



COVERSTORY
TOP 50
SERVICE PROVIDERS

Serving up this year's outstanding mortgage technology players.

By ANTHONY GARRITANO

PRESENTING THIS YEAR'S BEST AND brightest mortgage technology providers.

This list has gone through several changes over the past few years. For example, we originally honored 100 providers, but have recently sliced that down to just 50 in order to reflect the deep industry consolidation. As lenders look increasingly for one end-to-end solution, technology providers have merged or acquired niche players to offer a variety of services or technology applications under one company name.

Also, this year we at *Mortgage Technology* magazine have embraced new technologies on our end to allow companies to provide us with information detailing why they should be included on our list. We posted an application on our website for interested vendors. Of course, we reserve the right to include vendors that didn't apply, but 90% of the companies that made it on our list did apply through our website this year. What hasn't changed is our commitment to ensuring that the list includes true mortgage technology leaders. In total, 60% of the companies on the list have been in the mortgage technology space for 10 years or more. But longevity isn't the only criteria to get on the list. Our four major criteria for inclusion of eligible vendors and service providers on our list are customer satisfaction, functionality, market share and viable revenue model.

Demonstrating functional value to lenders is our most important criterion. It is crucial that the providers on our list have satisfied users and show the ability to hold them by keeping those customers apace of the technology deployed by competing lenders. For vendors interested in applying to be on next year's list check our website this fall for an updated application form. Here are our 2008 picks – in alphabetical order – for the Top 50 mortgage technology providers.

■ **AllRegs**
www.allregs.com

AllRegs has been providing product and underwriting guidelines to the mortgage industry for nearly 20 years. The company continues to be the exclusive provider of product and underwriting guidelines for Freddie Mac and Fannie Mae. In the last five years, AllRegs began to publish manuals, underwriting documents and product manuals. AllRegs publishes the information privately for the lender and makes some of the content available to the mortgage industry through an online central repository. The recent acquisition of Merit Matrix allows AllRegs to round out its content with more than 64 investors and nearly 3,000 loan products.

Founded in 1989

■ **Avista Solutions**
www.AvistaSolutions.com

Columbia, S.C.-based Avista Solutions has earned a place on the list because it offers a fully Web-based LOS that provides lenders toolsets for wholesale, correspondent, retail and consumer direct lending. In addition, Avista has approximately 150,000 unique users nationwide. The company has handled over \$506 billion in loan volume, 100% via the Web.

Founded in 2002

■ **Calyx Software**
www.calyxsoftware.com

For the past 16 years, Calyx Software has grown to serve more than 27,000 mortgage companies and 275,000 individual loan originators nationwide with the Calyx Solution. The Calyx Solution includes Calyx Point, Point Data Server and WebCaster. Calyx Point provides secure and automated loan origination by automating the loan application process including loan marketing, prequalification, origination, underwriting, processing and closing.

Founded in 1991

■ **Cogent Road**
www.cogentroad.com

Cogent Road develops Internet-based applications for the mortgage industry, such as Funding Suite, a credit management platform. Currently utilized by more than 30,000 mortgage professionals nationwide, Funding Suite helps clients qualify more applicants with its Intelligent Credit Report and protect applicant data via data suppression and computer access restrictions. For mid-to-large clients, Funding Suite also offers user-level access controls and detailed cost accounting.

Founded in 2003

■ **Compliance Systems Inc.**
www.compliancesystems.com

Compliance Systems Inc. offers software that documents any type of financial transaction from mortgage, consumer, commercial, deposit and IRAs through a single system that is dynamic and data driven - CSI Intelledocs. CSI's approach is centered around data, data-flow and data management. CSI's business model is to partner with LOS providers and offer a revenue sharing model. Most recently, Fiserv, Fidelity and Integra Software Systems have selected CSI over its competition.

Founded in 1993

■ **Data-Vision**
www.d-vision.com

The Mishawaka, Ind.-headquartered vendor offers capabilities including online originations, instant decisioning and electronic document delivery. Data-Vision continues to demonstrate its ability to listen to its customers and deliver high-quality technology solutions that meet the needs of today's mortgage market. For example, in 2007, the company launched a multilingual option in its LoanQuoter solution to help lenders simplify the loan process for non-native customers.

