted to the appraisal process. Custom-configured, scalable and flexible to fit the characteristics of each lending institution or vendor management company.

PRECISION RISK MANAGEMENT SYSTEMS INC.

4604 Dawson Dr., Ste. 201, N. Little Rock, AR 72116; (501) 758-2482; fax (253) 663-3278. Contact: *Greg Ellis, president.* E-mail: support@prmonline.com Web site: www.prmsonline.com

FAST Risk Management System - An analytical risk management software system that provides shock analysis, mark-to-market, gain/loss forecasting, proposed trade analysis, automated trade clearing, delivery optimization, adverse selection fallout analysis and best execution analysis.

■ **WebMCL** - Allows lenders to submit batches of FHA case numbers and retrieve insuring information through an automated Web-based solution.

■ **PRMS** - Provides consulting services in execution analysis, pricing strategy, warehouse management, reporting systems, process control and fallout analysis.

PROCTOR FINANCIAL INSURANCE

295 Kirts Blvd., Troy, MI 48084; (800) 521-6800; fax (248) 269-5735. Contact: *Sari Stefanin, director of marketing.* E-mail: sstefancin@pfic.com Web site: www.pfic.com

Mortgage Guard Lender-Placed Hazard and Flood Insurance is a master policy written with the lender as the named insured. Mortgage Guard provides protection to the lender and binding authority to place both fire and flood coverage as needed. Residential, commercial, REO, and mobile homes are all eligible. Sure-Track delivers insurance outsourcing options for servicing operations. Web-based InForcer tracks expiration dates on standard homeowners' policies and provides letter-writing capabilities.

QUANTITATIVE RISK MANAGEMENT

181 W. Madison St., Ste. 4900, 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

■ **Mortgage Banking System** - Applies option theory to help manage the risks associated with production and provides tools to hedge and deliver loans. Full accounting and FAS133 reporting included.

■ **Servicing Evaluation System** - Uses QRM OAS framework to evaluate cashflows associated with the servicing asset. Includes evaluation as well as accounting modules.

■ **Asset/Liability System** - Offers a balance sheet management system capable of evaluating fixed income, mortgages and servicing assets. Includes FTP and planning modules.

RADIAN GUARANTY INC.

1601 Market St., Philadelphia, PA 19103; (800) 523-1988; fax (215) 564-4923. E-mail: ecommerce@radianmi.com Web site: www.radianmi.com

Provides mortgage insurance products and services to lenders nationwide. E-commerce group works with clients to develop ways to integrate

with client processes, including XML, EDI and customized applications.

■ **MI Online** - An Internet-based solution that helps streamline MI ordering and servicing, automated underwriting and claim submission processes.

■ **yourMI.com** - Personalized with links to the Internet's mortgage resources, including news, tools and information, from one location.

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

REALINK

617 South Rockford Dr., Tempe, AZ 85281; (480) 449-2600; fax (480) 449-2655. Contact: *Michael Schaffer, chief executive officer.* E-mail: info@realink.com Web site: www.realink.com

Provides appraisal services to the mortgage banking industry and developer of appraisal software. Connects mortgage lenders to a nationwide network of qualified appraisers via the Internet for ordering and receiving appraisal reports online.

REKON TECHNOLOGIES

23 E. Colorado Blvd., Ste. 203, Pasadena, CA 91105; (805) 559-6638; fax (775) 242-0064. Contact: *Tina Cruz, sales.* E-mail: tinac@rekon2000.com Web site: www.rekon.com

■ **DokTrak Software** - A document file tracking system designed for use in the post closing, certification and securitization process. Tracks, orders and reports on outstanding exceptions and the location of file documents and serves as an accessible data warehouse of loan information and recording data.

■ **Rekon Software** - Provides software for preparation and tracking releases for paid-off loans and assignments for transfer of lien.

SPECIALIZED DATA SYSTEMS INC.

6 Summit Pl., Ste. 10-A, Branford, CT 06405; (203) 488-0823; fax (203) 488-8622. Contact: *Marc Riccio, president.* E-mail: marc@specializeddata.com Web site: www.specializeddata.com

A business partner for several technology companies serving the banking industry. Authorized marketing agent for Associated Software Consultants, Data-Vision, Mortgage Software Solutions, Cybergnostics and Integrated Financial Systems Inc.

