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PRESENTS

# BEST IN ORIGINATION SERVICE PROVIDERS GUIDE

By combining best practices with cutting-edge technology, there are top origination service providers offering comprehensive mortgage solutions designed for the success of the industry. In an ever-changing business, these companies remain adaptable, smoothing out the origination process with advanced technology, superb customer service, and exceptional communication.

In the next pages, we present to you some of the most committed, experienced, and recognized origination service providers in the industry. These reliable companies make the origination process seamless and deliver timely results, benefitting all the professionals involved in the transaction, as well as the consumer.



# Altisource®



### KEY PERSONNEL

#### Bryan Binder

Co-Chief Operating Officer,  
Origination Solutions

#### Jason Garmise

Co-Chief Operating Officer,  
Origination Solutions

#### Justin Vedder

Vice President, National Sales,  
Origination Solutions

### STAFFING

As of December 2016, Altisource had a global workforce of 8,000+ employees.

### CONTACT INFORMATION

Altisource Portfolio Solutions, Inc.  
1000 Abernathy Road,  
Northpark Town, Atlanta, GA  
Phone: 877.806.7586  
Web: Altisource.com



### CORPORATE PROFILE

Altisource Portfolio Solutions S.A. (NASDAQ: ASPS) is an integrated service provider and marketplace for the real estate and mortgage industries. By combining industry best practices with leading-edge technology, Altisource helps solve the demands of the ever-changing market. Additional information is available at Altisource.com.

### COMPANY HISTORY

Altisource was founded in 2009, bringing together some of the most experienced leaders in the financial and mortgage industries. With their knowledge, Altisource has developed technology solutions that have innovated and disrupted the traditional way these industries functioned. Over the years, Altisource has expanded and improved its end-to-end offerings to include robust solutions for servicers, originators, investors and consumers.

### REGULATORY COMPLIANCE

Altisource solutions focus on delivering comprehensive compliance oversight, helping you reduce risk and stay ahead of new rules in the ever-changing regulatory environment.

### BUSINESS LINES, SERVICES, AND PRODUCTS

Altisource offers a full suite of origination solutions that help solve your toughest challenges today and tomorrow, including:

- CastleLine® Insurance Services
- Lenders One® Cooperative
- Mortgage Builder® Loan Origination System
- noteXchange® Market Trading Solution
- Premium Title™ and Settlement Services
- Springhouse® Valuations
- Trelix™ Mortgage Fulfillment Service
- Vendorly™ Third-Party Oversight

### GEOGRAPHICAL SCOPE AND COVERAGE AREA

Nationwide

### KEY FEATURES/BENEFITS

Our origination solutions provide timely analysis on how to improve and grow your business. They also enable lenders and investors to:

- Address risk concerns with comprehensive oversight
- Increase profitability with cost-effective solutions
- Scale more efficiently with strategically bundled services
- Leverage data insights to address evolving market needs

### COMPETITIVE ADVANTAGE

- Financial strength with continuous investment in products, people and technology

- Proven experience and scale to meet the demands of a diversified client base
- Ability to innovate and create customized solutions to meet client demands by leveraging company-wide capabilities
- Best-in-class performance, customer service and results
- Infrastructure to create bundled services to solve complex problems

### ADDED VALUE TO CLIENTS

Altisource® Origination Solutions brings together the integrated services and consultative services that help companies of all sizes to grow. By coupling our preferred investor program with certified loan and fulfillment solutions, we're able to help originations professionals gain efficiencies, minimize risks and maximize loan value.

### KEYS TO YOUR SUCCESS

We offer variable pricing options depending on the services used, which can help reduce fixed costs. Our customizable solutions are tailored to integrate with current business processes and can help increase productivity and profitability. These nimble, go-to-market solutions help companies scale as they grow.

**CastleLine® Insurance Services** can help to mitigate your repurchase risk and potential losses in the underwriting process while helping to increase enterprise value by turning uncertain liabilities into quantifiable exposures.

**Trelix™ Mortgage Fulfillment Services** offers a suite of end-to-end mortgage origination products and services for mortgage industry participants. Our solutions help those participants manage regulatory obligations, reduce costs and efficiently scale their operations.

**noteXchange®** is an intuitive mortgage trading solution that can help streamline your workflow, reduce risk and trade more effectively. Whether you're buying or selling, noteXchange helps make it easy to sell or source more loans.

**Lenders One® Cooperative** is a national alliance of independent mortgage bankers. The cooperative gives mortgage bankers the edge needed to keep up in today's highly competitive market.

### INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Housingwire's 2017 Insider's Award—Jim Vaca  
Housingwire's 2017 Insider's Award—Justin Vedder  
Altisource Portfolio Solutions: Company of the Year in Real Estate—Bronze Stevie Award  
Premium Title: MOR RV1 Residential-Vendor Ranking from Morningstar Credit Ratings, LLC in the Real Estate Services Market



# Black Knight



## KEY PERSONNEL

**Tom Sanzone**  
CEO

**Richard Gagliano**  
President, Origination Technologies

**Tom Peterson**  
President, Lending Solutions

**Tyler Sherman**  
President, Enterprise Business Intelligence

## CONTACT INFORMATION

601 Riverside Ave.  
Jacksonville, FL 32204  
Phone: 844.474.2537  
Email: AskBlackKnight@bkfs.com  
Web: BlackKnightInc.com



## CORPORATE PROFILE

Black Knight is a premier provider of high-performance technology, data, and analytics for first mortgages and home equity products.

## COMPETITIVE ADVANTAGE

Black Knight's enterprise solutions support compliance-readiness, improve loan quality, standardize processes, and simplify operational technologies. Through innovative, mission-critical capabilities, Black Knight helps clients with their greatest business challenges by improving profitability and efficiency; and managing and mitigating risk.

## KEY FEATURES AND BENEFITS

LoanSphere® is Black Knight's innovative platform that integrates all loan functions with data and analytics to help lenders streamline operations, gain cost savings, and reduce risk. Additional benefits include support for regulatory changes, integrations with third parties, robust data solutions and digital capabilities that offer a consistent look and feel across multiple web-enabled devices.

## BUSINESS LINES, SERVICES, AND PRODUCTS

### Lending Solutions

Black Knight offers advanced, web-based technology applications designed to support lenders' compliance initiatives, foster collaboration, reduce origination costs, minimize loan repurchase risk and drive efficiencies in the mortgage transaction workflow.

Black Knight's lending solutions include LoanSphere Exchange<sup>SM</sup>, the largest fully interconnected online network of lenders and service providers in the U.S. The network offers a secure, standards-based platform that allows lenders and their service providers to electronically order products and services, such as credit, appraisal/AVM, title, close, verifications, mortgage/flood insurance and more. Loan-level data and product transaction history are captured, stored, and archived in an easily accessible data warehouse.

The company's lending solutions also include LoanSphere Closing Insight<sup>®</sup>, which provides a suite of web-based services to help support lenders' compliance with TRID, improve process management and operational efficiencies, decrease cycle time, and reduce errors. With Closing Insight, lenders can easily gather loan fee information,

collaborate with settlement agents to reconcile and finalize closing disclosure data, and deliver documents within mandated timelines.

LoanSphere Expedite<sup>SM</sup> offers a suite of integrated services that simplifies paperless business processes between lenders and their borrowers. The Expedite platform includes electronic document delivery and eSign capabilities.

Black Knight also offers an array of other solutions to help lenders increase efficiencies, reduce origination costs, and improve the consumer experience:

### Loan Origination Systems

LoanSphere Empower<sup>®</sup> supports the retail, wholesale, and consumer-direct lending channels, and delivers the robust functionality to electronically capture and process data for every facet of the loan origination process. LoanSphere LendingSpace<sup>®</sup> is Black Knight's comprehensive, scalable, web-based LOS for the correspondent lending market.

### Lead and Sales Management

LoanSphere SalesEdge<sup>®</sup> offers both lead management and CRM functionality, helping lenders respond quickly to sales opportunities and nurture customer relationships to maximize revenue opportunities.

### Enterprise Business Intelligence

The LoanSphere Data Hub<sup>SM</sup> and LoanSphere Motivity<sup>SM</sup> comprise Black Knight's enterprise business intelligence solutions. The Data Hub collects, links, and stores loan data from Black Knight technologies, third-party applications and industry data to provide clients with deeper operational and risk-based insights. Motivity leverages information from the Data Hub, as well as third-party datasets, to provide instant access to key performance indicators, scorecards, executive and employee dashboards, and on-demand dynamic reports.

## ADDED VALUE TO CLIENTS

By combining Black Knight's technology, data and analytics solutions across the loan lifecycle, lenders can help increase profitability through cost savings and growth opportunities; simplify the user experience, and improve data consistency and transparency.



