

Highly Scalable



Open Architecture



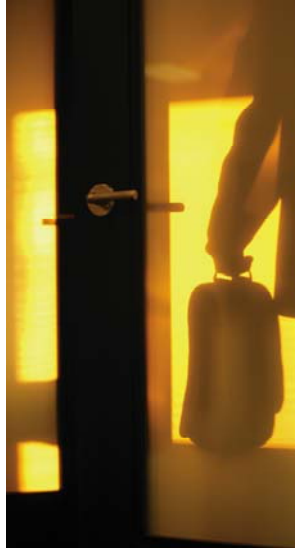
Leverages Existing Technology Investments



Embedded Commercial Rules Engine



Industry's Most Easily Customizable System



Built Entirely on Microsoft™ .NET Version 3.5

MortgageFlex connects the dots...

www.mortgageflex.com

Integrated Microsoft™ Workflow Foundation



Robust Regulatory Compliance and Reporting



Best Available Components



Delivering Secure Transactions



SDK Tool Kit

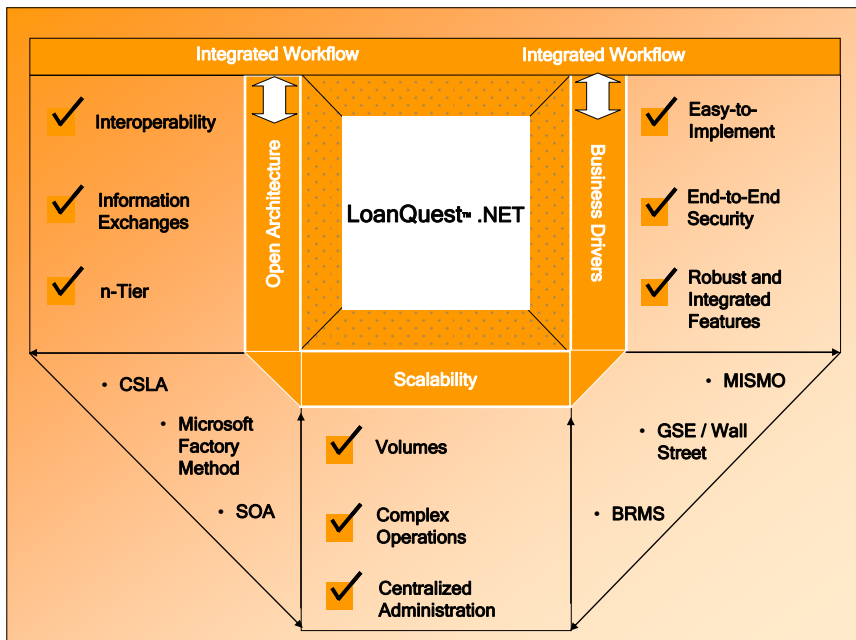


Total Solution - Products, Services, Results

Supported by componentized business architecture, LoanQuest™ .NET provides continuous expansion and on-going support for technology, personnel, and business processes, while leveraging existing organizational investments and commitments.

FOUNDATION

For over 25 years, MortgageFlex™ Systems, Inc. has delivered superior product functionality to lenders, credit unions, brokers, wholesalers, and Wall Street. With the introduction of LoanQuest .NET, MortgageFlex sets the bar for industry excellence utilizing a compartmentalized, scalable, and adaptable technology from Microsoft™ -- .NET, Version 3.5. This whitepaper articulates the holistic approach that LoanQuest .NET encompasses, exploiting a foundation of service oriented architecture (SOA), business rules management systems (BRMS), common development frameworks, and integrated workflow just to name a few.



Historically, the mortgage industry has been dominated by fragmented solutions that are difficult to manage, expensive to operate, and lack the technological competitive edge, which can be economically sustained by strained workforces. The LoanQuest .NET designers recognized the operating “pains” that persistently face application developers and information technologists. As a result, LoanQuest .NET takes full advantage of advanced solution frameworks developed by Microsoft™ and their collaborative partners in an effort to leverage existing investments – not simply adopting a “lift and replace” approach.

