

The logo for Street Resource Group features the company name in a black serif font, stacked vertically. A blue swoosh graphic starts under the 'G' in 'Group' and curves upwards and to the right, ending under the 'e' in 'Resource'.

Street Resource Group

Consulting. Technology. Information.

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SRG Company History

- 22 Years in Business, 14 in Mortgage Warehouse Lending
- Business Focus Solely on Mortgage Banker Finance
 - Mission Critical Mortgage Warehouse Lending Software
 - High of \$7.5+ Billion (30,000 loans) Monthly Production
 - 1,500+ Connected Mortgage Lenders with SRG Software
 - Risk Management and Fraud Detection Tools
 - Professional Services and Consulting
 - Software Development Services
- Mortgage Technology Magazine
 - 2007 and 2008 List of Top 50 Best and Brightest Technology Providers
 - 2006 Steve Fraser Award Finalist for Outstanding Innovation

Industry Leadership

Mortgage Technology	"Top 50 Best and Brightest Mortgage Technology Providers"	Jul	08
Mortgage Banking	"Landing Softly on the Far Side of Chaos"	Apr	08
MBA NewsLink	"Third-Party Origination Risk Management"	Mar	08
Scotsman Guide	"Technology Makes the Difference"	Jan	08
Secondary Marketing Executive	"It's Time to Reevaluate Warehouse Lender Relationships"	Dec	07
MBA Tech NewsLink	"Reverse Mortgages a Rising Tide in Market"	Nov	07
Community Banker	"Saving Warehouse Lenders Money, Time, and Trouble"	Oct	07
American Banker	"As Mortgage Lenders Shift Warehouse Stances, Not All Are Retreating"	Sep	07
MBA NewsLink	"In Tight Times, Warehouse Lender Flexibility Survives"	Aug	07
National Mortgage Broker	"Shifting Landscape - What broker/bankers should be looking for..."	Aug	07
OriginationNews.com	"SRG Forms Industry Panel Focused on Fraud"	Jul	07
Real Estate Technology News	"Warehouse lending tech provider turns to closing agent risk"	Jul	07
National Mortgage News	"SRG Forms Industry Panel Focused on Fraud"	Jul	07
Secondary Marketing Executive	"Networking for Warehouse Lenders"	Jul	07
Mortgage Technology	"Best and Brightest Mortgage Technology Providers" (Top 50 List)	Jul	07
Mortgage Technology	"E-Mortgages and Warehouse Lenders"	Jun	07
National Mortgage News	"SRG Launches Loan Registry Alert to Combat Warehouse Lending Fraud"	Jun	07
Origination News	"SRG Spearheads Warehouse Lender Consortium"	Jun	07
National Mortgage News	"Warehouse Lenders Unite to Develop Standards and Practices"	May	07
American Banker	"Warehouse Lender Group in the Works"	May	07
National Mortgage News	"Warehouse Lenders May Embrace E-Mortgages"	May	07
Mortgage Technology	"Getting a Jump on E-Mortgages"	Apr	07
Wall Street Journal	"Subprime Lenders May Face Funding Crisis"	Jan	07
U.S. Banker	"Warehouse Lending Offers Potential, But Beware the Risks"	Jan	07
Scotsman Guide	"Closing the Gap - Warehouse Lending Alternatives"	Oct	06
American Banker	"Warehouse Lending as Sales Tool for Correspondent Loans"	Oct	06
National Mortgage News	"SRG at MBA to Tout Leadership"	Oct	06
American Banker	"Software Makes Warehouse Lending Easier"	Oct	06
Inside Mortgage Technology	"Warehouse Lenders Need Innovative Tech to Compete"	Aug	06
Origination News	"As Automation Evolves So Will Warehouse Lending"	Jun	06
Mortgage Technology	"Automating Warehouse Lines"	Jun	06
Secondary Marketing Executive	"Warehouse Lending Faces Changing Times"	Jun	06
National Mortgage News	"Automation to Transform Business"	May	06
Mortgage Banking	"Warehouse Lending Comes of Age"	Mar	06
Broker Universe	"The Ins and Outs of Adopting Web Technology"	Mar	06
Mortgage Technology	"How Far Along is the E-Mortgage"	Dec	05
The Insider	"Warehouse Lending"	Oct	05
Mortgage Technology	"How Web Technology is Reshaping Warehouse Lending"	Oct	05
Real Estate Technology News	"SRG Partners to Lock Down Warehouse Lending Platform"	Oct	05
National Mortgage News	"Exploring the Pros and Cons of Webex Training"	Sep	05
Inside Mortgage Technology	"Street Resource Automates Warehouse Lending Process"	Sep	05
New York Mortgage Press	"SRG Upgrade Aids Warehouse Loan Process"	Jun	05
Secondary Marketing Executive	"Revisit your Strategies.."	Jun	05
National Mortgage News	"Warehouse One Embraces .Net Trend with SRG"	May	05
Mortgage Newslink	"Technology Reduces Warehouse Lending Cost"	May	05
Origination News	"Street Sees it as a Business Decision"	May	05
MBA Newslink	"Strong Relationships Ease Secondary Online"	Apr	05

