

Technology At Your Fingertips

Software, Internet services and other technology solutions are here for your perusal.

This directory was compiled from timely, eligible responses to a fax solicitation of known technology providers contained within *Servicing Management's* database. If your company would like to be added to the database, contact Jeff Jaques at (800) 325-6745, ext. 247.

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

■ **ALLREGS** - Includes e-mail notification of changes. FREE TRIAL. This up-to-date source of underwriting guidelines, regulations and forms is used throughout Fannie Mae, Freddie Mac, FHA, VA, and Ginnie Mae, as well as by over 90% of the top 100 lenders. Easy to use with an online tutorial. Quickly locate the desired information using our unique "Topic Outline". Unlimited telephone support and free training. New: Online Rural Housing Guidelines.



ALLTEL

601 Riverside Ave., Jacksonville, FL 32204; (800) 991-1274; fax (904) 854-3554. *Contact: Scott Grimes, solutions engineer.*

E-mail: scott.grimes@alltel.com
Web site: www.alltelmd.com

■ **ALLTEL MaxiMilion Director** - Incorporates navigational and workflow tools on the PC desktop, enabling users to automate and tailor servicing functions. This tool is also available to our business partners.

■ **ALLTEL MaxMilion** - Includes products that automate and streamline manually intensive, paper-oriented processes such as insurance, claims and lien release. This rules-based workflow automation results in reduced timelines, minimized credit risk and enhanced productivity levels. These tools are also available to our business partners.

■ **ALLTEL Passport, ALLTEL PowerView and ALLTEL ScoreCard** - Are business intelligence tools that support data management and reporting. These tools, ranging from electronic storage of data to comprehensive querying and comparison capabilities, allow your organization to harness the power of business intelligence to manage rather than just measure your success. These tools are also available to our business partners.

APPLIED BUSINESS SOFTWARE

2847 Gundry Avenue., Long Beach, CA 90806; (562) 462-2188; fax (526) 426-5535. *Contact: Terry Sweeney, vice president.* E-mail: terry@absnetwork.com
Web site: www.themortgageoffice.com

■ **Loan Origination Software** - Loan Servicing Software, Trust Fund Accounting Software, Partnership Servicing Software, Credit Reporting Software, Financial Calculator Software, ACH Express Software.



AQURACY.COM CORPORATION

P.O. Box 7107, Buffalo Grove, IL 60089-7107; (847) 229-1717; fax (847) 229-0049. *Contact: James S. Cowen, president.* E-mail: sm-online@aquracy.com
Web site: www.aquracy.com

■ **AQURIT** - An affordable and accurate system designed to post 200 or more checks and remittance payments daily. AQURIT creates deposits, eliminates check copying by imaging transactions and research from images with print, CD, and Internet distribution. AQURIT is available from Aquavars, AquBanks and Aquracy.com directly.

BACK TO BASICS INC.

5080 Pinehurst Terrace, Birmingham, AL 35242-3058; (800) 673-4058; fax (205) 981-0190. *Contact: Wilson Hauck, president.* E-mail: wlhauck@morserv.com
Web site: www.morserv.com

■ **MORSERV** - Loan servicing, accounting and investor reporting software since 1983. Support 200 active loans for \$200.00 month on your PC/LAN/WAN. Additional loans a penny per working day.

BENEDICT GROUP

BENEDICT GROUP INC.

900 Small Drive, Elizabeth City, NC 27909; (877) 330-4892; fax (252) 330-4914. *Contact: Ann Wood, executive vice president.* E-mail: awood@benedictgroup.com
Web site: www.benedictgroup.com

■ **LOANS!** - A servicing and accounting system for commercial, consumer, multifamily, and other complex loan types. LOANS! is portable across Windows, NT, Linux, and Unix, and its license fee for 3+ users includes source code at no additional cost.

It features include contact management; multi-basis reporting; image and document management; multi-company and division processing; workflow and action queue management; what-if loan restructuring; multi-payor subsidy processing; cash and accrual accounting; multiple escrow balances; automated lockbox, ACH, and GL interfaces; internet queries, and ad hoc data import/export.

■ **EdLOANS!** - A customized application for student loans that includes support for 799 and NSLDS reporting and automated demographic changes.

C&S MARKETING

9309 La Riviera Dr., Ste. E, Sacramento, CA 95826; (916) 457-2009; fax (916) 455-3851. *Contact: Kraig Clark, partner.* E-mail: sales@csmarketing.net
Web site: www.csmarketing.net

Five industry-accepted AVM systems including

- ValueFinder
- HVE
- HPA-2000
- ValuePoint
- PSAR

We also offer fraud, flip, and misrepresentation detection tools known as

■ **SiteXdata, HomeView, and Know The Neighborhood** - Included in these tools are visual confirmations of the property, chain of title, comparable sales, ownership information, and other relevant data.

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
Web site: www.c-bass.com

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

COGENT ECONOMICS INC.

74 New Montgomery, Ste. 325, San Francisco, CA 94105; (415) 495-3660; fax (415) 495-3699. *Contact: James Robinson, president.* E-mail: info@coagentqc.com
Web site: www.coagentqc.com

■ **The Cogent ServicingQC System**: The only software available that is specifically designed for loan servicing quality control. This is a multi-user quality control audit software that applies Cogent's statistical quality control methodology to servicing operations. It allows lenders to minimize their audit costs while still meeting regulatory (HUD) requirements for servicing quality control.