For business personnel, LoanQuest .NET represents the key operational imperative for customer support, product functionality, increased closure ratios, and improved margins. Furthermore, this advanced solution provides:

- Easy-to-implement, yet sophisticated end-to-end transaction security,
- Scalability to deal with complex operations and volumes, and
- An open architecture for application interoperability and information exchanges.

For the mortgage industry, LoanQuest .NET simplifies the world of originating, selling and servicing loans.

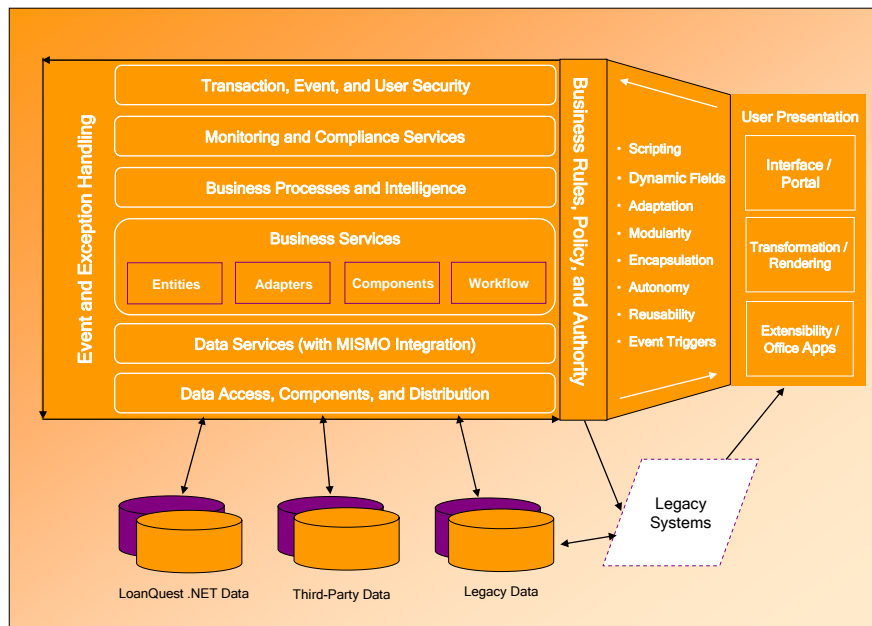
Underlying Differentiators:

- *n-tier Architecture*
- *Multiple Database Support*
- *InRule™ Rules Engine*
- *Fully MISMO Compliant*
- *Component Scalable Logical Architecture (CSLA)*
- *SOA*
- *Rules Based Workflow Orchestration*
- *Centralized Deployment and Administration*
- *Microsoft™ Windows Workflow*
- *GSE and Wall Street Data Interoperability*
- *Microsoft™ Factory Method for Integration*

LoanQuest .NET delivers an enterprise offering that is both rich in functionality and highly scalable providing technology and business users with an advanced solution, which is adaptable, efficient, and configurable for diverse business process demands

OVERVIEW

Simply stated, LoanQuest .NET is the most technically advanced, feature rich mortgage solution commercially available in the marketplace. Utilizing over two decades of proven industry results, MortgageFlex has created an offering that delivers organizational results, while establishing a platform for current technical integrations and future architectural expansions.



With the end-to-end integration of innovative technologies, LoanQuest .NET delivers accelerated time-to-market solutions that are easier to administer and maintain when compared to traditional mortgage approaches and solutions. Additionally, the adaptability of reusable components delivers a clear advantage for those organizations who embrace SOA, .NET, n-tier architectures, and multiple database management systems.

For industry professionals, LoanQuest .NET advances and stabilizes their customer base for both business unit expansion and operational transformations. By being able to adapt rapidly and efficiently to changing business needs, the MortgageFlex solution is the choice for divisional leaders.

For application and technology support personnel, the LoanQuest .NET environment marks a clear superiority in the area of architecture, data management, system integration, and technical collaboration.