Confidential Information

THE WALL STREET JOURNAL

Mortgage Banking
The Magazine of Real Estate Finance

AMERICAN BANKER

MT MORTGAGE
TECHNOLOGY

NATIONAL MORTGAGE NEWS

MBA NewsLink

Origination News
For Mortgage Brokers, Correspondents, Lenders and Wholesalers

SCOTSMAN GUIDE
THE LEADING RESOURCE FOR MORTGAGE ORIGINATORS

REAL ESTATE TECHNOLOGY
NEWS

Inside
Mortgage
Technology

SECONDARY
MARKETING
EXECUTIVE

Highlights

OPERATIONAL EXCELLENCE

- Mission-critical application responsible for warehouse loan funding, collateral processing, and settlement
- Loyal client based uses SRG as sole platform to transact business
- Long track record of software development, installation and client use
- More than 1,000,000 mortgages funded to date using SRG software

Highlights

STRONG MARKET POSITION

- Market leader positioned with technology and innovative solutions
- SRG gaining critical mass in warehouse lending community to build and distribute fraud detection and risk management software and services
- Continuing resource to enable client long-term growth in a changing marketplace with evolving mortgage technology-based processes

Highlights

PROVEN SOLUTION DELIVERY PLATFORM

- Scalable platform with approximately 5,000 installations to date
- Current platform in continuous use since 2003
- Deployed on a per user license and per loan fee maintenance model
- Architected in .NET with SQL Database
- Positioned for eMortgage integration

Software and Services

- SRG Warehouse Loan System (WLS)
 - 3rd Generation Technology Platform, .Net Architecture
 - Mortgage Originators Connected Online Real-Time
- Consulting and Software Development
 - Risk Management
 - Enterprise Technology Platform
 - Business Process Re-Engineering
 - Enterprise Architecture Strategic Planning
- Shared Information Services
 - Warehouse Information Networksm
 - Industry Risk Committees