CUEBIC INC.

1050 Crown Pointe Parkway, Atlanta, GA 30338; (770) 393-8550; fax (770) 393-3691. *Contact: Paula Loviska, marketing director.* E-mail: cuebic@cuebic.com
Web site: www.cuebic.com

■ **Cuebic Inc.** - An Internet business solutions/marketing company. We develop vertical market Internet strategies that leverage and expand a client's existing business relationships. Our cross-industry relationships and our mass deployment technologies provide cross-marketing opportunities and speed-to-market for our clients.

CUNA MUTUAL MORTGAGE CORP.

2908 Marketplace Dr., Ste. 100, Madison, WI 53719-5306; (877) 286-2684; fax (608) 232-6621. *Contact: Joann Patton, marketing manager.* E-mail: cmp@cunamutual.com
Web site: www.cmmort.com

■ **Member's Choice netMortgage** - A new technology offering for credit unions interested in entering the Internet mortgage market. It provides a turn-key mortgage service without the expense of building and maintaining a traditional mortgage lending infrastructure. This is a quick way to launch a private-labeled, on-line mortgage lending solution for credit union members.

DATA QUEST SOFTWARE SOLUTIONS INC.

1 West Superior St., Ste. 3404, Chicago, IL 60610; (312) 943-6180; fax (312) 943-6190. *Contact: Craig Bavaro, president.*

E-mail: dqssinc@aol.com

■ **DQSS** - Offers two reasonably priced software packages that allow small-to medium-sized mortgage lenders to track very detailed production data, as well as the ability to report and analyze information in an easy-to-use format. Please contact our office for more details on how we can offer you the power of a main-frame solution that runs on your PC.

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

Web site: www.loanquoter.com

■ **LoanQuoter.com** - Web site design and delivery. Select from one of our pre-existing designs or let us customize a site to your specifications. Take applications online and interface them to your loan origination system, eliminating the need to rekey data.

■ **RemoteDocs.com** - A web-enabled solution for the delivery of closing documents at the click of your mouse. Documents can be delivered in a safe, secure environment worldwide to multiple recipients at a fraction of normal courier costs.

DIGILINK INSPECTIONS INC.

1070 Glen Arbor Dr., Encinitas, CA 92024; (760) 943-6942; fax (760) 943-8546. *Contact: Brian Theno, president, chief executive officer.*

E-mail: info@digilinkinspections.com

Web site:

www.digilinkinspections.com

■ **DigiLink Inspections Inc.** - Is a field service firm specializing in creating an efficient and instantaneous transmission of results from the field to our clients through the World Wide Web. Our contractors use PDAs combined with GPS/CDPD for routing, tracking, transmitting, and Geocoding. With vehicle tracking capabilities, we provide quality control and this also gives us the means to "dispatch out" any RUSH-needed analysis. We provide complimentary photos of every property as well as comparable sales data and demographic reports.

DOCX

20 S. Limestone St., Suite 220, Springfield, OH 45502; (800) 723-0215; (770) 753-4373; fax (770) 753-2730. *Contact: national marketing office.*

E-mail: sales@docx.com

Web site: www.docx.com

■ **DOCX in a BOX** - Software combines DOCX's Recorder Information Database with legally sufficient documents to provide users with the means to create assignments, satisfactions, sale of servicing, loan sale agreements and alternate documents for recertification purposes completely in-house. It also provides a tracking system to track the status of a document at any given time. Access to document updates and software upgrades are available to annual subscribers via the DOCX Web site at www.docx.com.

■ **DOCX's Recorder Information Database (RID)** - Tracks county recorder contacts, addresses, fees and requirements for more than 3,400 recording jurisdictions. The database contained in RID provides the user with information to successfully record assignments of mortgages, mortgage satisfactions, UCCs and mortgages for a fraction of the cost you may be spending on staff, long distance telephone calls, and penalties for incorrect document submissions. Access to data updates and software upgrades are available to annual subscribers via the DOCX Web site at www.docx.com.

■ **DOCX** - Offers its clients Get-Net document recovery services online. By placing an order through the DOCX Web site a national network of title runners is engaged to obtain missing recorded documents which expedites recordation of assignments and satisfactions. Information services can also be ordered to obtain recording information, parcel numbers, lot, section and block data.

It also provides access to a Client Information Query page to obtain the status of projects; and a software support page where among other things, DOCX in a BOX and DOCX RID product updates can be downloaded.

DOCX also provides DOCX Lite software to clients who choose to key the data entry and capture phase of the assignment or satisfaction process and outsource the recordation process. Once the information is completed and transmitted to DOC X, staff will complete the process by printing, creating recording fee checks and recording the documents. Unlimited on-line client access is also available via the DOCX website at www.docx.com, to monitor the status of each document. When using DOCX to provide recordation services, DOCX Lite software is provided to our clients at no cost.

DRI MANAGEMENT SYSTEMS INC.

4121 Westerly Place, Ste. 201, Newport Beach, CA 92660; (949) 553-1440; fax (949) 553-0757.

E-mail: tdempsey@drimgmt.com

■ **Management software** - Ideal for bankruptcy, foreclosure, REO, loss mitigation, and claims management.

A windows 32-bit application runs on Windows NT, Windows 95/98, measures "performance vs. standards" and increases productivity by a minimum of 50%.