# Genworth Mortgage Insurance Corporation



## KEY PERSONNEL

**Rohit Gupta**  
President and CEO

**Paul Gomez**  
SVP, Operations

**Kevin McMahon**  
SVP, Strategy and Business Intelligence

**Matt Young**  
SVP, Sales

**John Clifford**  
SVP, Commercial Operations

## STAFFING

Employees: 500

## CONTACT INFORMATION

8325 Six Forks Road  
Raleigh, NC 27615  
Phone: 800.444.5664  
Web: MI.Genworth.com

## CORPORATE PROFILE

Genworth Mortgage Insurance, a subsidiary of Genworth Financial, Inc., is headquartered in Raleigh, North Carolina, and operates in all 50 states and the District of Columbia. Genworth MI works with lenders and other partners to help people responsibly achieve and maintain the dream of homeownership by ensuring the broad availability of affordable low down payment mortgage loans.

## COMPANY HISTORY

Genworth has been providing mortgage insurance products and services in the U.S. since 1981.

## BUSINESS LINES, SERVICES, AND PRODUCTS

Genworth offers a full complement of mortgage insurance products and services for lenders to help families achieve the dream of homeownership:

- Competitive rates and guidelines
- Technology that introduces efficiencies into and simplifies the origination process
- Fast turn times—nearly 100 percent of loans are turned in eight hours or less
- Expert guidance from Genworth's ActionCenter®, regional underwriters and appraisers
- Seasoned, knowledgeable sales, underwriting, and customer training teams
- Innovative products like Homebuyer Privileges®, Homebuyer Education and Homeowner Assistance programs

## KEY FEATURES/BENEFITS

Along with its seamless rate quote and delegated ordering interfaces, Genworth has full, non-delegated integrations solutions with some of the largest Loan Origination Software (LOS) providers in the industry, including Ellie Mae (Encompass), Black Knight (Empower), and Mortgage Builder. These interfaces allow customers to deliver full loan packages (initial and trailing documentation) to Genworth, as well as receive their MI commitment, without navigating away from their LOS.

Genworth also has an exclusive partnership with Roostify, a web and mobile platform that streamlines and accelerates the home buying process, allowing lenders to spend more time focused on originating and closing loans. Roostify's platform additionally offers a centralized hub where loan officers, underwriters, borrowers and other industry constituents can build their networks and collaborate. The Roostify partnership with Genworth marks the first time that a mortgage insurer will be able to offer such a platform integration directly to customers.

## COMPETITIVE ADVANTAGE

Embracing powerful technology solutions that make mortgage processes easier for customers is increasingly important to Genworth, and the company intends to stay ahead of the curve. In fact, Genworth has already developed an identity in the industry for its exceptional service levels in underwriting and its innovations in technology, giving customers access to the fastest, easiest and most accurate ways to order mortgage insurance. Quality interfaces with the best LOS providers in the industry allow customers to order MI seamlessly, while industry-leading underwriting turn times ensure they receive a timely response that facilitates loan closings. Partnering with leading product and pricing engines such as Optimal Blue, in addition to Genworth's own rates and comparisons tool, Rate ExpressSM, via desktop and mobile, give loan officers instant access to accurate rate quotes. Identifying and building partnerships with companies like Roostify that are creating disruption and driving a wave of new capabilities enable customers to give their borrowers more visibility into every step of the origination process and improve responsiveness.

## ADDED VALUE TO CLIENTS

As an MI partner, Genworth remains committed to giving customers a great experience in every interaction and providing valuable assistance at every turn. By continually raising the bar on technology and advancing in-house underwriting capabilities, Genworth has strengthened its underwriting service levels so it can offer the most effective solutions to its customers. Genworth's underwriting decisions are also faster and more accurate because they are based on validated data stemming from advancements it has made in corresponding risk management technologies. Having more sophisticated data at its fingertips has helped make Genworth smarter about the risk it puts on its books so it can help customers serve more homebuyers.

## KEYS TO YOUR SUCCESS

Genworth's team likes to focus on its bigger purpose of getting people in homes and keeping them there. To ensure long-term success on this front, the company believes that innovation is critical. As its business evolves, creating new solutions and streamlining the processes for originating and underwriting mortgages will remain a strategic focus for Genworth. By taking a bold and aggressive approach, Genworth is making significant strides toward enhancing customer relationships and creating a better customer experience overall.