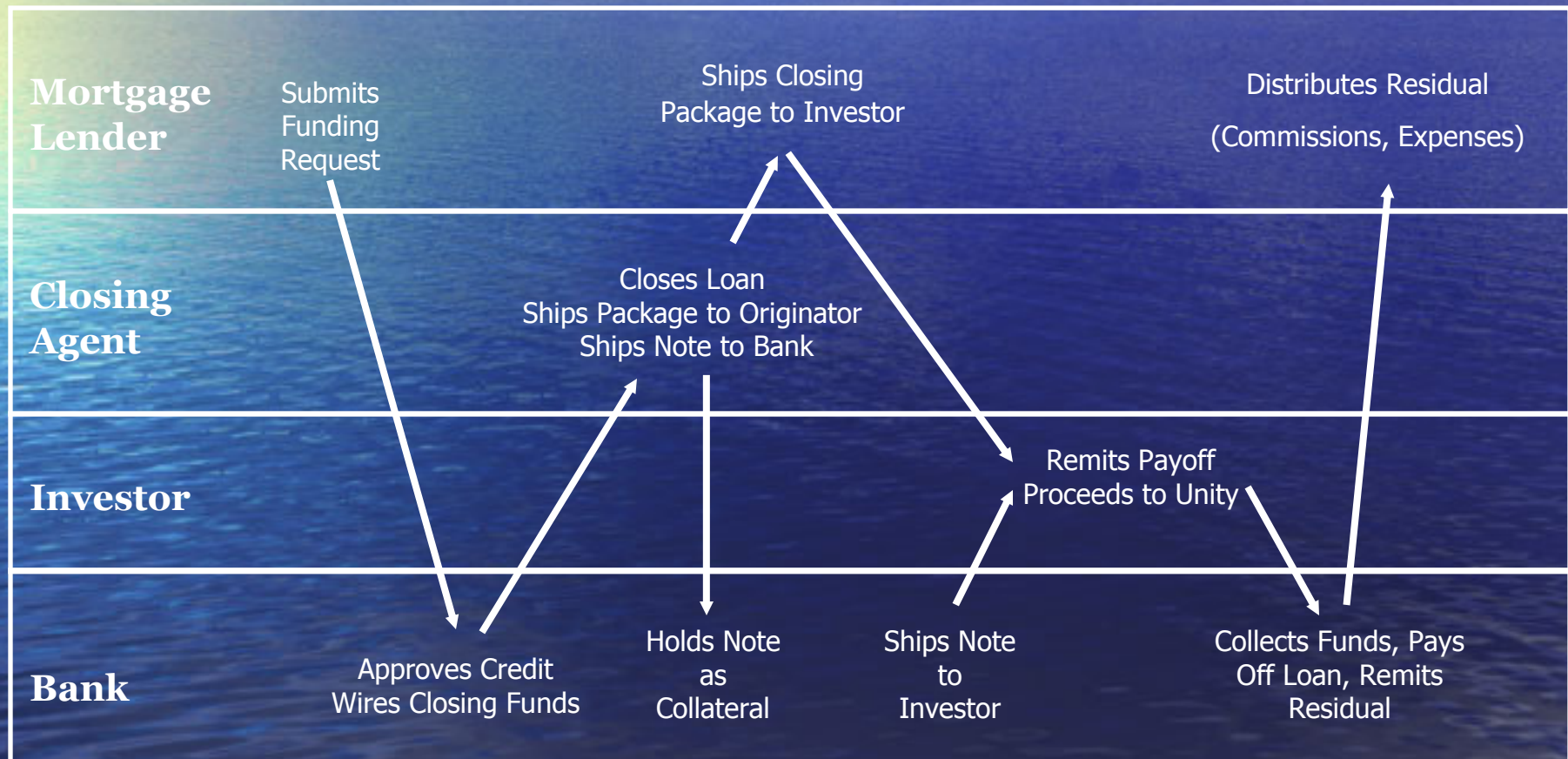
What is Warehouse Lending...

- Interim or Gap Financing between the time a mortgage loan is closed and then purchased by a secondary market investor
- Commercial Line of Credit or Repurchase Facility
- Secured by an Assignment of the Mortgage Note
- Funds Transferred Directly to an Approved Closing Agent
- Based on a Takeout Commitment from an Approved Investor

The Workflow...

- Originators upload from their LOS and electronically submit funding requests
- Software validates loan information and queues the loans for approval
 - Automated Fraud Checking
 - Missing/Expired documents and licenses
 - Over limit conditions (wet/dry, credit, product mix)
- Provide final credit decision and clear to fund approval
- Manage master bailment and ICL processes
- Provides cash management / wire room services
- Receives and ships collateral documents
- Provides collection and settlement services

Warehouse Lending Lifecycle...



