

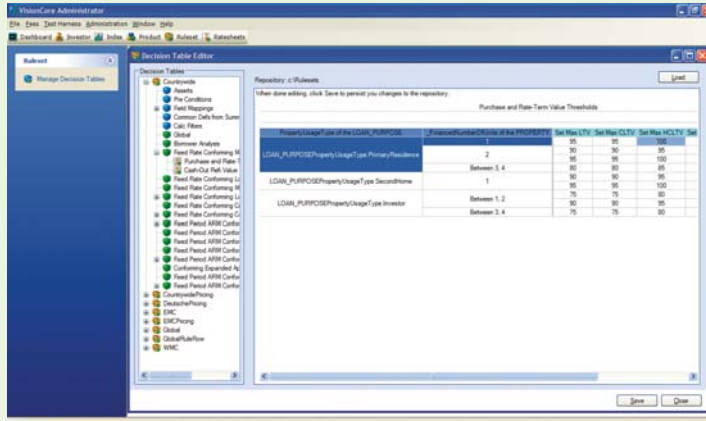


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Mortgage Automated Underwriting System

UNDERWRITER



Overview

VisionCore Underwriter is the next generation automated underwriting system for the mortgage industry. Underwriter supports full automation of eligibility guidelines, pricing and fees and provides immediate decisions at any point in the lending process.

Key Benefits

VisionCore Underwriter provides timely and accurate decisions to the mortgage process. In today's competitive marketplace, it is critical to render quick and accurate loan qualification decisions. Underwriter provides:

- Loan Decisions, Pricing and Collateral Analysis
- Immediate Qualification and Conditioning of Loans
- Cost Savings and Efficiencies in the Approval Process
- Rate Locking at the Point-of-Sale
- Simplified Guideline Setup and Maintenance
- Visibility into Trends and Activity of the Origination Process
- Simplified Integration using Industry Format Standards such as MISMO and DU along with a Service Oriented Architecture (SOA)

Key Features

- Eligibility, Pricing & Fee Automation
- Built-in Decision Analytics
- Historical Decisioning
- Credit and AVM Integration
- Multiple Scoring Models
- Detailed Response Messaging
- Multiple Investor Support
- Support for all Product Types
- Deal Structuring & Counter Offers

Solution Features

Eligibility, Pricing and Fees—Complete qualification and disqualification of products governed by global, investor, product family, program and product level guidelines. Detailed pricing including dynamic adjustments, cap/floor enforcement and buy-up/buy-down.

Flexible Guideline Management—Supports the maintenance and execution of any investor guideline and allows for full automation and analysis of credit, borrower, property and loan data.

Rule Versioning—Versioning and execution of guidelines and product data to support historical pricing and eligibility decisions.

Deal Structuring—Provides relevant information to the loan agent including detailed disqualification reasons, informational and variance messages.

Detailed Activity Tracking—Supports tracking of qualifications and disqualifications to identify trends in the origination process and assist with guideline refinement.

Multiple Scoring & Grading Model—Supports the implementation of several scoring models and stages of qualification including full underwriting and pre-qual scenarios.

Simplified System Integration—Supports the use of leading 3rd party rule engine platforms, automated valuation models, credit services and other external systems. Provides an open interface architecture to simplify custom integration.

State of the Art Technology—Built upon proven technologies and industry standards. Provides simpler system integration and a platform for stable and scalable mortgage solutions, using a service oriented architecture (SOA).

The Solution is in Sight.

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