Founded in 1993

■ **Del Mar DataTrac**
www.delmardb.com

Del Mar DataTrac, San Diego, holds substantial marketshare, with more than 350 customers. The vendor also has financial backing, brand name and a veteran staff. Under its new ownership, Del Mar DataTrac has added more than 15 new customers (in three months), including several former customers that have returned. The resurgence of the small and midtier lender market creates a growing potential client base for the company.

Founded in 1991

■ **Dexma**
www.dexma.com

Minneapolis-based Dexma has had great success through its Prime Alliance partnership with Boeing Employees' Credit Union and Fannie Mae, as the company handled over 140,000 loans on behalf of 1,300 credit unions. Dexma's core technology, the Transaction Director, powers retail, wholesale and correspondent lending platforms. This year Dexma expanded its automation reach to target community banks.

Founded in 1995

■ **Document Systems Inc.**
www.docmagic.com

Document Systems Inc., Carson, Calif., offers its flagship loan document production system, DocMagic, as a Windows-based system that allows fully compliant mortgage loan document packages for all of the nation's largest lenders with remote document printing through the Internet or via fax as well as paperless solutions. The company also offers LoanMagic, which includes e-commerce functions, loan comparisons, marketing campaigns, financial calculators, etc.

Founded in 1988

■ **DocVelocity**
www.docvelocity.com

DocVelocity employs the paperless/

digital document management technologies created through years of development and millions of dollars in investment by Flagstar Bank, and with the involvement of Capsilon Corp. The vendor makes these tools available to mortgage originators online with no upfront investment in software, hardware, subscriptions, etc., required, just a per-loan fee. The technology is designed to help originators adapt to the coming end-to-end e-mortgage model.

Founded in 2007

■ **Dorado Corp.**
www.dorado.com

Dorado's LOS is a Web-based Software as a Service model based on a service-oriented architecture. The Dorado Enterprise Lending System was among the first to give lenders access to a fully realized Software as a Service model. Dorado counts among its current customers many of the leaders in mortgage lending, including Chase, Countrywide, Fifth Third, First American Corp., Washington Mutual and PNC Bank. There are approximately 360,000 lending professionals with access to Dorado systems.

Founded in 1998

■ **DRI Management Systems Inc.**
www.DRIDefault.com

DRI Management Systems Inc., Newport Beach, Calif., has been a provider of mortgage servicing software for over 24 years. Longevity aside, DRI calls several of the top servicers clients, including CitiGroup, Chase and World Savings. DRI's The Default Solution enables companies to minimize the need for traditional levels of personnel to service defaulted loans, and helps manage and automate the handling of those assets.

Founded in 1984

■ **Ellie Mae**
www.elliemae.com

Ellie Mae has a diverse revenue model with a product and service of-

fering that includes loan origination software, an electronic transaction platform, EDM and Web portals. Ellie Mae is inter-connected with over 2,000 individual entities providing access to over 90,000 settlement service providers and lenders. About 50, including eight of the top 10, lenders use Ellie Mae for receiving loan data from brokers.

Founded in 1998

■ **eLynx**
www.elynx.com

The company touts that it has the most widely used network for electronic document communications services with integrated product capabilities including electronic document delivery, electronic signature, electronic folders, paperless fax and paper fulfillment. In addition, eLynx customers benefit from the scalability and reliability of a complete platform for secure electronic document communications. The eLynx SaaS model means roadmap enhancements become immediately available to all clients. eLynx holds SAS 70 level II certification and employs automated monitoring of all systems and networks with qualified personnel, providing 24/7/365 support and full redundancy. More than 4 million users in a broad spectrum of industries use eLynx's print management solutions.

Founded in 1994

■ **Encomia**
www.encomia.com

Houston-based Encomia enables mortgage lenders to more cost-effectively and efficiently originate mortgage loans through the large-scale enablement of electronic mortgage transactions. The company's solutions provide tangible return on investment for financial institutions of all sizes. The company's technology is delivered through the implementation of the Encomia e-mortgage solution, a scalable tool kit for full e-mortgage

deployment including the creation of SMART Docs, e-signature capability and secure document archival.

Founded in 1999

■ **Fidelity National Information Services Inc.**
www.fidelityinfoservices.com

FIS' Lender Processing Services division offers technology in the mortgage space for origination (Empower, RealEC, ClosingStream), servicing (Mortgage Servicing Package) and default (FIS Desktop). Nearly 60% of all U.S. mortgages (including 16 of the top 20 servicers) are serviced on MSP. MSP enables mortgage bankers to automate all areas of loan servicing, including loan setup and maintenance, customer service, cashiering, escrow administration, investor accounting, default management and federal regulatory reporting.