# Global DMS



## KEY PERSONNEL

### Vladimir Bien-Aime

President and CEO

### Jody Collup

SVP of Marketing

### Michael Quaranto

VP of Technology

### Julie Bussey

VP of Sales

### Mac Chiles

VP of Sales

## CONTACT INFORMATION

1555 Bustard Road, Suite 300  
Lansdale, PA 19446  
Phone: 877.866.2747  
Email: [productinfo@globaldms.com](mailto:productinfo@globaldms.com)  
Web: [GlobalDMS.com](http://GlobalDMS.com)  
GDMS Blog: [GlobalDMS.com/blog](http://GlobalDMS.com/blog)  
LinkedIn: [LinkedIn.com/company/global-dms](http://LinkedIn.com/company/global-dms)  
Twitter: [Twitter.com/GlobalDMS](http://Twitter.com/GlobalDMS)  
Facebook: [Facebook.com/GlobalDMS/](http://Facebook.com/GlobalDMS/)



## CORPORATE PROFILE

Global DMS is a leading provider of commercial and residential real estate valuation solutions catering to lenders, banks, AMCs, appraisers, and other real estate entities for all lending business channels. The company's solution set is cost-effectively delivered on a software-as-a-service (SaaS) transactional basis that ensures compliance adherence, reduces costs, increases efficiencies, prevents errors, and expedites the entire real estate appraisal and valuation process.

## COMPANY HISTORY

Global DMS was founded in 1999 by Vladimir Bien-Aime, a Web application developer with deep domain experience in the appraisal space. The company started with the goal of bringing efficiency and mobility to the appraisal industry leveraging Web-based software and has since grown into the leading provider of Web-based compliant valuation management software. Global DMS has expanded its solution set to cater to lenders, banks, AMCs, and individual appraisers. The company's centralized platform is proven to automate the entire valuation process and keep organizations in compliance.

## BUSINESS LINES, SERVICES, AND PRODUCTS

**eTrac:** Global DMS's flagship product is eTrac Enterprise, a Web-based single-source valuation management system that centralizes and compliantly automates all aspects of the valuation process: vendor management, order, assign, track, review, deliver, sell, and accounting functions. eTrac allows company-specific configurable workflows and real-time management reporting.

**Global Kinex:** Compliantly and efficiently delivers appraisals to the GSEs' Uniform Collateral Data Portal (UCDP) and FHA's EAD.

**MARS:** Proprietary automated review system identifies collateral risk, scores each appraisal report's individual risks, report findings, extracts the PDF from the MISMO XML file, and delivers the data to GSEs or other investors.

**eTrac WebForms:** Produces appraisal and BPO reports entirely online, allowing real estate professionals to be completely mobile and autonomous.

**AVM/Data Products:** eTrac incorporates the best-of-breed AVM models from the industry and provides access to the most robust data products available to increase valuation accuracy. Global Communicator: Facilitates client

communication with their staff, vendors, and loan originators utilizing mass email.

## KEY FEATURES/BENEFITS

eTrac provides a user interface that allows lenders and AMCs to easily communicate and transact with appraisers working in the field. The company's software offers an appraiser-facing application that provides individual appraisers with a solution to manage receiving orders, keep track of appraisals, create reports, and deliver them. eTrac provides automated submission to EAD and UCDP. eTrac also allows customers to manage and drive their internal workflows and preferences. Real-time reporting is also provided.

Global DMS integrates tightly with leading LOS providers, allowing clients to have access to all of eTrac's features to manage the appraisal process without ever having to leave their LOS, thus reducing errors and further streamlining the appraisal process. Global DMS offers a mobile application for appraisers operating in the field.

## COMPETITIVE ADVANTAGE

Unlike many of its competitors, Global DMS has developed a custom platform and solution set that automates the entire valuation management process. Some vendors, however, only focus on certain parts of the appraisal process, while Global DMS handles everything via its all-in-one centralized valuation management platform. Global DMS offers numerous apps, allowing each client to pick and choose which apps they need for their business. All apps work seamlessly with eTrac including workflow, automated report builders, and Automated Review.

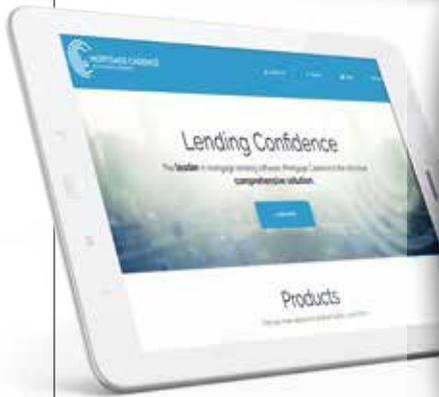
In addition, Global DMS has developed standardized and open integration methods for its platform using industry standards like MISMO, so AMCs and LOS vendors can do business with any of their partners. Global DMS is a highly innovative, entrepreneurial, nimble, customer-centric, and cost-effective partner.