DYNACCSYS

11911 Tech Rd., Silver Spring, MD 20904; (301) 622-0950; fax (301) 695-3771. *Contact: Don Davis, director, lender services.*

E-mail: ddavis@dynaccsys.com

Web site:

www.dynaccsys.com

■ **DynAccSys** - An ASP (Application Service Provider) that provides Web-enabled technology and functional expertise for business process outsourcing to the mortgage servicing industry. DynAccSys offers a suite of products and services that provide value-added solutions to default and customer-related mortgage processes. All are delivered in the ASP model and over the Internet.

E COMMERCE GROUP

7 Dey St., New York, NY 10007; (800) 252-9638; fax (212) 791-9560. *Contact: Marc Mehl, vice president.*

E-mail:

sales@ecommercegroup.com

Web site:

www.ecommercegroup.com

■ **Speedpay software** - Allows you to accept ACH, credit card, debit card, ATM, and check payments through a desktop application, a Voice Response Unit, or the Internet.

■ **The Bill Presentment Solution** - Enables you to present billing statements on your Web site, in addition to offering a wide range of on-line customer services. Its ability to integrate with Speedpay facilitates quick payment.

■ **Lawcomm** - A server-based bankruptcy recovery application that maximizes recovery income by automating your current bankruptcy process.

E COMPANY

535 Starkweather St., Ste. 100, Plymouth, MI 48170-1332; (734) 454-4334; fax (734) 454-1856. *Contact: Thomas J. Esper, general manager.*

E-mail: e.com@usa.net

■ **Document management and information workflow** - Streamlined information workflow processes for paper-intensive industries such as mortgage banking and lending institutions. E Company increases productivity by taking time consuming paper processes and electronically converting them to automated, on-line and Web processes. By outsourcing, companies can concentrate more on their core competencies.

FANNIE MAE

3900 Wisconsin Ave., NW, Washington, DC 20016-2892;

E-mail: technology@fanniemae.com

Web site: www.fanniemae.com

■ **Risk Profiler** - A loss mitigation tool for identifying loans most likely to default, allowing mortgage servicers to target high-risk problem loans before they become delinquent. Periodic updating is provided. It can be used for both current and delinquent loans, taking into account other credit bureau information such as increased use of credit or late payments on non-mortgage debt.

■ **The Servicer's Reconciliation Facility (SURF)** - A business to business Web-based internet application that provides servicers' with secure access to their Fannie Mae loan level data directly from the LASER loan accounting system. Real-time information can be obtained that is critical to the reconciliation of cash and data for loans.

■ **MortgageLinks** - A browser-enabled platform of electronic services, designed to reduce the complexities of electronic commerce and meet a variety of customer needs. By facilitating the rapid exchange of mortgage information, whether for new loan originations or for servicing existing loans, it can help increase customer productivity by lowering overhead costs, reducing paper, and cutting turnaround time.

■ **MORNET** - A link to connect customers electronically to thousands of MORNET subscribers, including title and mortgage insurance companies, service bureaus and document custodians. Lenders use MORNET to automate each step of the business process, from shipping to monthly investor reporting.

■ **Phone Numbers:** Atlanta 404-398-6000, Chicago 312-368-6200, Dallas 972-773-HOME, Pasadena 626-396-5100, Philadelphia 215-575-1400.

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

■ **Loan Producer** - A complete origination system fully integrated with prequalification, application, disclosure, processing, underwriting, closing and secondary marketing that will enable lenders to energize their business.

■ **iNetAp** - Provides borrowers with the ability to apply for a loan over the Internet. Borrowers experience j3824/7 customer service with real-time status updates and a direct connection to Loan Producer, eliminating re-keying of data.

■ **Mortgage Servicer** - A PC-based mortgage servicing system, providing cost effective, efficient mortgage software solutions.

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

■ **Commercial Servicer** - Manages multifamily and commercial loans. It is designed for the unique challenges of servicing income property loans and provides simple solutions to the complex issues lenders are sure to encounter.



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: nlssales@fnf.com
Web site: www.fnf.com

■ **FNfec.com** - The company's proprietary integrated Web-based technology platform, streamlines the closing process and saves time and money. FNfec.com may also be custom integrated with lenders' origination and servicing systems. Fidelity National Financial, a title insurer and real estate settlement service provider, offers comprehensive loan origination, closing, servicing and default management services, including: title insurance and closing services; real estate tax services; credit reporting services; flood hazard compliance services; automated valuations, appraisals and BPOs; document preparation and recording services; field services and default and foreclosure management services.

FIRST AMERICAN EXCELIS

8435 N. Stemmons Freeway, Dallas, TX 75247-3907; (800) 717-5554; fax (214) 879-4672. *Contact: Clark Riffe, president.*
E-mail: criffe@firstam.com
Web site: www.firstam.com

■ **The Excelis Mortgage Loan Servicing (MLS) system** - A flexible, automated operations system, it automates a large number of functions that have traditionally been completed manually, thereby increasing workflow and productivity and lowering costs per loan. The system is the only commercially available real-time and on-line servicing software designed for the nation's most extensive portfolios. Excelis' software technology is rules-based, allowing customers to customize the system to meet their specific servicing criteria, policies and processes.

