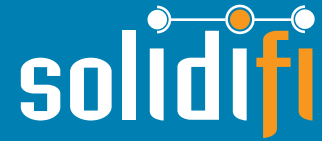


FLEXIBLE technology that enhances your appraisal process



Integrates seamlessly. Client-centric enhancements.

Solidifi is a technology based provider of collateral valuation, risk management and data analytic services to the North American mortgage industry. Solidifi provides mortgage lenders, professionals and 3rd party service providers with a flexible service platform for procuring collateral valuations from marketplace vendors and Appraisers, with complete transparency and data to make “incredibly smart decisions.”

Built for flexible implementations using Web 2.0 technology, our services can be deployed within 48 hours as Software as a Service (SaaS). Lenders can utilize Solidifi’s valuation platform as a stand-alone application or securely integrate with existing systems including Loan Origination Systems (LOS) and industry portals.

Fundamentally, a client-centric business model, Solidifi takes an active leadership role in the appraisal management industry. Continually focused on market demands and changes, we deliver service enhancements every 30 days – so your appraisal process is always current and compliant.

HVCC/FHA Compliance Solutions

Compliance solutions configured to your wholesale and/or retail channel needs so you can focus more time on closing mortgages.

Custom Look and Feel Technology

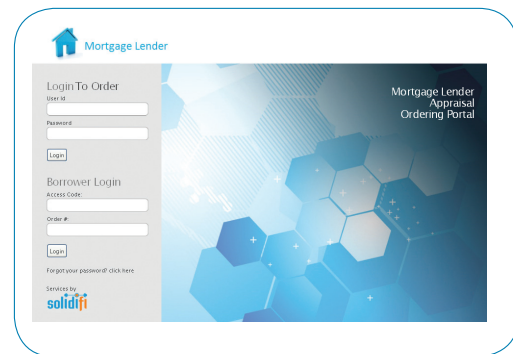
Further define your brand with your customers and users and instantly configure the Solidifi platform to the look and design of your company – including corporate logo and colors.

Simplified Order Entry

Your external and internal users can quickly place an online order in 60 seconds or less.

24/7 Online Order Tracking

Solidifi provides you with access to track and view any order, at any time, through our order management dashboard.



Instant Notifications During the Order Lifecycle

Solidifi provides users with configurable email notifications during each stage of the Order Lifecycle. We ensure users are instantly notified of updates and changes during the process, including these important stages:

- Appraisal order placed
- Inspection scheduled and date
- Report completed and delivered
- Order accepted by Appraiser
- Inspection completed

Appraisal Status: Completed

Borrower Name:	John Doe	Service Type:	FNMA 1004 / FHLMC 70
Loan Reference #:	97932492398472ABC	Additional Service(s):	REO Addendum
Property Address:	123 Main St., Cook, Illinois, 60626		
Please note the appraisal report ordered by Mortgage Lender for property address 123 Main St., Cook, Illinois, 60626 is now completed and has been uploaded to lender for review.			

Management and Audit Controls

User hierarchy, roles, and permissions are configured to enforce access control privileges. Solidifi also provides a full audit trail on all transactions and communications.

Configurable Payment Options

Solidifi offers secure payment options for services ordered including:

- Instant online Credit Card/Debit Card payment
- Online Consumer Pay with Credit Card/Debit
- Lender Invoice

Underwriter or Reviewer Appraisal Review Tools

Solidifi provides at no cost, review tools for Underwriters or Reviewers to assist in the appraisal review process – streamlining your appraisal process and enhancing the overall quality of your approved Appraiser network.

Automated QTM Results (0)

Business Risk Name	Excluded Date
No auto feed	
Clear name address does not match order	<input type="radio"/>
Subject address and legal description not complete	<input type="radio"/>

Appraiser Panel Management

Monitor the performance of your approved Appraiser network and build and refine the quality – in real time.

Name	Appraiser Role	Profile Name	Address	License State	Feedback Count	Feedback Score	App. Order	App. Count	App. Price	Turn-Around Time	Turn-Around Score	App. Rate	App. Rate Score
John Doe	Appraiser	John Doe	123 Main St.	IL	10	4.5	5	10	\$150,000	5	4.5	95%	95%
Jane Smith	Appraiser	Jane Smith	456 Oak St.	CA	8	4.2	3	8	\$200,000	3	4.2	90%	90%
Mike Brown	Appraiser	Mike Brown	789 Pine St.	TX	12	4.8	7	15	\$180,000	7	4.8	98%	98%
Sarah Green	Appraiser	Sarah Green	101 Elm St.	FL	6	4.1	4	6	\$120,000	4	4.1	88%	88%
David White	Appraiser	David White	202 Maple St.	NY	9	4.6	6	12	\$160,000	6	4.6	92%	92%
Emily Black	Appraiser	Emily Black	303 Cedar St.	VA	7	4.3	5	9	\$140,000	5	4.3	91%	91%
Frank Blue	Appraiser	Frank Blue	404 Birch St.	NC	11	4.7	8	14	\$170,000	8	4.7	96%	96%
Grace Red	Appraiser	Grace Red	505 Spruce St.	OH	5	4.0	4	5	\$110,000	4	4.0	85%	85%
Henry Purple	Appraiser	Henry Purple	606 Willow St.	IN	8	4.4	6	10	\$130,000	6	4.4	89%	89%
Ivy Orange	Appraiser	Ivy Orange	707 Ash St.	MI	10	4.6	7	13	\$150,000	7	4.6	93%	93%
Jack Yellow	Appraiser	Jack Yellow	808 Hickory St.	WI	6	4.2	5	8	\$125,000	5	4.2	87%	87%

Reporting

Solidifi provides on-demand, transparent, service level management reporting on the performance of your approved Appraiser network – including benchmarking against Solidifi’s National panel.

Sample Lender - Network Performance Comparison

Date: 01-Aug-2009 to 31-Aug-2009

Service Type	1004	Transactions: Lender			Turn-Around Time			Lender
		July	June	% Change	Lender	Solidifi Network	Variance	
Channel	Wholesale	223	234	-5%	5.2	5.3	-0.1	\$345
	Retail	126	249	-49%	6.6	5.9	0.7	\$303
Geographic	Michigan	24	18	33%	5.4	5.3	0.1	\$345
	Washington	51	90	-43%	3.5	3.9	-0.4	\$265
	New York	105	192	-45%	5.7	5.6	0.1	\$345
	New Jersey	123	132	-7%	6.1	5.7	0.4	\$370
	Rhode Island	0	6	-100%	N/A	5.5	N/A	N/A
	South Carolina	15	9	67%	3.3	3.9	-0.6	\$370
Florida	30	36	-17%	3.8	4.4	-0.6	\$265	