Founded in 1962

■ **Financial Crossing**
www.financialcrossing.com

Financial Crossing has created a fully automated data, analytics and workflow platform that enables financial institutions and professionals to deliver liability management services to their clients. Using the power of real-time market data, Liability Manager provides sophisticated advice in minutes and the ability to successfully execute appropriate transactions with minimal manual effort. The Palo Alto, Calif.-headquartered company provides the functionality needed to be a Top 50 Provider.

Founded in 2005

■ **Financial Industry Computer Systems Inc.**
www.loanware.com

Headquartered in Dallas, Financial Industry Computer Systems Inc. offers residential LOS and servicing technology. FICS' Windows Vista compatible technology solutions have evolved to now enable residential and commer-

cial lenders to become paperless operations. Its customers are now filing reports and documents electronically through its integrated imaging system, which are then displayed in real time on the Internet.

Founded in 1983

■ **Fiserv Inc.**
www.fiservlendingsolutions.com

Fiserv is committed to promoting the value proposition of e-mortgage processing. To enable clients to realize significant ROI, Fiserv has integrated e-mortgage functionality into its loan origination systems and has enabled incremental adoption of e-mortgage processes. On the servicing side, Fiserv has made mortgage and consumer lending back office consolidation possible through the expansion of its Loan Servicing Platform. Using the platform, loan servicers are able to support consumer loans and mortgages, inclusive of all types of collateral, interest and payment calculations.

Founded in 1984

■ **Guardian Mortgage Documents**
www.gmd.com

Guardian Mortgage Documents, Lakewood, Colo., has provided document preparation, electronic delivery, professional consulting services and fully customized solutions to streamline lender efficiencies since 1987 that fulfills all four criteria to be on this list. GMD services include customizable forms/documents and the ability to remotely draw, perform high-level customized quality control checks and deliver closing packages via the Web or direct enterprise connections. Guardian Mortgage Services, a division of GMD, provides lenders with fulfillment outsource closing and post-closing services.

Founded in 1987

■ **Harland/Interling**
www.harlandfinancialsolutions.com
Atlanta-based Harland Financial

Solutions offers technology to over 6,000 financial institutions. The company was recently acquired by M&F Worldwide, whose Clark American unit is a leading check printer. Dating back to March 2004, Harland released the long-awaited Interling E3 loan production platform to succeed MortgageWare. The E3 Web-based platform features integrated business process management and connectivity across the mortgage supply chain. Well over 100 companies have converted from MortgageWare to E3.

Founded in 1923

■ **Hyland Software**
www.onbase.com

Hyland Software is an enterprise content management software vendor. The company develops OnBase, an integrated suite of enterprise document management and process automation applications. OnBase for Mortgage Lending allows for instant and secure access to all mortgage loan documents, ensures that processes are manageable and measurable, and increases operational efficiencies. It provides imaging, input and capture, storage, retrieval and workflow routing of mortgage loan documents in one easy-to-use interface. Hyland's maintenance renewal rate for 2007 was 97%.

Founded in 1991

■ **Interthinx**
www.interthinx.com

In 2005, ISO acquired anti-fraud service providers Sysdome Inc. and AppIntelligence Inc. to form Interthinx. The company provides fraud prevention and decision support tools. Recently the company completed research affirming the validity of its scoring. Interthinx analyzed late payments, defaults and foreclosure data and compared the data with previous scores and red flags. Using the Interthinx scoring system, the analysis demonstrated that mortgage loans with a low score have a much

higher level of risk.

Founded in 2005

■ **ISGN**
www.ISGN.com

ISGN provides technology solutions, advisory services and process outsourcing in the residential mortgage industry. ISGN's subsidiary companies include MortgageHub, the creator of the industry's first Web services platform, and Dynatek, the first client-server LOS. ISGN is also the parent of Inuva, which provides knowledge process outsourcing and application software consulting. Further, in 2007, ISGN, Hartford, Conn., established the Home Retention Alliance, an integrated, open platform solution that helps servicers respond to the surge in defaults and foreclosures.