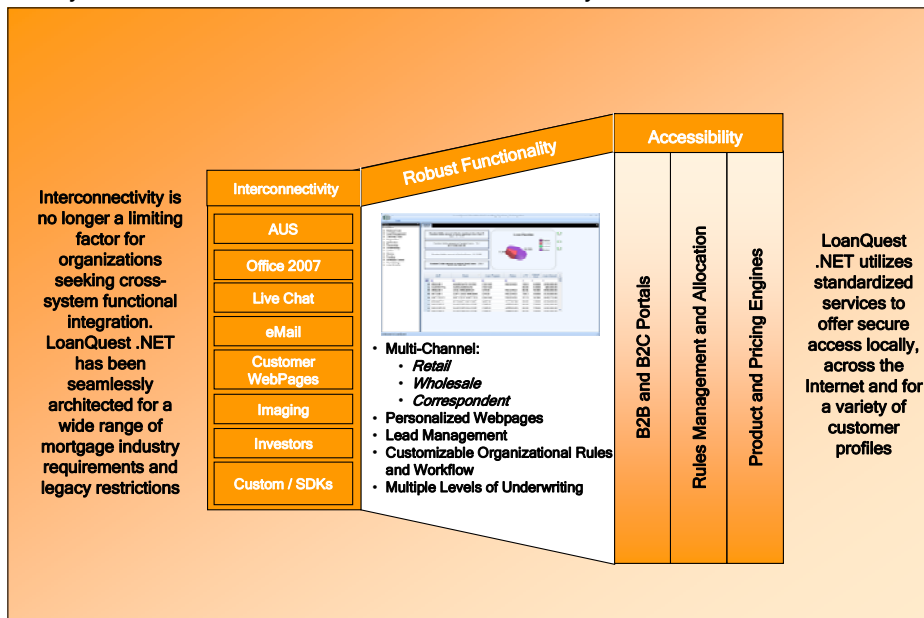
Innovative Superiority:

- *SMART Client / .NET 3.5 Based Application*
- *n-tier Architecture Utilizing Native Services that Add Solution Value*
- *Database Handling Incorporates Referential Integrity at the Database Layer*
- *Employs External Rules Engine for Non-compliance Business Rules and Workflow Related Logic*
- *Documented API Layers / Components with Managed Database Interactions*
- *Event-Driven Workflow Tools*
- *ASP .NET / AJAX Foundation for POS Functionality*
- *MISMO Data Tag Translation and Interface Tools*
- *Systems Development Toolkit*
- *MortgageFlex™ - 25+ Years of Industry Leadership*

Supported by over 25 years of industry subject matter expertise, LoanQuest .NET definitively delivers the most comprehensive and adaptable commercially available lending solution that provides robust business capabilities using all-inclusive Microsoft™ .NET 3.0 technologies, frameworks, and strategies.

FUNCTIONALITY

While many mortgage vendors describe their functionality strictly in technical terms, MortgageFlex realizes that technology is only the enabler for lasting business innovation. As a result, LoanQuest .NET is not built around technology -- instead it features robust business functionality designed to leverage technology. This design principle has led to the realization of a full-featured, industry solution, which encapsulates advanced web services, varied accessibility options, mortgage functionality, and flexible, standardized interconnectivity.



The functionality contained within LoanQuest .NET addresses the critical business issues facing today's industry. Moreover, with its integrated workflow, business rules management system and .NET 3.5 developer framework, LoanQuest .NET reduces historically fragmented maintenance costs, exception handling, administration, and errors.

With a strong set of developed interconnectivity options and customizable features, MortgageFlex has delivered a clear differentiated and competitive offering. For those organizations who have diverse provisioning and delivery systems, LoanQuest .NET offers customizable MISMO entities and APIs in addition to third-party interfaces. Furthermore, by proactively implementing B2B and B2C origination portals, product and pricing engines, and lead management features into LoanQuest .NET, MortgageFlex has set the performance standard for the industry.

Possessing an ability to support multiple parties within the loan channels (e.g., broker, correspondent, wholesale), LoanQuest .NET is able to capitalize on business opportunities all within a single solution. With the incorporation of predefined and reusable services, the capture, analysis, and dissemination of data and workflows can be driven by automated events and triggers established by the organization.