FISERV

1818 Commerce Drive, South Bend, IN 46628-1563; (219) 282-3300; fax (219) 282-3366. *Contact: Ted Morse, senior vice president of business development.*

E-mail: marketing@mortgageserv.com
Web site: www.fiserv.com, mortgageserv.com

■ **The MortgageServ** - Total solution is built around a real-time, browser-based, mortgage servicing platform. It provides immediate transaction updates, task tracking, work queuing and a value-added private label sub-servicing functionality. Mortgage Serv is fully integrated to enable you to analyze risk, assess profitability, warehouse and use data, manage customer contact and image and archive documents.

■ **Mortgage Call** - MortgageServ's contact management and call-center solution, is designed to increase your sales, enhance your customer service, and promote your customer relationship management.

■ **ImageSoft** - MortgageServ's image and document management solution allows you to acquire image and text objects, store them, and easily present them for display, print, fax, transmission, or distribution. You can securely and cost-effectively deploy a stand-alone or online archive to workstations over an extended corporate network, or to customers via the Internet.

■ **InformEnt Mortgage** - Where MortgageServ fully integrates with the InformEnt Mortgage data warehouse to collect and transform information from all of your diverse source systems into clear, comprehensive pictures of your business customers, markets, products, financial performance, and operations.

■ **RF/Spectrum DSS** - Provides MortgageServ with loan-level, portfolio management tools, and puts comprehensive asset management capabilities in the hands of mortgages servicing market participants. The RF/Spectrum DSS solution provides integrated tools for managing credit and prepayment risk, servicing and whole loan valuation, management reporting, hedging, and loan-level financial reporting.

■ **UniFi PRO Mortgage** - A comprehensive technology solution for your origination business that supports multiple business channels from consumer-direct Internet origination to retail branch production and broker and correspondent networks. UniFi PRO Mortgage supports all types of first, second, open-ended and equity mortgages, accelerating origination to reduce cycle times.

■ **EasyLender Mortgage for Windows** - Automates every aspect of mortgage loan origination and processing. It's a total 32-bit application designed specifically to run under Windows 9x, NT, and 2000. It operates either standalone or in a networked environment, offering complete prequalification, application processing, document preparation, report generation, credit bureau access, automated underwriting interfaces, and more optional information upload to most popular core-bank processing and loan-servicing systems.

■ **LendingLink** - Expands your market reach as you tap into the multi-billion dollar, online mortgage origination market. LendingLink is the private label, consumer-direct, Internet origination solution that streamlines the origination process by capturing applications from customers and matching it to your rates and products.

FREDDIE MAC

8250 Jones Branch Dr., McLean, VA 22102; (800) FRE-DDIE. *Contact: servicing account manager.*

Web site: www.freddiemac.com

■ **Workout Manager** - Users analyze their entire portfolio of pending and completed workouts directly on the GoldWorks network.

■ **Timeline Manager** - Offers users a comprehensive delinquency and foreclosure timeline management tool on GoldWorks.

■ **Investor Accounting Manager** - An accounting application for performing loans available on GoldWorks. Also offers a direct remittance link via Global Payment Systems.

■ **Expense Manager** - Provides GoldWorks users with an electronic status report of their expense default management reimbursement requests.

■ **EarlyIndicator** - A Windows-based software program that uses statistical models designed to reduce credit losses by identifying the delinquencies most likely to generate a loss. Developed in conjunction with MGIC.

■ **EarlyResolution** - A protocol-based system that provides a consistent and effective practice for all collectors to use to counsel and negotiate a lasting resolution to delinquent mortgages.

■ **Workout Prospector** - A Windows-based software application that helps servicers analyze and structure foreclosure alternatives.

■ **MIDANET** - An automated communications delivery and reporting system for lenders/servicers doing business with Freddie Mac. MIDANET for Servicing transmits investor accounting and default servicing administration reports.



GEOTRAC

3900 Laylin Rd., Norwalk, OH 44857; (800) 555-4032 x2018; fax (419) 663-0289. *Contact: Chris Ritchey, e-commerce sales.*

E-mail: chris@geotrac.com
Web site: www.geotrac.com

■ **Online Ordering System** - Order flood zone determinations.

■ **TitleLink** - An Internet-based network, allows you to communicate, track and deliver closing settlement services electronically.

Geotrac provides flood compliance services and additional mortgage closing services such as appraisal, credit, tax and title. Through this transaction management service, you can also track insurance.



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: hpsinc@airmail.net
Web site:

www.hastingspropertysvcs.com

■ **"Windows-based Doc Prep System" and fully customized "Document Imaging Solutions"** - Designed to integrate into your current systems and network environment. Hastings Property Services Inc. provides assignment and satisfaction services, record & track services of customer-prepared documents. These typically include assignments, mortgages, modifications, satisfactions, UCCs and mortgage consolidations. "Document Recovery" customers who need timely and reliable recovery of missing or lost documents.

INTERLINQ

11980 NE 24th St., Belleue, WA 98011; (425) 250-2122; fax (425) 250-2123. *Contact: Marishka Pilch, inside sales.*

E-mail: marishkap@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. Key benefits include opening up access to critical borrower information and providing it in real time. Loan Servicing eliminates service bureau or main-frame costs and lowers the cost of technology per loan serviced to under \$5 per year. A million-loan stress test in 2000 validated the system's relevance for large-scale services.