Founded in 1998

■ **Kroll Factual Data**
www.krollfactualdata.com

Kroll Factual Data has been gathering and analyzing data since 1985. The company employs experts who take this data and turn it into easy-to-read reports for clients. In 2006, the company began building its own proprietary risk assessment services that have helped clients save money by not entering into fraudulent or misrepresented loans. The risk assessments are created as four separate services that allow clients to easily integrate them into different areas of their current workflow.

Founded in 1985

■ **Loan-Score Decisioning Systems**
www.loan-score.com

Customer satisfaction and technology functionality made Irvine, Calif.-based Loan-Score Decisioning Systems stand out. This automated underwriting, decisioning and analytics vendor guarantees that its solution will function as promised, or the customer receives all of its money back. Loan-Score also contractually guaran-

tees that it will make implementation deadlines on time, or the client receives a 50% refund. Loan-Score offers a "try before you buy" approach to pre-sales that allows prospects to test the solutions either onsite or via a Web-based virtual lab before purchasing.

Founded in 2000

■ **Lydian Data Services/
Technology Group**
www.LyidianData.com
www.LyidianTechnology.com

Lydian Data Services provides mortgage fulfillment outsourcing and a-la-carte service. Lydian's best practices fulfillment solution features a host of industry business partners that are seamlessly integrated. Over the past 16 years, Lydian Technology Group has revolutionized the way financial services companies integrate and automate their systems, processes and users. Lydian Technology has a renowned client base of over 200 companies that includes leading mortgage lenders, Wall Street investment banks and other financial services institutions as well.

Founded in 1991

■ **Mavent**
www.mavent.com

The Mavent Expert System has conducted more than 25 million compliance reviews. Mavent recently launched its enhanced License Verification & Monitoring Service, designed to provide financial institutions with the necessary controls to ensure all parties involved in a mortgage transaction are appropriately licensed and authorized to originate or broker a particular loan. According to the company, mortgage institutions that originate or purchase more than 50% of all loans have tapped Mavent to assist them in measuring and managing regulatory and litigation risks associated with violations of consumer protection laws.

Founded in 2000

■ **Mortgage Builder Software**
www.mortgagebuilder.com

Mortgage Builder has been in business over 10 years and has experienced profitable, steady growth since inception, currently generating \$1.5 million in revenue. Mortgage Builder, Southfield, Mich., has experienced a zero customer failure rate and an extremely low employee turnover rate. Mortgage Builder was the first mortgage technology company to develop a Linux-based loan origination system for the mortgage industry. Mortgage Builder's technology is available as SaaS and ASP, as well as a licensed technology tool.

Founded in 1997

■ **Mortgage Cadence**
www.mortgagecadence.com

Mortgage Cadence Orchestrator and its complementary suite of solutions, provide data-driven workflow automation and seamless integration across the enterprise to help lenders from origination, processing, underwriting, and closing through secondary marketing. The solutions provide both forward and reverse lending automation – as well as support for multiple lending channels. This technology features business rules management, product and pricing, electronic document management, and a suite of Web portal options within one platform.

Founded in 1996

■ **The Mortgage Coach**
www.MortgageCoach.com

The Mortgage Coach can help borrowers make the right decisions by creating mortgage management experts out of almost anyone. With a platform focused on educating borrowers on how their mortgages impact their overall finances, The Mortgage Coach empowers originators with a level of information that not only elevates them above the competition, but also raises the standard of professionalism within the industry and

ultimately results in more and better quality loans.

Founded in 1997

■ **MortgageFlex Systems Inc.**
www.mortgageflex.com

MortgageFlex has 25 years of experience serving the lending industry in both a consulting services capacity and by providing mortgage and servicing software. The technology has gone through several incarnations including CP/M, DOS, UNIX, Windows and now Microsoft .NET. Now, with the maturity of the .NET development environment, MortgageFlex is bringing data integration to fruition, sharing information from the origination side of the business with the servicing stage and onward to the investor level.

Founded in 1980

■ **MRG Document Technologies**
www.mrgdocs.com

MRG Document Technologies, Dallas, is the mortgage document practice group within Middleberg Riddle & Gianna, a mortgage regulatory law firm that maintains a staff of full-time compliance attorneys who supervise the creation of all forms and documents used within the systems. Documents and forms reside in a rules-based architecture. MRG Document Technologies is currently running in the 12th version of its doc prep software. The longest running customer has been with MRG more than 16 years.