Robust Features:

- *End-to-End Origination*
- *B2B and B2C Origination Portals*
- *Web-based Servicing*
- *Default Management*
- *Multi Channel - Retail, Wholesale, Correspondent*
- *Lead Management*
- *Product and Pricing Engine*
- *Investor UW Rules Execution*
- *Loan Tracking*
- *Vendor Management*
- *Individual Marketing Campaigns*
- *Personalized WebPages*
- *Live Chat and eMail*
- *AUS Interface*
- *Imaging Interface via LoanQuest Architecture*
- *Rules Based Commitment Allocation*
- *Office 2007 Integration*

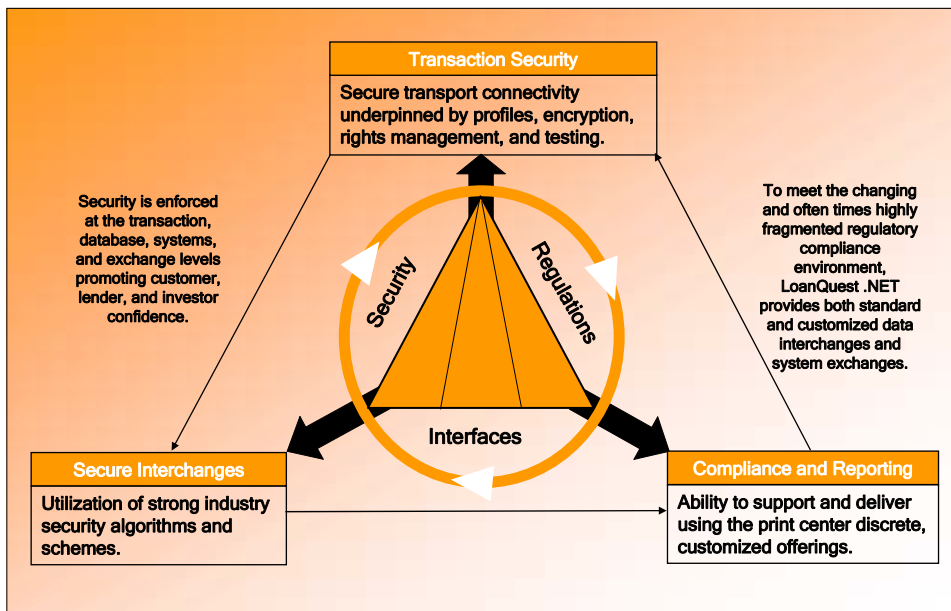
Subject matter expertise + robust functionality + superior technology =
LoanQuest .NET

A “balancing act” has been on going for over 30 years within the mortgage industry. However, the fundamental challenges remain and are growing more pronounced with increasing government regulations, extensive security breaches, rising litigation, and pervasive fraud. LoanQuest .NET solves these challenges, while reducing risks.

SECURITY / COMPLIANCE

Security and compliance capabilities for mortgage applications are a primary concern for organizations, and their integration cannot be an afterthought once systems and technology have been selected. To exceed the growing expectations within the industry, MortgageFlex designed LoanQuest .NET from the outset with stringent security and adaptable compliance functionality.

From lessons learned, MortgageFlex understood that compliance was not just about meeting a regulation. It requires an integrated, iterative effort to avoid “one-off” expenses, leveraging skill sets, and meeting evolving business requirements. For these reasons, organizations must recognize that compliance and security are not linear processes, but a continuous set of operations, activities, and events that require constant vigilance.



Using profiles, roles, identity, and object management categories and administrative structures, security has been seamlessly incorporated into the LoanQuest .NET application, logic, workflows, and BRMS. Supported by encryption and secure connectivity protocols, system integrity and audit ability for authentication and identification can be ensured.

For the mortgage industry, point-based programs and projects have created security and compliance fragmentation that increases overall compliance, business continuance, and risk mitigation efforts and costs. LoanQuest .NET mitigates these silos of operation and automation by delivering a holistic and viable compliance and security framework. LoanQuest .NET is the obvious choice for organizations seeking to reduce security exposures, while ensuring strong compliance support and functionality for years to come.

