



Expertise for Mortgage
Warehouse Lenders

SRG Warehouse Loan System (WLS)

The SRG Warehouse Loan System (WLS) provides a highly configurable software platform that automates the entire mortgage warehouse lending process from start to finish. Mortgage bankers and their warehouse lenders can now operate at peak efficiency and achieve maximum profitability through reduced per transaction processing costs.

The SRG Warehouse Loan System operates at the individual loan level. Using a work-flow design, the system streamlines submission, underwriting, funds disbursement, investor payoff and originator settlement transactions. Detailed tracking of loan transmittal document receipt and shipping provides critical collateral control. The system incorporates a wide variety of risk management controls, including integrated fraud detection capabilities. Comprehensive accounting, operational, sales, management and client reports are produced in a variety of formats. Extensive data export capabilities for the warehouse and originator are also built into the system.

Maximum flexibility for a variety of originator pricing and covenant compliance requirements is achieved with the unique SRG Structured Rule Tier Methodology™. Our rule-based architecture supplies highly configurable rate and fee pricing, covenant compliance and aging rate and fee penalties, production volume-based incentive credits, wet/dry limits, and data validation comparative values.

WLS provides features for the company-level management of the originator, investor, closing agent, and upstream funding source relationships. Participated funds can be associated with each loan and tracked to provide a net interest margin on a loan-by-loan basis. Fulfillment service and custodial collateral activities may also be tracked and managed.

Using the innovative SRG *DIRECTCONNECT* and SRG *MESSENGER* online, real-time technology, mortgage bankers can upload data from their loan origination system, and electronically submit loan funding requests, document images, and collateral shipping requests; retrieve operational reports; and communicate via instant messaging with their warehouse lender.

System Benefits

- ◆ EASE OF USE, QUICK LEARNING CURVE
- ◆ INCREASED PRODUCTIVITY
- ◆ REDUCED PER-LOAN PROCESSING COSTS
- ◆ IMPROVED EFFICIENCY RATIOS
- ◆ INCREASED PRODUCTION CAPACITY
- ◆ INCREASED COMPETITIVE ADVANTAGE
- ◆ MORE FOCUS ON CUSTOMER SERVICE
- ◆ INCREASED VARIETY OF CREDIT FACILITY OFFERINGS
- ◆ TIMELY ACCURATE PROCESSING OF FUNDING REQUESTS
- ◆ ASSOCIATED RISK LEVELS WITH REVENUE REALIZATION
- ◆ ENHANCED ORIGINATOR/WAREHOUSE COMMUNICATION
- ◆ MAXIMIZED PROFITABILITY VIA FLEXIBLE PRICING RULES
- ◆ MICROSOFT SQL PERFORMANCE AND DATABASE INTEGRITY
- ◆ NO PROGRAMMERS REQUIRED
- ◆ NOT SUBJECT TO PROBLEMS OF BROWSER-BASED SYSTEMS

Features

- ◆ STREAMLINED WORKFLOW
- ◆ EXTENSIVE DATA VALIDATION
- ◆ QUALITY AND COMPLIANCE ASSURANCE
- ◆ STRINGENT FINANCIAL AND ACCOUNTING CONTROL
- ◆ POWERFUL LOSS PREVENTION AND FRAUD DETECTION
- ◆ EFFICIENT DOCUMENT TRACKING AND EXCEPTION MANAGEMENT
- ◆ HIGHLY CONFIGURABLE DATA IMPORT AND EXPORT TEMPLATES
- ◆ FLEXIBLE BUSINESS RULES
- ◆ COMPANY RELATIONSHIP LINKING
- ◆ MULTIPLE CREDIT AND RELATIONSHIP EXPOSURE LIMITS
- ◆ DOWNSTREAM AND UPSTREAM LOAN-LEVEL INTEREST AND FEES
- ◆ INTEGRATED HELP SYSTEM AND ONLINE USER GUIDE
- ◆ ONLINE, REAL-TIME COMMUNICATION
- ◆ INTEGRATED INSTANT MESSAGING
- ◆ DOCUMENT IMAGING
- ◆ WINDOWS DESKTOP APPLICATION, NOT BROWSER-BASED

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SRG DIRECTCONNECT / SRG MESSENGER

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Mortgage originators install this remote client version of the SRG Warehouse Loan System on their office workstations and are able to connect directly to their warehouse lender in a secure environment over the Internet. By being a full Microsoft Windows desktop application, users are not subject to the security flaws, software inferiority, or instability inherent in Internet browser-based applications. Loan data may be imported from their loan origination system. Funding requests are submitted electronically to the warehouse lender and loan transmittal document images are attached, rather than faxed. Funding requests are automatically verified, and missing information and validation failure notification is communicated immediately. Originators obtain real-time information on demand, and have more control over their warehouse lines than ever before. Everyone gains increased efficiency, improved communication, security, and more data integrity in the funding process plus immediate monitoring of the loan's status throughout the entire warehouse loan lifecycle.