Founded in 1980

■ **NYLX**
www.NYLX.com

With Mount Arlington, N.J.-based NYLX's technology products and services, companies can use strategic pricing to create a competitive advantage. In addition to its position as a point-of-sale product eligibility and loan pricing technology provider, NYLX is also the creator of NYLX Exchange, a source of real-time competitive mar-

ket information resulting from the billions of dollars worth of originations that pass through NYLX daily.

Founded in 2005

■ **Ocwen Financial Corp.**
www.ocwenbusiness.com/ts.cfm

Ocwen is a vertically integrated multibillion-dollar, publicly traded financial services holding company. Ocwen-IT is an end-to-end technology provider in the mortgage space. Under the REAL branding Ocwen offers multiple technology products under the Application Service Provider business model. Over the past three years, Ocwen has invested over 1,000 engineering years in continuous enhancement, integration and technology migration of the REAL product suite.

Founded in 1987

■ **OpenClose**
www.openclose.com

West Palm Beach, Fla.-based OpenClose Solution's flagship product, OpenClose, presents lenders with one system to automate every key back-end operation from origination to secondary marketing support. The company recently bought the assets of LION Inc. to flesh out its offering. Included in the platform is a banking operations core, providing support for underwriting, closing, post-closing, secondary marketing, funding, shipping and reporting. In addition, Web-based channel portals centralize the loan origination process, allowing connections with retail, wholesale or correspondent originators. The system also integrates into third-party providers for document solutions, fraud monitoring, Home Mortgage Disclosure Act compliance and appraisals.

Founded in 1999

■ **Optimal Blue**
www.optimalblue.com

Optimal Blue is a pricing automation vendor that substantiates that it consistently has more than a 99% ac-

curacy rate. As an ASP-based technology, clients can access Optimal Blue from anywhere. Optimal Blue is also the only product and pricing engine to expand into Europe. In addition, the system can take loan data and deliver the set of products the borrower is eligible for alongside the products the borrower is not eligible for and why. Further, the lender can configure and present their own conditions and stipulations to the originator.

Founded in 2002

■ **Overture Technologies**
www.OvertureCorp.com

While decisioning technology was introduced to the mortgage industry in the early 1990s, it wasn't until Overture introduced the Mozart Decision Engine that mortgage companies were able to utilize decisioning technologies for nonconforming loans in an enterprise manner. The key factor in Overture's applications are the ability for users to author rules in "English language," which allows even non-programmers to automate previously manual processes. The Bethesda, Md.-headquartered company's technology can also be used to re-decision pools to ascertain their current and true market value, as well.

Founded in 2000

■ **PCLender**
www.PCLender.com

PCLender offers a SaaS-delivered enterprise lending platform, InHouse Mortgage. Its platform replaces as many as 10 distinct software components with a fully secure, always compliant end-to-end system that enables employee productivity, workflow and pipeline management, business and loan summary reports, imaging, warehouse line management and loan level reconciliation. The company's mantra is that it allows mortgage businesses of all sizes to adopt *Fortune* 500-style profitability management.

Founded in 1997

■ **PriceMyLoan**
www.PriceMyLoan.com

Coming off a record year in 2006, PML forecasts their sales activity to match the previous year. In spite of the negative publicity associated with mortgage lending, PML remains optimistic. PriceMyLoan is a proprietary automated decisioning product of Insight Lending Solutions. ILS provides Web-based application service for the mortgage lending industry based on the SaaS model to its clients.

Founded in 2002

■ **PushMX Software**
www.pushmx.com

From lead management and prospecting, to existing pipeline processing management, to post-close sales and marketing efforts, these areas are organized, customized and automated through PushMX's applications. The company's flagship solution is PushMX Production, which features a suite of business components that allow mortgage professionals to manage their pipelines and maintain up-to-date reports. PushMX Production is a management tool that is tailored to address the specific needs of each company. The introduction of PushMX Sales has allowed users to automate lead prospecting and post closing sales and marketing.

Founded in 2003

■ **Rapid Reporting**
www.RapidReporting.com

Rapid Reporting, Fort Worth, Texas, was the first private-sector company in the U.S. to form a relationship with the Social Security Administration for the purpose of providing the financial industry with a program to authenticate Social Security numbers by comparing subject-provided information directly against the Social Security Administration database. Rapid Reporting's core offerings are IncomeChek, an income verification tool, and DirectChek, which verifies identity and

is compliant with the USA Patriot Act. The products operate over a secure Intranet, Web-based portal.