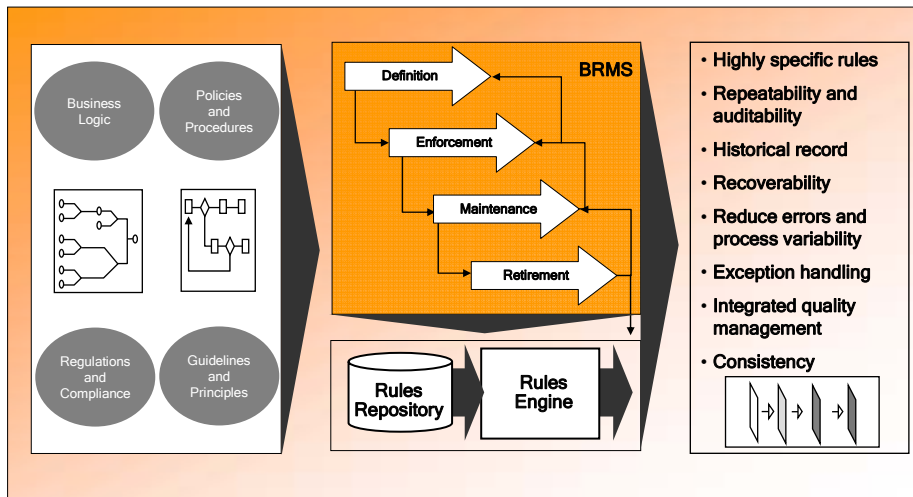
Vital Management Support:

- *User-Level Defined Security*
- *Security Module - Active Directory / Dual Authentication*
- *Print Center for Opening, Processing or Closing Docs*
- *Integrated Forms and Forms Management*
- *Interfaces to Document Services*
- *Automatic Testing of Rules and Logic*
- *Interfaces to Fraud and Compliance Vendors*
- *Database Security and Support (SQL and Oracle)*
- *Encryption of Sensitive Fields in the Database*
- *Secure Connections through the Transport Server*
- *SAS 70 Level II - Data Center*
- *MortgageFlex™ - 25+ Years of Industry Leadership*

By incorporating .NET BRMS and the premiere integrated administration interface into LoanQuest .NET, customers are provided with a business context toolset for rule intent, creation, verification of decision logic, testing, and on-going management without the overhead of programming.

BUSINESS RULES

The automation of business rules represents a measurable advantage for industry personnel. However, existing industry implementations are often inflexible and lack customization capabilities thereby locking in their customers to foreign processes. LoanQuest .NET possesses extensive business customization capabilities within its integrated end-to-end technology framework and robust functionality. By allowing your organization to incorporate its own processes, rules, and procedures, LoanQuest .NET creates an operating environment that is applicable for today's business climate and tomorrows unforeseen demands.



LoanQuest .NET administration not only provides the methods and toolkits for initial development of these interrelated rules, but it also includes the interfaces and processes needed for rules maintenance, enforcement, deviation, and retirement. With the LoanQuest .NET advanced BRMS, organizational and technology leaders can be confident in their ability to adhere to required guidelines for approvals, compliance, pricing, investment conformance, and general policies and procedures.

Without a BRMS, organizational commitment to manage the growing plethora of regulations and polices will increase resulting in less time and resources available for addressing the needs of the business. By adopting LoanQuest .NET with its integrated BRMS and workflow solution, your organization can ensure investors and management decision makers that your systems enforce desired levels of audit ability, recoverability, and interoperability. LoanQuest .NET was designed with these business and recovery principles in mind and provisioned with advanced BRMS technology. LoanQuest .NET is not simply software. With its encapsulated BRMS, LoanQuest .NET is a lasting business solution that adapts to your needs, your customers, and trading partners.