INTERPRAISE

999 Brannan St., Ste. 114, San Francisco, CA 94103; (415) 353-0900; fax (415) 353-0901. *Contact: Sarah Junker, marketing coordinator.*

E-mail: info@interpraise.com

Web site: www.interpraise.com

■ **Interpraise Residential Valuation Exchange** - A Web-based solution that offers lenders, appraisers and other constituents online ordering, real-time tracking and delivery of completed appraisal products. Interpraise is an appraisal Application Service Provider (ASP). Our system has an automatic, 100% quality assurance process that ensures accuracy and consistency. Interpraise supports a variety of data exchange formats including, but not limited to XML and HTTP, FTP, MS Excel and MS Access.

■ **Interpraise 3035 Appraisal** - A limited appraisal that is USPAP compliant, Interpraise's unique approach provides the lender with an accurate appraisal at the price of a BPO. Retail price: \$125.

KEYSTROKE.COM

1511 Third Ave., Ste. 1018, Seattle, WA 98101; (800) 664-1003; fax (206) 381-5720. *Contact: Michael Shelton, vice president, sales and marketing.*

E-mail: sales@keystroke.com

Web site: www.keystroke.com

■ **Keystroke's Decision Management Solution** - Enables lenders to make product eligibility and price determinations in real-time based on an unlimited number of borrower attributes and business rules. These business rules can be modified in an easy-to-use Rules Manager, which was designed to be used by non-technical business staff.

■ **Origination Platform** - Gathers loan information in a streamlined workflow, displaying only those questions applicable to the specific borrower's situation.

LOAN PROTECTOR INSURANCE SERVICES

32901 Station St., Ste. 205, Solon, OH 44139; (440) 498-9367; fax (440) 498-9370. *Contact: Ron Wisler, president.*

E-mail:

marketing@loanprotector.com

Web site: www.loanprotector.com

■ **EasyTrack** - Mortgage hazard insurance tracking system is a fully Web-enabled and accessible insurance tracking system, based on a client/server model. Capable of tracking any insurance type on any loan type, including commercial. All documents imaged and available for viewing by clients on a real-time basis via the Web.



LONDON BRIDGE GROUP

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

E-mail: webmaster@lbss.com

Web site: www.london-bridge.com

■ **Aspen Workflow** - Web-based process management system for foreclosure and bankruptcy law firms.

■ **BridgeLink** - Industry hub for business-to-business electronic commerce offering seamless connectivity to attorneys, vendors, government-sponsored enterprises and major servicers and their systems.

■ **FORTRACS** - Fully integrated default management system including foreclosure, bankruptcy, claims, loss mitigation, REO and work orders.

■ **LenStar** - Solution for default management/communication offering Web-based connectivity between servicers and attorneys; over 500+ attorneys nationwide.

■ **LSAMS** - Servicing solution that gives you complete control of your mortgage operations.

■ **Debt Manager** - Collections and recovery system; multi-currency and multi-lingual.

MACC-TRAC TECHNOLOGY & MORTGAGE QUALITY ASSURANCE

6404 S. Quebec St., Bldg. 1, Englewood, CO 80111; (877) 444-7071. *Contact: Bob Brown.*

Web site: www.macc-trac.com

■ **MACC-TRAC/Vision Pro** - A 100% mortgage quality assurance system. Developed, tested and proven through processing of over \$60 billion in loan assets, it features Dynamic Data Discrepancy. MACC-TRAC/Vision Pro verifies loan boarding data, recomputes each loan and reconciles payment posting for potential errors or discrepancies. Periodic reruns assure ongoing accuracy in posting. Extensive reporting capabilities provide basis for certification of loan pools for securitizations, investor reporting and borrowers. The system addresses all loan types; residential, commercial boutique, Fannie, Freddie, A, B, C, D, equity, and LOC.

MCCRACKEN FINANCIAL SOFTWARE

8 Suburban Park Drive, Billerica, MA 01821-3903; (800) 933-4470; fax (978) 439-9068. *Contact: Kim Cooper, sales and marketing.*

E-mail: kcooper@mccrackenfs.com

Web site: www.mccrackenfs.com

■ **STRATEGY CS** - Fully integrated loan servicing, accounting and asset management software: Functionality includes investor reporting (FannieMae, GinnieMae and CSSA), property financials and inspections, and non-performing loan accounting.

■ **Pipelyne loan origination software** - For the commercial real estate lending industry: Stores complete information regarding loan terms, property condition and performance and credit information. Features user-defined stages and checklists for tracking the origination process. Includes securitization functionality.

■ **McCracken ASP** - A new service package offering the leading commercial real estate servicing technology backed by McCracken's technological expertise.

MIDWEST LOAN SERVICES INC.

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

E-mail: mlsloan@up.net

Web site: www.subservicer.com

■ **Web-based subservicing** - Provides 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.



MORGIE.COM

5151 Shoreham Place, Ste. 110, San Diego, CA 92122; (888) 4MO-RGIE; fax (800) 775-5526. *Contact: Ernie Magnotti, chief information officer.*

E-mail: emagnotti@morgie.com

Web site: www.morgie.com

■ **Morgie.com business-to-business Web site** - Dedicated exclusively to the mortgage loan servicing industry.

Through the aggregation of information, Morgie provides mortgage loan servicers with a new platform for accessing vendor companies nationwide, locating businesses that offer unique services, keeping abreast of industry news and upcoming mortgage servicing events. In addition, Morgie serves as a resource for obtaining ARM indexes.

Vendors can list their company's services in over 150 categories of "products and services," ranging from a FREE listing to significant exposure in Morgie's Paid Listing levels.



MORTGAGE DATA MANAGEMENT CORP.