System Features

- ◆ LOAN DATA IMPORT FROM YOUR LOAN ORIGINATION SYSTEM
- ◆ EDITING AND QUEUING PRIOR TO WAREHOUSE SUBMISSION
- ◆ INDIVIDUAL OR BULK LOAN SUBMISSIONS
- ◆ ELECTRONIC IMAGE ATTACHMENT TO FUNDING REQUEST
- ◆ IMMEDIATE VALIDATION FEEDBACK ON ISSUES WHICH MIGHT PREVENT THE TIMELY FUNDING OF LOANS (E.G., LICENSE EXPIRATIONS, LIMIT VIOLATIONS, PRODUCT COMPLIANCE, EXCEPTIONS)
- ◆ INTEGRATED FRAUD PREVENTION AND VALUATION TOOLS
- ◆ LOAN STATUS MONITORING AT EVERY PROCESSING STAGE (REQUEST, REVIEW, APPROVAL, FUNDED, SHIPPED, PAID OFF)
- ◆ FUNDS TRANSFER VERIFICATION AND REFERENCE NUMBERS
- ◆ ELECTRONIC SUBMISSION OF INVESTOR SHIPPING REQUESTS
- ◆ REAL-TIME COLLATERAL TRACKING
- ◆ AUTOMATIC LINKING TO COURIER WEBSITES
- ◆ INDIVIDUAL LOAN HISTORIES AND AS-OF DATE PAYOFF QUOTES
- ◆ ONLINE RECEIPT, PAYOFF AND SETTLEMENT WIRING
- ◆ COMPREHENSIVE REAL-TIME ACTIVITY AND POSITION REPORTS
- ◆ LOAN LEVEL DATA EXPORT UTILIZING USER-DEFINED TEMPLATES
- ◆ POWERFUL SEARCHING AND FILTERING TOOLS
- ◆ INSTANT MESSAGING WITH WAREHOUSE PERSONNEL
- ◆ SELF-UPDATING SOFTWARE — REQUIRES MINIMUM IT SUPPORT
- ◆ SECURE WINDOWS APPLICATION, NOT BROWSER-BASED

Benefits to the Mortgage Banker

SAVE TIME AND MONEY BY HAVING THE ABILITY TO CONTROL YOUR LINE MORE EFFICIENTLY
MANAGE FUNDS AVAILABILITY AND PORTFOLIO MIX MORE EFFECTIVELY
ELIMINATE DOCUMENT FAXING AND THE ASSOCIATED HEADACHES OF TRACING LOST FAXES
EXPEDITE FUNDING BY BEING AWARE OF PROBLEMS BEFORE THEY ARISE
24/7 ACCESS TO YOUR WAREHOUSE DATA
SIGNIFICANTLY REDUCE TELEPHONE TAG AND WAITING FOR EMAIL ACKNOWLEDGEMENTS
STREAMLINE WORKFLOW MORE EFFECTIVELY
IMPROVE COMMUNICATION
REDUCE COST PER LOAN
INCREASE DATA SECURITY AND INTEGRITY

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SRG Application Service Provider

Banks and credit unions are becoming increasingly interested in tapping the warehouse lending market due to its viability and profitability. However, the costs of integrating a warehouse lending platform often make it a non-viable solution, especially for smaller lenders. The functionality of the SRG Warehouse Loan System is now available through our application service provider (ASP) platform. This hosted service allows smaller lenders to compete with larger, tech-savvy lenders and realize the same profitability without bearing the cost of implementing an internal solution.

Prior to the availability of our ASP solution, users were required to invest in the hardware infrastructure, software applications, and information systems human resources needed to integrate our platform. The ASP delivery mechanism enables clients to have access to the platform via our secure data operations center, and have the added benefit of SRG professionals managing their system infrastructure at a fraction of the cost of managing the platform in-house. Warehouse lending "best practices" are delivered through the inherent features set in the software and from Street Resource Group's professional expertise in the industry. In addition, users see profits quickly. Eliminating the lead-time associated with internal systems integration reduces the implementation cost and amount of time needed to bring our customers' products to the market.

The warehouse runs the WLS software on their desktops and it connects over the Internet to the database hosted by SRG at its secure data center. The mortgage originators run the *SRG DIRECTCONNECT* remote client version of the WLS software to connect to the warehouse in the same manner. This hosted warehouse lending allows both small and large-scale lenders to leverage SRG's innovative technology remotely without making a significant front-end investment in hardware infrastructure and internal IT maintenance. Lenders who take advantage of this ASP solution will pay an initial set-up fee, eliminating the cost to purchase, install and manage the platform internally. Once set-up is complete, SRG implements a "pay as you go" per loan pricing model combined with the per-month, per-workstation maintenance fee.

Benefits to the Warehouse

- REDUCES THE COST BARRIER TO MARKET ENTRY
- DELIVERS A RELIABLE, COST-EFFECTIVE AND SCALABLE SOLUTION
- ACCELERATES TIME TO MARKET
- REDUCES THE TOTAL COST OF OWNERSHIP (TCO)
- ELIMINATES SIGNIFICANT IT INFRASTRUCTURE INVESTMENT
- MAINTAINS INFORMATION SECURITY AND DATA INTEGRITY
- INCLUDES BUILT IN DISASTER RECOVERY
- PROVIDES REMOTE ACCESS CAPABILITY
- COMPLIES WITH REGULATORY REQUIREMENTS
- SPEEDS THE IMPLEMENTATION OF SOFTWARE UPGRADES
- INCREASES YOUR FOCUS ON CORE BUSINESS ISSUES RATHER THAN IT CONCERNS

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