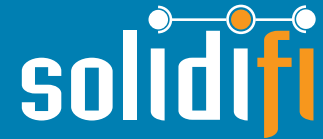




Proactive **COMPLIANCE** solutions for an ever changing market



Always be up-to-date.

FHA, HVCC, TILA, RESPA, MISMO.

In today's lending environment, new regulations and standards are a regular occurrence. Keeping current and keeping compliant is a growing concern.

Solidifi eliminates the worry

Our proactive compliance services ensure that you and your company's ever-changing compliance needs are met. We're industry experts who scrutinize the marketplace every day and make sure our services always keep your appraisal management solution conforming to industry requirements.

Home Valuation Code of Conduct (HVCC)

On May 1st 2009, the Home Valuation Code of Conduct (HVCC) went into effect which demanded significant changes to the real estate appraisal process for Mortgage Lenders. Fannie Mae and Freddie Mac agreed not to purchase loans from Banks, Credit Unions and Mortgage Lenders unless they could prove an independent Appraiser provided an objective property valuation with no influence or guidance from Originators or outside parties.

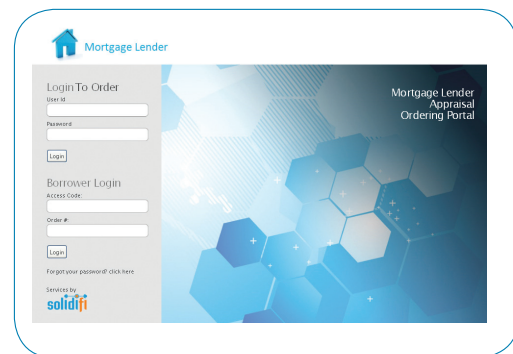
Solidifi utilizes cutting edge technology to not only power a fully HVCC compliant solution, but also provide our clients with several value-added features meant to enhance the HVCC experience with your Client, Investor and internal staff.

No Fee/Turnkey Solution Deployed in 48 Hours or Less

Built for flexible implementations using Web 2.0 technology, our services can be deployed within 48 hours as Software as a Service (SaaS).

Repped and Warranted HVCC Compliance Solution

We certify, warrant and represent appraisal services that are obtained in a compliant manner according to the Home Valuation Code of Conduct (HVCC) and its Policy and Processes.

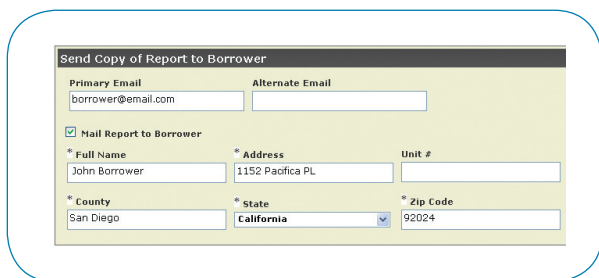


Originator Ordering Platform with Compliant Notifications

Solidifi provides a compliant Originator procurement portal for a Lender's loan production staff or wholesale channel for appraisal ordering and status tracking.

Appraisal Disclosure to Consumer

Ability to track delivery method, and provide the borrower a copy of their appraisal within the mandated time frame.



The screenshot shows a web form titled "Send Copy of Report to Borrower". It includes fields for "Primary Email" (pre-filled with "borrower@email.com") and "Alternate Email". A checkbox labeled "Mail Report to Borrower" is checked. Below this are three rows of fields: "Full Name" (pre-filled with "John Borrower"), "Address" (pre-filled with "1152 Pacifica PL"), and "Unit #"; "County" (pre-filled with "San Diego"), "State" (pre-filled with "California" and a dropdown arrow), and "Zip Code" (pre-filled with "92024").

Quality Control Testing

Solidifi provides an optional Quality Assurance testing service on a random sample of 10% of all appraisals ordered each month.

HVCC Information Kit

Allow Solidifi to provide you with all the information you and your staff will need to know about HVCC – including internal and external communication templates, HVCC summary documents and training materials, Investor information packages, Internal policy and process starter templates.

Audit and reporting capabilities to meet the needs of Internal Stakeholders and Investors. Solidifi provides reporting on your HVCC compliant platform including full communication audit trails and daily reports on consumer disclosure including a copy of the actual email delivered to the consumer.

Federal Housing Administration (FHA) Regulations

Appraiser independence and engagement regulations like HVCC are fast becoming the norm in our industry. On September 18, 2009, FHA announced new regulations similar to HVCC for all FHA mortgage products with a scheduled effective date of January 1, 2010. Among other items, the new FHA requirements also state a DE underwriter must be allowed to discuss and request clarification, directly with the appraiser and requires assurance that appraisers be compensated at a rate which is customary and reasonable for appraisal services performed in their local market area.

So what does this mean to you? Starting in early 2010 - Lenders will be required to be compliant with these new regulations for all FHA loans.

Let Solidifi eliminate the worry

Solidifi's clients are already seamlessly ordering both FHA & Conventional/HVCC compliant appraisal products using Solidifi's Next Generation appraisal management services.

We also believe appraisal quality starts with paying appraisers their full fee for quality work and allowing Appraisers to publicly set their own local market rate on our network. Solidifi promotes allowing Appraisers to openly compete for a Lender's business based on consistently delivering high quality work, at a fair market rate, in a reasonable timeframe.

Further, we believe lenders with compliant controls in place should have the flexibility to be able to openly discuss and request clarification directly with an Appraiser in a transparent manner.

Solidifi Compliance Solutions – Proactively ensuring you are always up-to-date.