Advanced Technology:

- *Integrated .NET based BRMS - InRule™*
- *Integrated Rules Based Automated Underwriting*
- *Integrated Decision - Pre-approval in Seconds*
- *Integrated Microsoft Workflow Foundation*
- *Multi-Threaded Transport module*
- *Product & Price Rules*
- *Investor Underwriting Rules*
- *Business Logic Exposed through the SDK*
- *InRule™ is the Only BRMS Optimized for the .NET Environment*
- *Reduced Time-to-Implementation with Agile Processes*
- *Dynamic Interface Design and Rendering Capabilities*

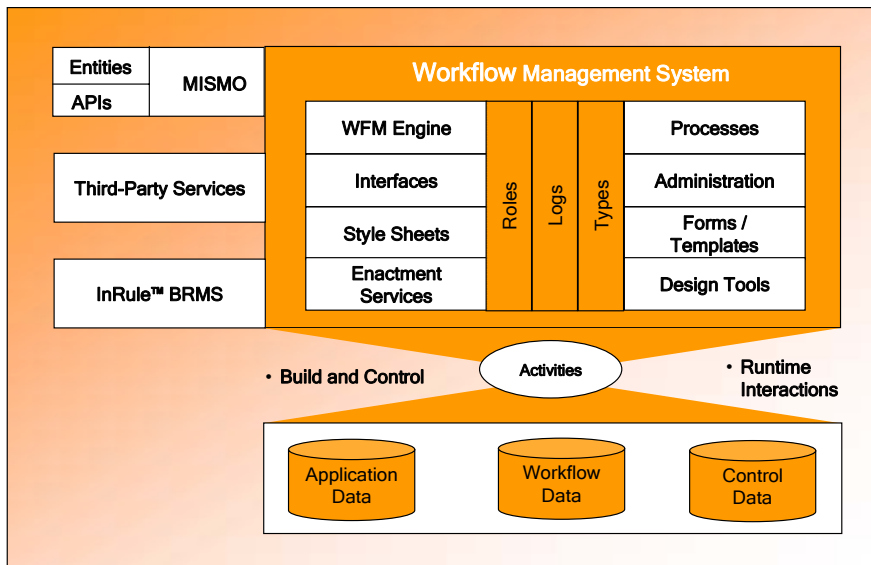
LoanQuest .NET workflow streamlines and integrates the handling of transactions and documents to support the loan processing cycle as defined by your specific organizational needs fully integrated with the BRMS.

WORKFLOW

To ensure that the LoanQuest .NET integrated solution meets your discrete business process needs, extensive design templates, screen designers, and third-party services are available for implementation. Additionally, using the process-centered LoanQuest .NET solution, enterprises are able to tightly integrate rules with workflow containers, coordinate information and document transference, and deliver consistency across geographically separated business units.

Superior Capabilities:

- *Screen Designer with Dynamic Fields*
- *Workflow Designer Templates*
- *Custom Style Sheets*
- *Centralized Process Administration*
- *Configurable Third-Party Transport Services*
- *Customizable MISMO Based Entities and APIs*
- *Tactical Workflow - Custom Activities*
- *Tight Integration with BRMS*



LoanQuest .NET's integrated workflow facilitates the business automation of the end-to-end loan process. Supported by process definition and authoring tools, enactment services, and transport handling functionality, LoanQuest .NET delivers superior operational control and productivity.

