

## servicing



CPN	Rate	Cushion	State	SP	Balance	Interest	Escrow
8/10	215.95	0.00			1,181.18	1,295.75	
8/10	215.95	0.00			1,496.11	1,511.70	
10/10	215.95	0.00			1,805.20	1,517.60	
11/10	215.95	0.00	GA	FFM	1,221.28	1,315.87	
12/10	215.95	0.00			1,427.23	1,536.81	
1/11	215.95	0.00			1,433.18	1,755.77	
2/11	215.95	0.00			1,888.13	1,871.77	
4/11	215.95	0.00	GA	FFM	2,085.98	2,187.67	
4/11	215.95	0.00	GA	FFM	1,481.31	1,781.98	
4/11	215.95	0.00	GA	FFM	1,574.91	1,411.90	

MortgageFlex Servicing is an economical, web-based system that is versatile enough to function with LoanQuest or as a separate system.

Servicing has been developed in the latest Microsoft™ .NET technology and written in common language descriptions, eliminating codes.

The real-time processing in Servicing allows immediate database updating. Audit trails are maintained to identify specific activities. Information including data, time, and source (external process, employee, or agent) is kept in maintenance and payment history files.

Servicing supports all investor requirements, including Fannie Mae, Freddie Mac, and Ginnie Mae pools. Investor information and servicer specific data is stored and controlled by the user. User-controlled parameters control remittance options, report schedules, and report formats. Real-time information is provided to aid in the balancing and remittance process.

### Customer Information File

All borrower tables are linked relationally to loans. Each table can be maintained separately with an unlimited number of borrowers connected to a loan. The system also allows one name and address to be used for multiple loans.

### New Loan Setup

Seamless integration with the LoanQuest loan origination system with automatic updating of both systems. A control queue allows Servicing to audit new loans prior to activation.

### Escrow Analysis

Full RESPA compliant escrow analysis supports three years side-by-side display.

### Disbursements

Escrow disbursements, borrower refunds and claims processing are supported and a detailed escrow disbursement history is available on a real-time basis for review.

*Imagine* the most cost effective servicing solution.

Single Family Servicing

Real Time Reports

Hosted & Premises Options

24X7 Access

REO Management

Workflow

Web Based

Supports FHA/VA

Fannie Mae

Freddie Mac

Private Investors

Exception Based Processing

Microsoft .NET Framework



MortgageFlex  
proudly supports  
smart technology



## the mortgageflex difference



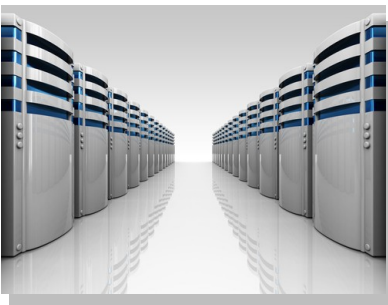
**30+ Years Industry Experience**



**Continuous Compliance Validation**



**24X7 Hosted Technical Support**



**SSAE16 Certified, Secure Hosting**

### Driven With You In Mind

*Imagine* a company that you can trust to successfully deliver mortgage technology solutions so you have the freedom to focus on what you do best, originating, closing and servicing loans.

*Imagine* a team of experienced mortgage professionals that is driven to provide you with solutions for today's volatile marketplace.

MortgageFlex brings you the industry's most comprehensive suite of lending solutions that address every aspect of the lending business from Origination/Acquisition to Servicing and REO.

We understand that every business has different needs and that lending automation should work with your overall business strategy. We take the time to understand the challenges you are facing and work to find a solution that is right for you. You can count on MortgageFlex to be there for you.

### Driven Experts, Delivering “World-Class Solutions”

Over the past 31 years, MortgageFlex has established a world-class reputation of helping lenders automate their lending processes, proven by having the highest implementation success rates in the industry (200+).

The MortgageFlex management team has combined experience of over 80 years in the mortgage industry and an average staff tenure of over 10 years.

Our team of personable and dedicated experts are impressive individually and when working together, deliver extraordinary results that allow you to respond quickly to changing market conditions. We have the foresight to anticipate lending needs as the industry changes – often developing solutions months or years before a trend comes to fruition.

This proactive strategy keeps you ahead of the curve in the ever-changing lending market.

Driven, approachable and passionate about service, every individual on our team will make sure your solutions meet your business objectives. Choose MortgageFlex and you've chosen a trusted partner that knows technology's only job is to assist you in doing yours.

*Imagine* a partner that shares your vision of the future.