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

Web site: www.mdm.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;

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

Other services includes seasoned portfolio and new production securitization, agency and jumbo loan portfolio acquisition due diligence and sub-prime and Alt A portfolio acquisition due diligence.

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 tool kit that automates the tedious and time-consuming job of calculating loan officer commissions.

CommCalc2000 incorporates features for creating custom commission plans for each contract you offer. Once the commission plan is built, simply run the application. The commissions due each loan officer are automatically calculated based on the criteria defined in their plan.

It can also be combined with other internal programs to produce high-level reports such as trend analysis, regional loan origination activity, branch production, loan product sales and more.



MSTD INC.

210 E. Redwood St., Suite 100, Baltimore, MD 21202; (877) 753-6783; fax (410) 752-1111. *Contact: Cam Melchiorre, executive vice president, marketing & business development.*

E-mail: info@mstdinc.com

Web site: www.bitb.net

Directory

OF MORTGAGE SERVICING TECHNOLOGY

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■ **BackInTheBlack** - Has decisioning, analytical reporting and system administration features, allowing it to manage any creditor debtor relationship for the purpose of problem-loan resolution.

MSTD Inc. is an application service provider (ASP) for the mortgage servicing and consumer credit industry.



NATIONS DATA.COM INC.

1440 West Mockingbird Ln., Ste. 200, Dallas, TX 75247; (214) 217-9400; fax (214) 217-9404. *Contact: Wayne Marley, director, sales & marketing.*

E-mail: wayne.marley@nationsdata.com

Web site: www.nationsdata.com

■ **NationsData.com** - A source of Web-enabled access to public records, real property data, and products based on that data, to assist the financial services industry in risk assessment/risk management decisions, utilizing both traditional and e-commerce business-to-business channels.

Through NationsData.com's e-commerce portal Web site and our proprietary National Data Repository (NDR), lenders can gain immediate access to property, land, assessor, parcel, collector, tax records, grantor/grantee indices, UCC filings and other critical data.

NATIONWIDE TITLE CLEARING INC.

101 N. Brand Blvd., Suite 1800, Glendale, CA 91203; (800) 346-9152 x225-800; fax (818) 546-5910. *Contact: Dustin Anderson, vice president of new business development.*

Web site: www.nwtc.com

■ **Automated Release/Satisfaction Services** - Desktop access via downloaded data, e-mail or loan level online access via our Web site.

■ **Document Imaging** - Image processing systems include processing, integrations, recognition, conversion, storage, and archiving in variable format medium (CD, DVD, DAT, QIC, Optical, COLD medium); on-site and off-site scanning and storage; remote access to images via Internet and intranet; special application designs based on project needs.

■ **Lease a Release Program** - Online and secure satisfaction/release and assignment production system, data input validated against known parameters, formatted document production and calculated county recorder fees.

■ **Assignment Preparation** - Capture documentation on site; 10 key exception logging and reporting; prepare assignment; agency and certified copy of requested doc; forward to county recorder's office; track internally and externally; assignment follow-up and reporting; recorded assignment logged in and forwarded to destination as instructed by client.

■ **Research/document retrieval** - Retrieve missing documents and recording information; retrieve certified copies and copies of original documents; high tech network systems; all counties and states.

■ **File audits** - Review, identify and capture all loan documentation for recording and tracking service; package and forward all documents to county registries or recorder's offices; track down recorded documents and retrieve them; all services include systems database and downloads interfacing; online reports generation.

NCP SOLUTIONS

5200 East Lake Blvd., Birmingham, AL 35217; (205) 849-5200; fax (205) 849-6605. *Contact: Lee Conway, vice president corporate marketing.*

E-mail: info@ncpsolutions.com

Web site: www.ncpsolutions.com

■ **Electronic Bill Presentation and Payment** - Using the same data file that you produce today, NCP Solutions will create electronic bills and present them on your Web site or any portal that your customers choose to pay their bills.

■ **Mail Tracking** - Through a cooperative agreement with the US Postal Service, we can track your customer's remittances from the time they are mailed until they are posted at your lockbox.

■ **Online Tracking** - View the status of your work as it progresses through production from data receipt to mail. Automated checkpoints are captured and accessible to you via the Internet.

NO BOUNDRIES NETWORK

6639 Southpoint Parkway, Ste. 104, Jacksonville, FL 32258; (904) 296-7444; fax (904) 296-7453. *Contact: Lenard Tercenio or Matt Adrian, account executives.*

E-mail: 1tercenio@nbibx.com

Web site: www.noboundriesnetwork.com

■ **Matrix** - Provides complete, mission-critical Internet infrastructure software, featuring its own patent-pending replication and e-business component software platforms.

Key product factors include: automated database replication - 100% uptime guarantees, automated system administration, with no database or system administrations required, no/limited server-side or database application programming needed, enterprise-level virtual catalog management and real-time status reporting & monitoring.



OCWEN TECHNOLOGY XCHANGE

1675 Palm Beach Lakes Blvd., W. Palm Beach, FL 33401; (800) 236-5557; fax (561) 682-7100. *Contact: Jeff Lucas, director of marketing.*

E-mail: info@otx.com

Web site: www.otx.com

■ **REAL-e** - A comprehensive solution for managing the servicing lifecycle of single-family loans and is comprised of modules including loan servicing, collections, loss mitigation, default management, REO management, construction loan servicing and bond series tracking. Modules integrate with call center telephone and data warehouses. Companies may choose the entire system or individual modules.