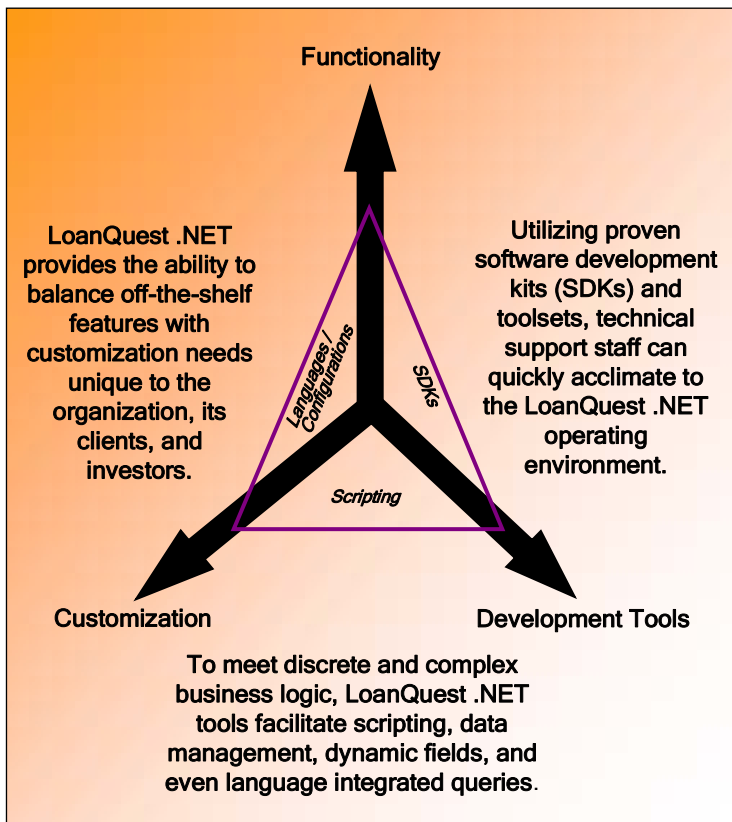
While a rule within the BRMS decides "what to do," the integration of workflow facilitates the "means" to achieve the process logic. LoanQuest .NET excels with this orchestration enhanced by sophisticated monitoring, runtime interactions, and activity administration.

Utilizing the Windows Workflow Foundation, MortgageFlex architects were able to take full advantage of process compartmentalization mapping techniques, while providing full support for SDKs, toolsets, rules, engines, and design templates. Additionally, the LoanQuest .NET workflows can be utilized for interface unifications, document routing, content management, and data management to name a few common features.

The comprehensive integration and end-user availability of Software Development Kits (SDKs) and toolsets within the LoanQuest .NET solution, delivers extraordinary operational control. By avoiding "vendor lock-in," organizations are empowered in determining their specific level of commitment, interoperability needs, and internal technical support requirements.

SDK / TOOLS

Traditionally, the challenge of using tools and development kits was that they were cumbersome and unwieldy. LoanQuest .NET has melded powerful customization capabilities with balanced, user-friendly interfaces allowing for extensive organizational specific reporting, functional changes, and data access. By adopting the Microsoft™ .NET 3.5 framework, organizations can leverage the widespread availability of trained personnel, educational programs, and billions of dollars of existing industry investments in these tools, kits, and life-cycle approaches.



The standardization of SDKs and toolsets within LoanQuest .NET, not only provides a common method for expansion and administration, but it supplies a known framework for third-party interchanges. This commonality boosts the efficiency of developers and end-users with access to business logic, data structures, engine interfaces, and multiple browser support.

SDKs also reduce the "lock-in" issues frequently encountered within mortgage applications by promoting customer control for system and data interfaces. The LoanQuest .NET unification of core system functionality, advanced solution technology, and SDKs represent a quantum shift for mortgage solution providers - all available for delivery today.

Extensive Flexibility:

- *Analyst Configuration Tools*
- *Programmer Development Tools*
- *Integrated Microsoft™ Language Integrated Query (LINQ) Support*
- *Microsoft™ Silverlight Cross Browser Capability*
- *Scripting Capability*
- *Dynamic Fields with Database Management*
- *Access to Business Logic*
- *Access to BRMS for Custom Fields and Screens*
- *Protected Compliance and Security Logic*
- *Agile Methodology*

