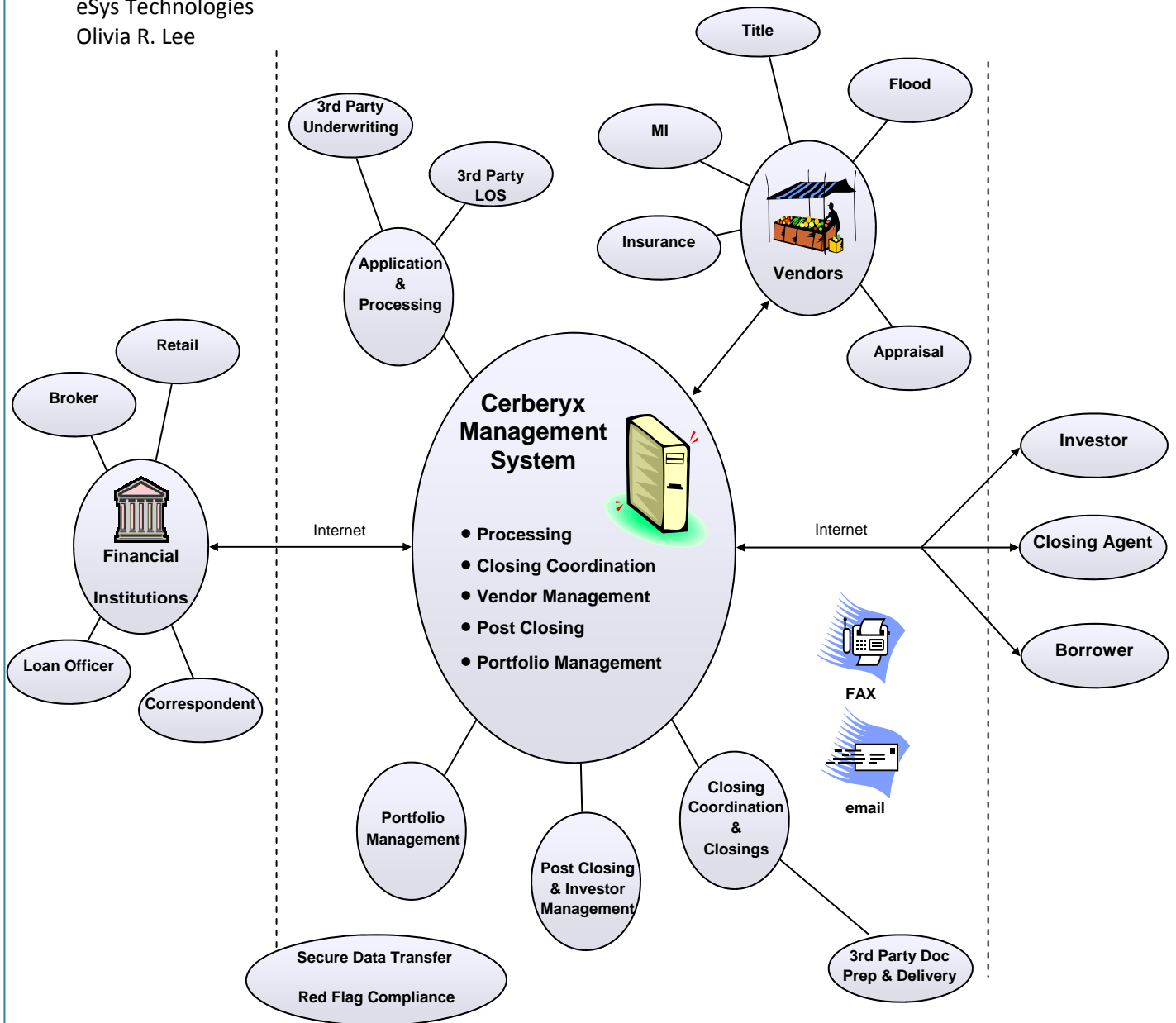


Cerberyx

Automated Work-Flow Management for Mortgage Lending

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Cerberyx is not an LOS. It is an automated work-flow management system specifically customized to mortgage lending production. It focuses on the myriad of processes and triggers required for quality loan production and delivery to the secondary. Developed in the practical laboratory of a high-volume closing and post-closing environment, it executes operational efficiencies through accountability and transparency. Flexible to client requirements, Cerberyx cuts FTE requirements in half while enhancing quality production.

- **Web-based information management tool** that provides a window to a lender's entire pipeline from application through portfolio or sale of the loan in the secondary market.
- **Dynamic and scalable** requiring no new software or hardware. Customizable views and access at user level through a robust administrative tool.
- **Real time system-driven management reporting** capabilities offers scalability from global to granular views of loan production.
- **Open architecture** offers multiple users simultaneous access to functionalities defined by a rules-based process engine with adaptive prioritization process triggers.
- **GLB compliant system** that enhances accountability and productivity.
- **"Centerware" capability** integrates with existing LOS, doc prep and servicing systems.
- **Cuts costs and reduces errors** by eliminating multiple data entry, manual notes and inefficient reporting.
- **Efficiencies** in managing pre-closing conditions and stipulations as well as post-closing issues through customized, system-based rules.
- **Facilitates the packaging and sale of loans** to investors based on lender-selected criteria.
- **Collapses the time** for closing and delivery of loans
- **Direct to File** email and fax communication.
- **System driven audit trail** provides total transaction history.
- **Processing:** Controls and views all origination and underwriting activities.
- **Underwriting:** Views origination documentation and data, manages conditions, communicates underwriting decisions and status.
- **Closing Coordination:** Rules based management and assessment of closing process with customizable global calendar views.
- **Vendor Management:** Manages vendor selection by service type, geographic location. Orders third party vendor services from the system. Facilitates vendor response, delivery of product and vendor assessment.
- **Post Closing:** Post closing tracking facilitates QA/QC.
- **Portfolio Management:** Automated bundling of loans and presentation to the investor for audit and sale online.
- **World class** hosting infrastructure.

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