Benefits to the Originator...

- Control of the Funding Process
- Achieve Best Execution and Maximize Income
- Avoid Disclosures of Yield/Spread Premiums

- Increased Competitive Advantage
- Heightened Reputation in the Consumer Marketplace
- Enhanced Relationships with Builders, Developers, Agents

- Attract Top-Producing Loan Originators
- Meet Licensing or Approval Requirements

- Reliable Funding Partner to Help Execute Company Business Plan

Benefits for Bank...

- **High Yield and Non-Interest Income**
 - Product Specific Pricing
 - Customer Tailored
- **Expanded Lending Network**
 - Without Physical Presence
 - No Remote Salesforce Overhead

Benefits for the Bank...

- Built In Best Practices
 - Operational Risk
 - Financial Mix
 - Credit Risk
 - Fraud
- Specific Industry Technology
 - Rules Based
 - LOS Data Import
 - Online, Real-Time
 - Web Service Integration

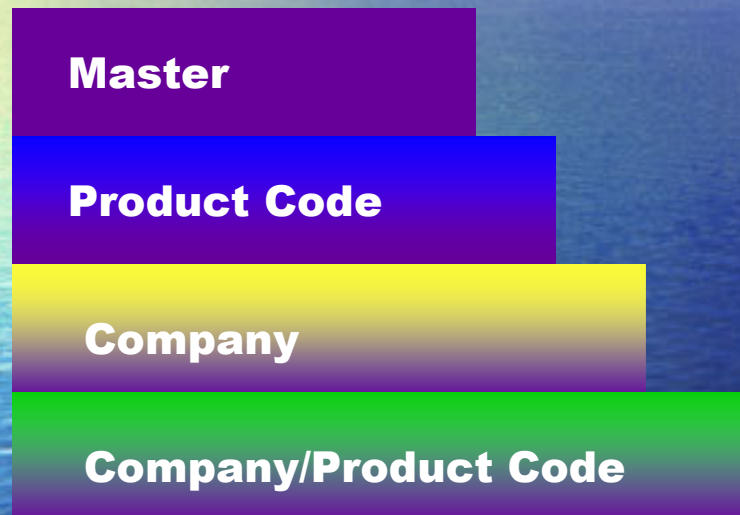
WLS Features

- Complete automation of the entire warehouse finance workflow lifecycle
- Flexible configurable business rules architecture
- Tools for fraud detection, loss prevention and risk management
- Integrated document imaging and collateral movement requests and tracking

WLS Features

- Interactive and automated, standard and customized import and export templates
- Online, real time information access and embedded instant messaging
- Web services for external system interfacing

