

A Data Warehouse for Mortgage Banks - Ready to meet your team's need for information Now.



- Providing:
- Analytics for process management
- Analytics for customer retention
- Multiple reporting frameworks
- Data integration
- Servicing System compatibility
- MISMO compliance
- Consistent measurement

A Data Warehouse for Mortgage Banks

- Ready to meet your team's need for information Now.



A Customer/Product Analytic/CRM Data Analysis Solution

Building a data warehouse is a complex process that consumes time and resources, often loses focus before it is useful and is seldom funded to a level that maximizes its usefulness.

VisiView® allows you to short-cut the development process by providing a ready tool that gives your team instant access to data that can be used to manage productivity, modify a process, satisfy a customer, cross sell a new product, measure agency compliance, reward employees and increase profitability.

VisiView® Mortgage Customer & Product Profitability Management

VisiView® provides analytics for every stage of the mortgage business life cycle. The areas covered are Broker Performance, Origination Quality, Channel Performance, Customer Profile, Product Recommendation Tracking, Post Close Error Management, Predatory Lending Compliance, Regulatory Compliance, Escrow Estimation, Prepayment Risk, Cross Selling, Escrow Float Management, Customer Profitability (Servicing), Product Profitability (Production), Delinquency Management, Foreclosure Referral, Loss Estimation and Tracking & REO Management.

Using Data You Already Have

VisiView® is architected with the ground reality of a mortgage operation in mind. It supports MISMO for every data feed. It can get hooked to any LOS supporting AU/DU compatible data output. VisiView® has a one to one match with required and necessary data filed from Servicing System. This functionality alone can shave a year off your data warehouse project. Servicing System clients can ask for a one time full data extract and then daily or weekly updates to the base tables for desired granularity. VisiView® can either take data from loss mitigation tools or feed data to loss mitigation tools. It has an optional foreclosure referral tracking and management tool. Similarly it can interface with the popular Attorney Referrals and Invoice Management systems.

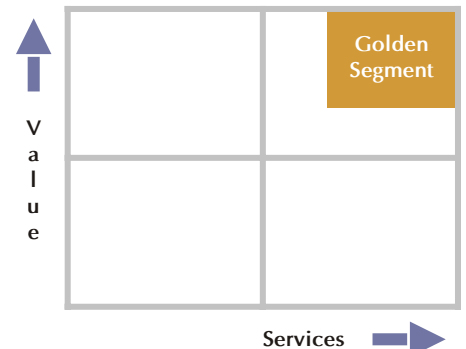
Managing Production Profitability

As the re-fi market cools the competition for originations is fierce. There are multiple channels and increased dependency on broker and intermediary partners. VisiView® tracks production profitability by source and cost of production by comparing both the origination margins and operational costs. For example, your origination channel might be performing optimally and providing you with decent margins. However, your operation to review and fund the loan might be costing more than it should.

Why VisiView® ?

VisiView® is designed specifically as a mortgage banking data model, encoded to utilize industry common data bases and supply widely accepted analytics. Reports are pre-built, the database naming conventions are familiar to operation managers and the base system can be up and running in weeks to provide immediate relief. Of course there is always an option to customize as needed

VisiView® is affordable and offers a robust ROI. In our experience one thing which separates the leaders from the pack is the commitment to understand their data better and shape their success VisiView® is the ultimate toolset to help you differentiate your organization and maximize profitability.



Managing Servicing Profitability

Servicing is primarily about managing costs while providing for great customer service. With **VisiView**® a servicer can track costs and profits in a timely fashion and trend this dimension with customer service metrics. Reports are available as events happen and are loaded into **VisiView**® such that quick feedback is available to senior management for decisions and reaction to market changes. This allows richer understanding of sources of profitability. Further more, customer and financial institution interactions provide clues on how to improve service offerings to the most profitable customers. Similarly, a business could migrate customers from less profitable relationships to more profitable ones.

“Partnering with Visionet has allowed us to create innovative technology solutions for various servicing operational challenges resulting in significant cost savings and efficiencies. ”

~Martin Foster EVP, Cendant Mortgage

A Data Warehouse Your Team Can Use “NOW”

If your **mortgage** operations are part of a diversified bank and the bank has an ongoing data ware house project, you might not be getting the focus and results you need to run your operation optimally. It is often the case that a retail Bank is more focused on retail clients and **mortgage** data integration is an after thought. Also a disproportionately huge effort is required to get data from LOS, Servicing System and Defaults Systems and as such it is often a difficult task to tackle. Enter **VisiView**®. **VisiView**® works with most LOS and Servicing Platforms out of the box. The reports are pre-built and the cost is affordable and offers robust ROI. The database fields naming conventions are familiar to the operation managers. Our base systems could be up and running in weeks to provide immediate relief with the option to customize as needed.

Managing Customer Attitude & Retention

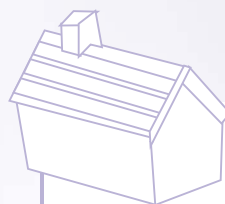
VisiView® helps you manage the customer, while increasing your profitability. Various reports on customer profitability, product profitability, delinquency, and prepayment trends help senior management offer better products to the customers that increase retention, while reducing cost and credit risk. Data from the **VisiView**® data mart can feed into CRM applications, product recommendation engines, campaign management systems and a host of other applications that can use the metrics for actionable information.

Managing production & Servicing Compliance

VisiView® currently supports tools to report on predatory lending, HMDA, ARM Escrow, Patriot Act, TILA, RESPA, UCCC and various State specific compliance requirements. Please note that **VisiView**® derives this data from its various products such as **VisiLoanReview**®, **VisiEscrow**®, **VisiRelease**®, **VisiREO**® etc. However, the information could also be mined from POS, LOS, Servicing System etc.

Reporting Framework

VisiView® provides a complete range of summary and detailed reporting options. You can analyze and report on aggregate or loan level detail. **VisiView**®'s open architecture allows for integration of any web based reporting tool.



Supported Business Dimensions

VisiView® supports a comprehensive 360 view of the mortgage customer. These dimensions are integrated such that you can analyze the following areas on-demand.

Customer Retention/Value

CRM Trends
Customer Attitude/Profile Change Management

Asset Capitalization

Price Value/Hedging
Interest rate risk
Buy/Sell/Hold

Financial Performance Measurement

Product Profitability
Relationship Profitability

Operational Performance

Cash Flow Management
Escrow Float Management
Pay-off Float Maximization
Broker/Correspondent Management
Delinquency Management
Defaults Loss Prediction & Tracking
REO Optimization
Regulatory Compliance

Why Visionet?

Visionet has spent ten years working with top tier mortgage companies in the country. Visionet has built various mortgage industry specific products and solutions over the years. Please visit www.visionetsystems.com for more information. These products include production lead management, product recommendation engines, channel and broker profitability, post close compliance automation, loan boarding and special loan setup, escrow float and shortage management, prepayment risk modeling, default risk analysis, loss estimation and tracking and REO. We built these solutions after analyzing the data from dominant servicing and origination platforms.

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