Founded in 1998

■ **Sollen Technologies**
www.sollen.com

Sollen's products and services allow two-way communications that relay time-critical pricing information with easy-to-use technology. Lenders and originators alike benefit from improvements in the office workflow processes that are enhanced by our products and services. Sollen has consistently retained a customer base of more than 100 customers. The technology includes automation for loan searching, product validation, loan level pricing and locking on the Web or in a desktop application.

Founded in 1999

■ **Stewart eMortgage Solutions**
www.stewart.com

Houston-based Stewart touts that it is an innovator in e-mortgage solutions. Stewart provides lenders with a complete e-mortgage solution suite including electronic forms, initial disclosures, document sharing and collaboration among all parties, electronic closing technology, a network of electronically enabled offices, electronic closing package delivery, electronic recording, electronic vaulting, electronic MERS registration, electronic investor delivery and post-closing services.

Founded in 1893

■ **Street Resource Group Inc.**
www.streetresource.com

SRG is a provider of warehouse lending technology, with clients representing more than one third of the U.S. warehouse lender market. The company's Warehouse Loan System has 3,000 unique end-users, including both warehouse lenders and their mortgage banker customers. In 2007, SRG increased its average net profit margin by more than 40%, retained its

client base in a shrinking marketplace and added major new clients, such as Wachovia. In addition, the company is anticipating a 25% increase in clients in the coming year.

Founded in 1986

■ **Titan Lenders Corp.**
www.titanlenderscorp.com

Titan Lenders Corp., Denver, is a domestic outsourcer that provides a variable cost solution alternative for mortgage bankers, brokers and investors seeking to reduce risk, errors and overhead in their mortgage operations, while remaining responsive to fluctuations in their loan closing pipeline. Titan's processes are built upon a proven back-office service model, extensive industry experience and customized solutions. Although its debut during the tumultuous summer of 2007 was an act of faith, Titan's first-quarter sales results included signing nine contracts with mortgage lenders.

Founded in 2007

■ **ValuFinders Inc.**
www.valufinders.com

ValuFinders, an appraisal management company, created Appraisal CONCIERGE to cut fraud. Joe Williams, CEO, saw a need to promote appraiser independence and protect both the appraiser and requestor by eliminating the threat of coercion. With the implementation of H.R. 1725, the Fair FHA Appraisals Act, the creation of a "blind draw" system that randomly selects appraisers from a database like what this company offers is being instituted for appraisals.

Founded in 1999

■ **Wolters Kluwer Financial Services**
www.wolterskluwerfs.com

Minneapolis-based Wolters Kluwer Financial Services provides regulatory compliance and operational risk management solutions. Noted Wolters Kluwer brands include Bankers Systems, Desert Document Services, PCI

and VMP Mortgage Solutions. More than 75% of mortgage loans closed in the U.S. are documented with one of WKFS' solutions. Also, 97 of the top 100 U.S. lenders use one or more WKFS compliance analytics solutions. WKFS technology solutions are integrated with more than 100 other industry providers.

Founded in 2006

■ **Xerox Mortgage Services**
www.xeroxmortgageservices.com

Xerox Mortgage Services, Atlanta, provides electronic document collaboration through its BlitzDocs Collaboration Suite. This on-demand, Software as a Service solution allows mortgage participants to convert a paper-intensive process into an electronic process through a collaborative electronic loan folder from the point-of-origination through post-closing. The e-folder enables a network of mortgage participants, secure and immediate, simultaneous, online access to loan documents, status, conditions and more, in real time. Loan data and documents can be securely delivered electronically to investors, due diligence providers and other parties via the BlitzDocs network.

Founded in 2000

■ **Zaio Corp.**
www.zaio.com

Zaio Corp. serves nearly 500 lenders in all 50 states with appraisal/valuation services. Zaio's innovative vision and long-term objective is to supply the real estate industry with instant property valuations supplied much like FICO scores. In addition to collecting accurate, reliable property valuation data using local appraisal expertise, the vision entails the creation of a voluminous real estate-focused database (Appraisal Knowledge Warehouse), which will be used to supply raw data and business intelligence products.

Founded in 2001