STEWART MORTGAGE INFORMATION

1980 Post Oak Blvd., Ste. 900, Houston, TX 77056; (800) 577-6674; fax (713) 479-2152. Contact: *John Bordon, vice president.* E-mail: smiinfo@stewart.com Web site: www.smiservices.com

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

SWIFTVIEW INC.

7565 SW Mohawk, Tualatin, OR 97062-9189; (503) 885-9392; fax (503) 885-9352. Contact: *Jonathan Toland, sales.* E-mail: sales@swiftview.com Web site: www.swiftview.com

■ **SwiftSend LoanDocs** - A Web-based electronic document delivery system that packages pages, documents or drawings from Windows programs.

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

Provides quality control services for lenders.

■ **SecondLook Audit Software for Production and Servicing** - A rules-based product that allows users to configure and customize systems without programming.

THE CREDIT NETWORK

15 Howard St., Framingham, MA 01702; (800) 877-5266; fax (800) 326-6859. Contact: *Richard Downing, president.* E-mail: info@tcnlink.com Web site: www.tcnlink.com

Serves the needs of credit grantors and mortgage lenders specializing in the delivery of credit information and related services to the residential and equity lending industry through interface programs and links to mortgage loan origination and tracking systems.

■ **iTCN service** - Works with any Web browser, eliminating the need for software installation and upgrades. Delivers a package of products and services including merged in-files, RMCRs, international credit reports and repository correction services.

TOWERGROUP

2 Charles River Place, 63 Kendrick St., Needham, MA 02494; (415) 898-4642. Contact: *Craig Focardi, senior analyst consumer credit.* E-mail: cfocardi@towergroup.com Web site: www.towergroup.com

Provides for the application of technology in consumer credit and other financial services. Services include monthly research notes, advice, weekly teleforums, an annual conference and consulting services.

TRADEWEB LLC

One Evertrust Plaza, 13th Fl., Jersey City, NJ 07302; (800) 541-2268; fax (201) 499-0237. Contact: *John Demitroff, vice president, media relations.* E-mail: john.demitroff@tradeweb.com Web site: www.tradeweb.com

A multi-dealer model linking 18 of the world's dealers of fixed-income securities with more than 900 buy-side institutions in North America and Europe. Provides a technological platform utilized by clients to trade U.S. Treasury and agency debt securities, Euro-sovereign debt securities, TBA agency mortgage-backed securities and commercial paper.



TRIAD GUARANTY INSURANCE CORP.

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

Web site: www.triadguaranty.com

A mortgage insurer providing mortgage insurance (MI) to residential mortgage lenders. Provides technology capabilities, such as TAXI, which exists for MI submissions and commitments, claims and defaults, contract underwriting submission and approval, servicing and online risk-sharing reports. eU Xpress provides the ability to submit contract underwriting information and receive an online decision.

VENDOR MANAGEMENT SERVICES (VMS)

7900 International Dr., Ste. 500, Bloomington, MN 55425; (925) 459-2502; fax (925) 895-5585. Contact: *Patrick Weaver, vice president, product manager.* E-mail: patrick.weaver@tvmsi.com

Web site: www.tvmsi.com

■ **Bottom Line Solution** - Includes technology, workflow management, vendor management and new revenue generation for mortgage lenders.

VMP MORTGAGE FORMS

18050 15 Mile Rd., PO Box 26009, Fraser, MI 48026-6009; (800) 521-7291; fax (800) 235-3676. E-mail: vmpecsr@cbf.com

Web site: www.vmpforms.com

A loan origination system with components that allow the viewing, printing and merging of data and the creation and delivery of populated documents to remote locations via the Internet. Skylon, outputs XHTML, including tagged XML data, to a pre-specified format to make documents ready for viewing, editing, and validating within a browser environment or using standard XML tools and is available with custom forms, forms design training, and forms library management services.

WEB DIRECT MARKETING INC.

401 South Milwaukee Ave., Wheeling, IL 60090; (847) 459-0800; fax (847) 459-7378. Contact: *Vernon Carson, president.* E-mail: webdm@aol.com

Web site: www.webdirectmktg.com

Generates home equity, refinance and debt consolidation loans using direct mail to homeowners.

WENDOVER FINANCIAL SERVICES

PO. Box 26903, Greensboro, NC 27419; (800) 677-9484; fax (336) 668-3602. Contact: *Robbie Romero, client sales executive.* E-mail: comments@wendover.com

Web site: www.wendover.com

Provides lending operations services, including residential, consumer, commercial, non-conforming, high LTV and home equity.