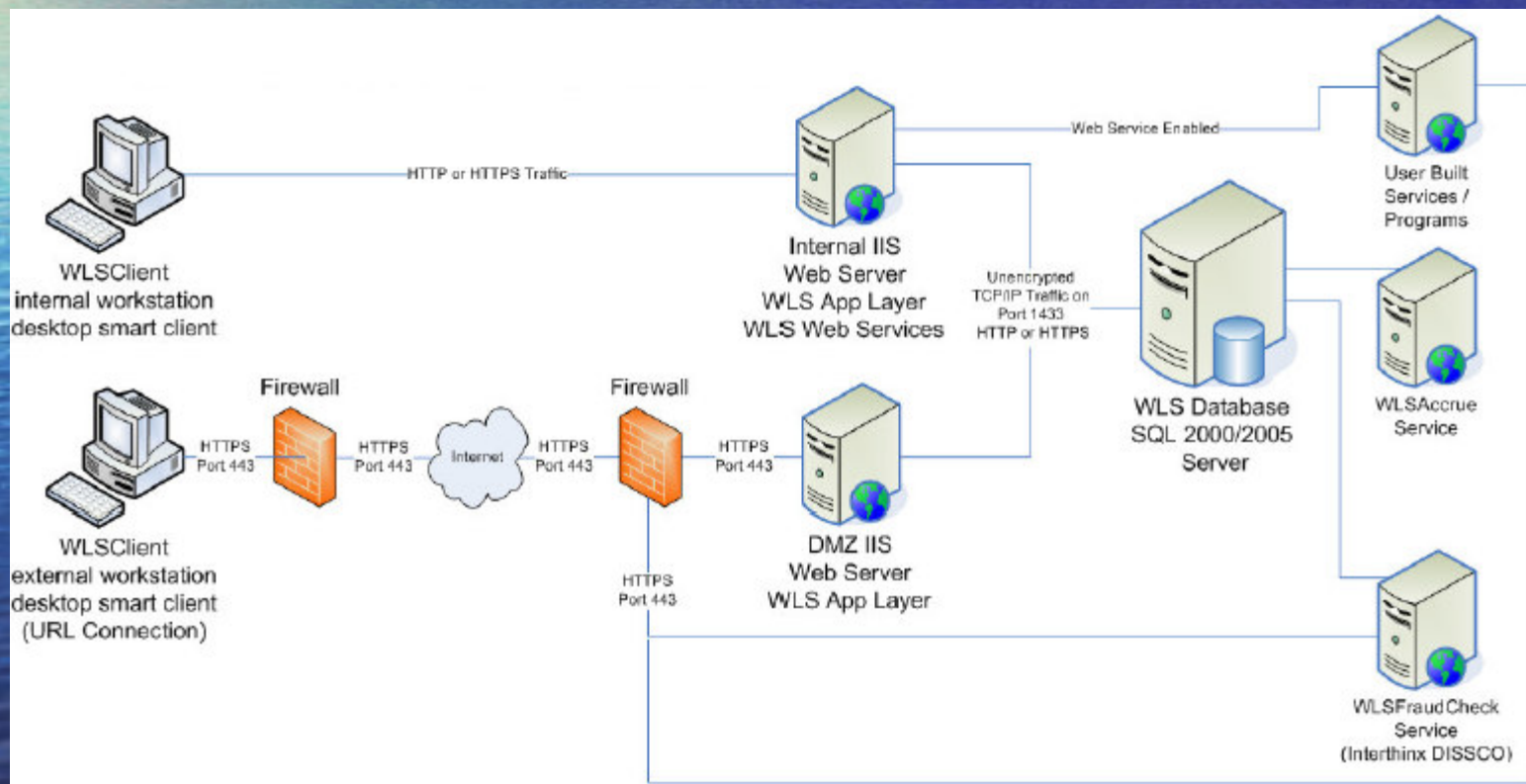
WLS Structured Rules & Tier Methodology



- Companies
 - Warehouse
 - Originator
 - Closing Agent
 - Investor / Custodian
 - Funding Source / Participant
- Application Rules with User-Defined Values
 - Loan Setup Default
 - Rate and Fee Pricing
 - Aging Trigger and Penalty
 - Validation
 - Production Incentive
- Validation Codes
 - Relationships to Each Other
 - Relationships to Products
 - Relationship to Rules
 - Required Documents
 - Licenses
 - Limits
- Product Codes
- Automated Triggers
 - Field Data Entry
 - Originator Submission
 - Workflow Status Change
 - Underwriting Review
 - Disbursement
- QC Check Lists
- Documents
 - Loan Transmittal
 - Company Management

WLS Software Architecture

- Distributed smart client
- Microsoft .NET / SQL database
- HTTPS, IIS communications protocols
- Web service enabled for connectivity to external services



The SRG Difference

- Superior Proven Technology
- Extensive Industry Experience
- Specific Focus
- Flexibility
- Longevity Through Multiple Business Cycles
- Planning and Implementation Follow Through



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