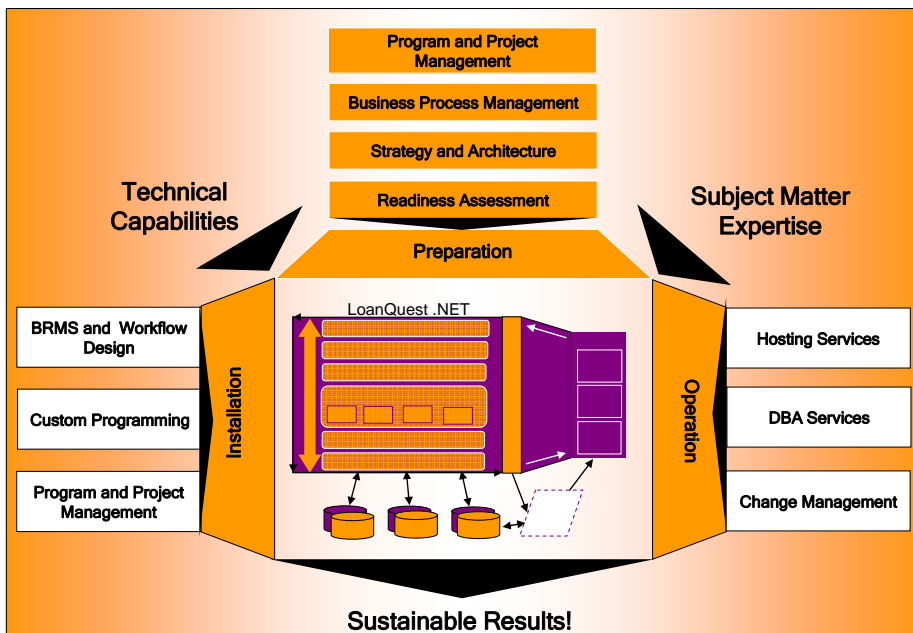
SERVICES

MortgageFlex has extensive services and support offerings to assist clients with preparation, installation, and operational needs. To ensure sustainable results, MortgageFlex personnel can work side-by-side with existing staff to promote skills transference and cross training.

Advanced system implementations require substantial core expertise in a number of disciplines including program and project management, testing, conversion, architecture, workflow, and BRMS. Each component is a critical element needed for a successful implementation, while balancing delivery at the lowest possible price points. As a result, MortgageFlex offers an extensive array of professional services to compliment and assist organizations with preparation, installation, and operation of the LoanQuest .NET solution.

Support Services:

- *Implementation Services*
- *Custom Development and Programming*
- *Workflow Design*
- *Hosting Services*
- *DBA Services*
- *Business Process Management and Realignment*
- *Strategic Planning and Architectural Definition*
- *Program and Project Office / Management*
- *Organizational Assessment*
- *Organizational Change Delivery*
- *Operational Readiness Preparations*
- *Agile Methodology*
- *Business Continuity Planning*
- *Software as a Service (SaaS)*
- *Disaster Recovery*
- *MortgageFlex™ - 25+ Years of Industry Leadership*



MortgageFlex knows from experience that organizational needs are unique and personal resulting in a precise mix of services to meet defined corporate objectives and goals. From the planning stages to the day-to-day operations of the LoanQuest .NET solution, you can be confident that MortgageFlex personnel will be available to meet organizational Service Level Agreements and performance benchmarks.

Supported by domestic and international delivery teams and partners, the MortgageFlex commitment to your success does not end with the purchase of LoanQuest .NET. The on-going commitment to increased functionality and technology “ever-greening” ensures that the initial investment in MortgageFlex products and services can be leveraged for years to come.

MortgageFlex™ Systems, Inc., headquartered in Jacksonville Florida, is a privately owned company founded in 1980. Over twenty years ago, we created one of the industry's first LOS systems. As technology changed over the years, we kept our commitment to provide our customers with progressive solutions. We have been there through CP/M, DOS, UNIX, Windows and now Microsoft™ .NET.

Our objective has long been to have all the products a lender needs in one customer-centric lending platform. Now, with the maturity of the .NET development environment, we are bringing data integration to fruition, sharing information from the origination side of the business with the servicing stage and onward to the investor level.

MortgageFlex Systems is dedicated to our customer's success and we view our client relationships as long-term partnerships. Providing successful solutions takes more than just delivering a system in a new architecture. It takes experience, knowledge, creativity, commitment, and depth to be an enduring technology partner to our clients.

CONCLUSION



Advanced Infrastructure Solutions
Networking Infrastructure Solutions
Business Process and Integration



Corporate Headquarters:

10151 Deerwood Park
Blvd.
Building 400, Suite 350
Jacksonville, Florida
32256-0592

Toll Free: 800.326.3539
Phone: 904.356.2490
Fax: 904.356.1099



"...simplifying the world of originating, selling, and servicing loans..."