■ **REALSynergy** - An automated full-service platform designed for servicing commercial and multifamily loans. Users can work with any loan structure including complex remittance requirements, monitor multiple properties, track building-site reports and view detailed appraisal summaries. The system offers contact management, fully integrated banking and cash management, including ACH capability.

OUTPUT TECHNOLOGY SOLUTIONS

5220 Robert J. Mathews Pkwy., El Dorado Hills, CA 95762; (800) 441-7587; fax (916) 941-4173. *Contact: Jim Cirilli, vice president, field customer operations.*

E-mail: sales@output.net

Web site: www.output.net

■ **Billing and statement production**

■ **Electronic billing and state- ment presentation**

■ **Electronic payment capabilities**

■ **Literature fulfillment**

■ **Interactive marketing**

■ **Graphic services**

■ **Archival and retrieval solutions**



OVERBY-SEAWELL COMPANY

1000 Cobb Place Blvd., Suite 500A, Kennesaw, GA 30144; (800) 432-1258; fax (770) 281-2676. *Contact: Kenneth Owensby, vice president, marketing.*

E-mail:

marketing@overby-seawell.com

Web site:

www.overby-seawell.com

■ **Track Collateral System** - Provides hazard/flood insurance outsourcing through document processing, data entry and loan updates, escrow processing, and other automated services.

■ **Internet access** - To insurance system for inquiry access.

■ **EDI Processing** - Have contracts in place to accept insurance through electronic data interchange.



PEELLE MANAGEMENT CORPORATION

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, reducing customer inquires. Priority queues by state compliance deadlines eliminate "First In-First Out" constraints, allowing Peelle's 97% overall compliance ratio. Assignment Delivery. Existing optical files are converted to eliminate source data capture, discounting service fee and increasing gains on sale. Research and Retrieval. Imaged document orders are made available, maximizing the benefits of Peelle's five-day completion for more than 60% of all orders. All recorded and/or retrieved documents are made available for viewing, printing, and archiving.

PRINCETON FINANCIAL SYSTEMS

600 College Rd. E., Princeton, NJ 08540; (609) 987-2400; fax (609) 514-4794. *Contact: Kelly O'Neill, marketing associate.*

E-mail: info@pfs.com

Web site: www.pfs.com



STEWART MORTGAGE INFORMATION

3910 Kirby Dr., Suite 300, Houston, TX 77098; (800) 990-7438; fax (847) 842-1240. *Contact: John Bordon, vice president.*

E-mail: jbordon@stewart.com

Web site: www.smiservices.com

■ **Imaging Services** - Our imaging services provide a connection to efficient document management. By converting paper records to computer-imaged documents, Stewart Mortgage Information (SMI) increases data integrity, provides disaster recovery protection and increases workflow efficiency by improving access to records and data. Images can be accessed through our Web site, eliminating the need for expensive hardware and software investment. Servicing based solutions include post closing, quality control, assignments and document retrieval. A MERS approved registrar, SMI has extensive experience with the registration of loans on the MERS system.



T.D. SERVICE COMPANY

1820 E. First St., Ste. 300, Santa Ana, CA 92705; (800) 843-0260; fax (714) 560-0195. *Contact: Marc C. Lee, vice president, technology solutions.*

E-mail: mlee@tdsf.com

Web site: www.tdsf.com

■ **RELEASESTAR** - A lien release/reconveyance tracking and processing system. Incorporates a comprehensive county recorder database and release documents for all 50 states. Compliance management function tracks 48 critical steps. Includes live search features via the Internet.

■ **ASSIGNSTAR** - A full-featured system that generates assignment forms in all 50 states and tracks critical compliance steps.

■ **RESEARCHSTAR** - Prepares/tracks research requests to locate missing documents/recording information.

TD Service Company has an in-house technology department, that develops stable and effective software applications.

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: triad@tgic.com

Web site: www.triadguaranty.com

■ **TAXISM** - An online tool that simplifies and streamlines the mortgage insurance (MI) process. It can be accessed directly through Triad's Web site and does not require proprietary software. With an easily obtained password, a lender can order MI online, perform loan servicing, process claims and defaults, access risk-sharing performance reports and request a variety of contract services 24/7. Triad Guaranty is fully LP and DU compatible. It also offers electronic interfaces with major Lender Origination Software (LOS) systems.

UNIVERSITY FINANCIAL ASSOCIATES

343 South Main St., Suite 207, Ann Arbor, MI 48104; (877) 227-6847; fax (734) 629-0636. *Contact: Charles Anderson, chief information officer.*

E-mail: anderson@ufanet.com

Web site: www.ufanet.com

■ **ForeScore** - Suite of software tools that considers all four elements of loan value: borrower, collateral, product structure, and local economic conditions. The ForeScore system assists lenders with understanding prepayment risks; designing strategies for customer retention; controlling macroeconomic risks, such as unemployment and interest rates; managing local economic risks that affect the borrower and the collateral and addressing regulatory and auditing needs.



VENTURE ENCODING

4401 Cambridge Road, Fort Worth, TX 76155; (817) 283-9500; fax (817) 868-1729. *Contact: Jim Linker.*

E-mail: jlinker@venture-encoding.com

Web site: www.venture-encoding.com

■ **VENTUREACCESS** - A set of customer care tools that enable clients to monitor print jobs, view documents online, add personal messages and deliver copies of documents to consumers.