## KEYS TO YOUR SUCCESS

Contemporary, sophisticated valuation software that is completely Web-based, easy to implement, and proven to be highly effective. Innovative, forward-thinking coupled with nimble responsiveness to customers. Deep experience with appraisals and overall knowledge of the mortgage industry. Global DMS is intensely focused on a commitment to customer service and ongoing client relations and collaboration.



# Mortgage Cadence, an Accenture Company



#### KEY PERSONNEL

**Trevor Gauthier**  
President

#### STAFFING

Approximately 400

#### CONTACT INFORMATION

1999 Broadway St., Suite 1200  
Denver, CO 80202  
Phone: 303.991.8200  
Email: [asw.morcad.mcnews@mortgagecadence.com](mailto:asw.morcad.mcnews@mortgagecadence.com)  
Web: [mortgagecadence.com](http://mortgagecadence.com)



#### CORPORATE PROFILE

Mortgage Cadence, a wholly owned subsidiary of Accenture, has been partnering with lenders since 1999, offering the industry's only truly comprehensive mortgage technology solution designed for point-of-sale through post-closing. In a time when efficiency, speed and the customer experience are paramount to the success of lenders, Mortgage Cadence offers the last platform lenders need through its unique combination of technology, service and partnership.

#### COMPANY HISTORY

Mortgage Cadence was founded in 1999 as a direct response to the mortgage industry's over-reliance on paper and slow, manual processes. Our answer: apply new and emerging technologies to the benefit of lenders and borrowers alike. Automation, a key, early feature of our technology, immediately improved loan manufacturing efficiencies. Leveraging the internet so that borrowers, for the first time, could originate their own mortgages, was a pioneering leap forward. Fast-forward to 2017, our company has grown to one the leading providers of mortgage lending technologies, meeting the needs of lenders of all sizes and models through our comprehensive platform that begins with our borrower portal supported by our enterprise-class loan origination platform, document engine and imaging solution.

#### REGULATORY COMPLIANCE

Regulatory compliance, always important to mortgage lenders, has taken on even greater importance over the past five years. Our team of compliance professionals constantly monitors this environment, making sure our customers are prepared and that our technologies support their needs.

#### BUSINESS LINES, SERVICES, AND PRODUCTS

Mortgage Cadence offers a full array of enterprise-grade loan origination technology, including our purpose-built borrower center, loan origination system, document solution and imaging platform. With Mortgage Cadence lenders have every tool needed from origination to closing in one comprehensive platform.

#### GEOGRAPHICAL SCOPE AND COVERAGE AREA

Mortgage Cadence serves U.S. residential mortgage lenders through the U.S. Our customers span all business models and are of every size.

#### KEY FEATURES/BENEFITS

- Ours is a comprehensive platform including our borrower center, two complete loan origination systems, document solution and imaging platform.
- Our solution is one, purpose-built platform rather than an integrated amalgam of unrelated technologies.
- Process automation within our platform is driven by our proprietary rules engine, enabling enormous efficiency gains throughout the mortgage process.
- Our borrower center features responsive design. Borrowers can originate on any internet-connected device from desktop to smart phone.

#### COMPETITIVE ADVANTAGE

Mortgage Cadence has been different from the start, taking a holistic view of the mortgage process, applying existing and emerging technologies to its thorniest challenges which, most often, center around simplifying the borrower experience and easing compliance complexities. While what constitutes mortgage production challenges has changed throughout our history, creatively addressing them has not.

#### ADDED VALUE TO CLIENTS

There are many ways in which Mortgage Cadence adds value. One in particular is our long-running benchmarking study which helps clients monitor their year-over-year performance against themselves and their peers. This study is the only one of its kind, and the closest apples-to-apples performance report in the industry.

#### KEYS TO YOUR SUCCESS

Mortgage Cadence has been and is 100% focused on our commitment to ensuring lenders have the tools they need to lend efficiently as well as compliantly while offering their borrowers a highly convenient, transparent means of originating their own loans, and monitoring their loans progress.

#### INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

- HW Tech 100 2017 Recipient
- HW Tech 100 2016 Recipient
- 2017 Rising Stars Award Recipient
- Insiders 2017 Award Recipient
- Women in Housing Award Recipient
- United States Patent for the Selective Migration of Data Between Databases
- 2016 Vanguard Award Recipient