■ **DOC.VIEW** - Provides consumers the ability to view their statement documents via the mortgage company's Web site. Consumers can also receive an e-mail with a link to their statement.

■ **BILL-TRANS** - Venture's complete EBPP product, allowing consumers to switch from paper bills to e-bills at his/her own pace. Bill-Trans allows consumers to pay bills electronically from the mortgage company's Web site or through one of many consumer service providers.

■ **PAM for Securities** - Provides complete STP-ready, front-to-back office functionality that can be licensed for in-house use or accessed via the Internet.

■ **PAM for Mutual Funds** - Includes all the features of PAM for Securities, but adds the necessary functionality to produce daily NAVs and other reports required by mutual fund companies, investment managers or insurance companies managing separate accounts.

■ **PAM for Mortgage** - Managers, accounts for and services portfolios of commercial mortgage loans.

■ **PAM for Real Estate** - An asset management and accounting system for real estate assets help by insurance companies and other institutional investors.

Princeton Financial Systems Inc. is a provider of n-tier Windows NT-based investment management systems for institutional investors worldwide.

PROCTOR FINANCIAL INSURANCE CORP.

295 Kirts Blvd., Troy, MI 48084; (800) 521-6800; fax (248) 269-5680. *Contact: Sari Stefancin, marketing director.*

E-mail: sstefancin@pfic.com

Web site: www.pfic.com

■ **SureTrack** - Complete turnkey outsourcing options for your servicing operation. Services can be delivered at the level appropriate for your organization. Select mail opening with insurance tracking, and retain the customer service components or outsource additional customer service functions as desired.



REKON TECHNOLOGIES

25061 West Avenue Stanford, Ste. 120, Valencia, CA 91355; (805) 559-6638; fax (818) 475-1554. *Contact: Tina Cruz, first vice president, sales.*

E-mail: tinac@rekon.com

Web site: www.rekon.com

■ **Rekon** - Windows-based software for the preparation, processing and tracking of release and assignment documents. Rekon is programmed with all the requirements of every recording district in the United States and is constantly updated with any changes in document verbiage or margin requirements to ensure that your printed forms are always recordable.

■ **DokTrak** - Windows-based software for file and document tracking. DokTrak can be used by servicers, custodians for vaults; Tracks files and documents from origination to payoff; 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; reduces paperwork and redundancy while increasing workflow efficiency; increases data integrity; improves the ability to comply with state and agency guidelines.



SAFECO SELECT INSURANCE SERVICES

2677 N. Main St., 6th Fl., Santa Ana, CA 92705; (800) 548-3223; fax (714) 480-3650. *Contact: Craig Curtner, senior vice president, director of marketing.*

Web site: www.safecoselect.com

■ **Advanced digital imaging**
■ **Automated workflow systems**

■ **EDI**
■ **OCR**
■ **Internet, Intranet and interactive telephone voice response systems.** Includes numerous value-added service bureau interfaces.

SAFECO SELECT provides lender-placed hazard insurance outsourcing and tracking solutions to financial institutions nationwide.



SS&C TECHNOLOGIES INC.

80 Lamberton Road, Windsor, CT 06095; (800) 234-0556; fax (860) 298-4500. *Contact: Jen Gaeitt, marketing assistant.*

E-mail: solution@sscinc.com

Web site: www.ssctech.com

■ **LMS 2000** - Takes loan management enterprise-wide, bringing tip loan investor service, a complete loan management view, reporting, and expanded servicing capacity into a single integrated, comprehensive business tool. LMS 2000's single-solution approach addresses all aspect of the loan life cycle, from loan application and commitment, to servicing, accounting, and loan disposition. Now Web-enabled, LMS 2000 can help you connect all parties involved in your loan portfolio. LMS 2000's Windows 32-bit client/server application leverages the reporting power of an MS SQL Server database.

Directory

OF MORTGAGE SERVICING TECHNOLOGY

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VIRPACK.COM

8605 Westwood Center Dr., Ste. 201, Vienna, VA 22182; (703) 734-1133; fax (703) 356-4767. *Contact: Tom Davenport, director, sales and marketing.*

E-mail: thomas.davenport@virpack.com

Web site: www.virpack.com

■ **VirPack.com** - Provides electronic delivery to business partners and systems involved in mortgage processes. VirPack (virtual package) delivers mixed content files, scanned documents and complete loan data in an electronic package. With VirPack: send or receive a complete electronic loan file with data to help improve your servicing business. Put an end to photocopies, needless courier costs, and eliminate reentry of loan data.

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.edcs.com

Web site: www.wendover.com

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

■ **Mortgage loan servicing** - Offers clients mortgage loan processing technology, and mortgage servicing experience to streamline their loan servicing processes.

■ **Consumer Loan Origination and Servicing** - Provides clients with a quick and efficient method for expanding their consumer land offerings without adding the overhead expenses.

WESTERN RELIANCE CORP

3611 SW Hood Ave., Portland, OR 97201; (800) 932-0989; fax (503) 294-0263. *Contact: Mike Kehoe, president.*

E-mail: info@wrchq.com

Web site: www.wrchq.com

■ **Internet-based loan tracking systems** - Comprehensive collateral and property coverage programs. Western Reliance, serving credit unions for 23 years, specializes in turning your portfolio protection program into an enhanced customer service tool.