

DATA SHEET



Gain a Single Universal Connection
to all your trading partners ...





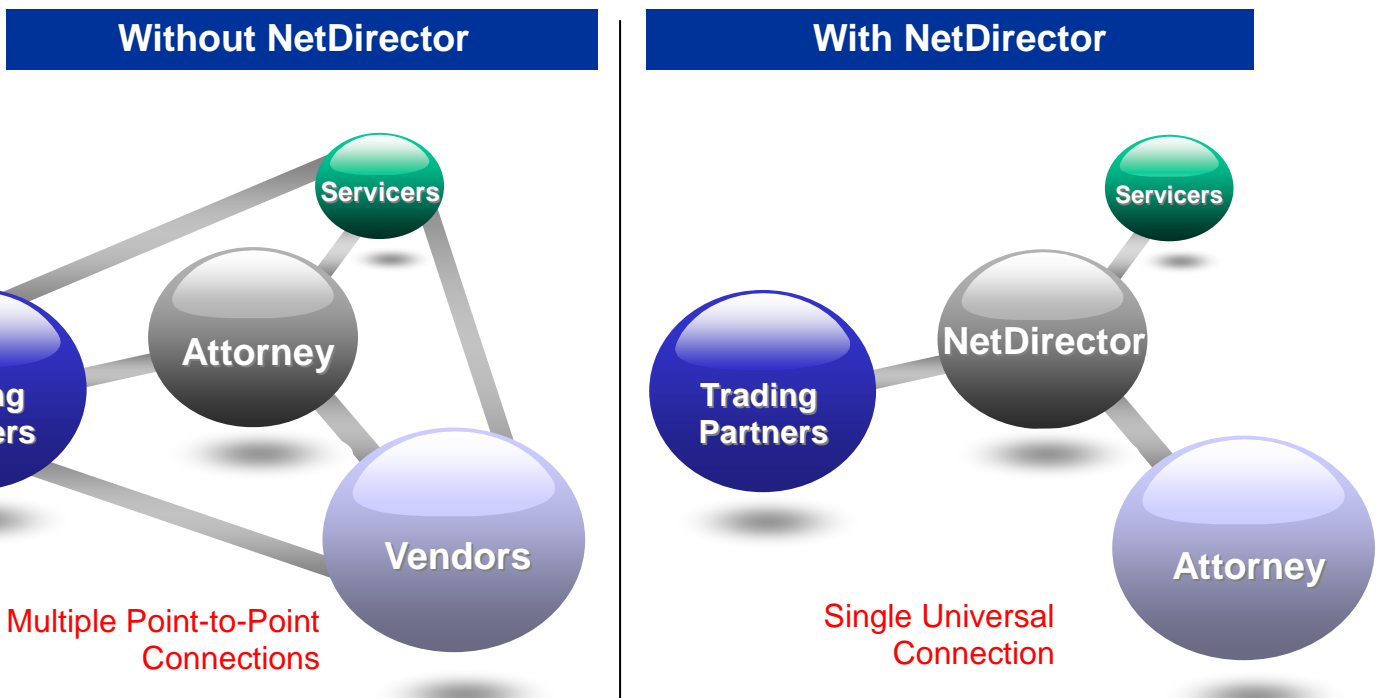
TODAY'S CHALLENGES

The Mortgage Banking Industry, consisting of attorneys and their trading partners, has been struggling for years to reach consensus on the need for a standard communication method that will facilitate data feeds to multiple partner systems. This is due to either too large a participation in defining these systems, which creates a gridlock of consensus, or “proprietary” systems designed with too little participation, significant integration effort, and non-standardization.

Today, attorneys and trading partners either manually input data from a myriad of trading partner Web sites or build proprietary point-to-point interfaces to pass transaction data. These methods require both administrative overhead and reduced efficiencies for the business units and IT departments.

NetDirector was created to enable the integration of vital business information and processes between attorneys and trading partners. NetDirector uses an industry-centric approach leveraging deep expertise and state-of-the-art technology to address these integration needs. NetDirector creates value for organizations of any size by providing speed in transaction processing, reducing partner collaboration costs and enabling greater responsiveness in serving customers.

Today's efforts to develop and maintain data interfaces to multiple vendors are time consuming and resource intensive. NetDirector provides a bi-directional data exchange with store-and-forward capabilities.





NETDIRECTOR BENEFITS

NetDirector provides organizations with immediate improvements in operational efficiency and cost control by automating and integrating the core business processes associated with transaction handling.

Each time you are able to reduce the time-intensive and error-prone manual administration of a task, you are saving time and money. You are also freeing up the time of valuable resources to boost productivity and focus on core functions.

NetDirector enables your organization to:

Attorneys/Trustees

- **Eliminate need to maintain data interfaces** to multiple trading partners' systems. By eliminating custom transaction development and maintenance, allow your firm to concentrate on strategic revenue generating projects.
- **Grow your volume without adding staff** by drastically reducing the need for IT labor to build and maintain automated interfaces to trading partners.
- **Ensure data consistency and integrity** by eliminating double keying errors to improve file turnaround time. Transaction times can be reduced from 15-20 minutes to 0-30 seconds per transaction.
- **Do more with less** and improve resource allocation for clerical staff with predictable transaction workloads, hence minimizing volume flux impact.

Trading Partners

- **Add new partners** without the need to develop labor intensive point-to-point interfaces.
- **Reduce the number of data interfaces** to manage and maintain integration to multiple attorney case management systems. Allow your organization to concentrate on strategic revenue generating projects.
- **Easier to manage change control** when making database modifications by mapping to centralized data interchange and not each attorney system.
- **Avoid having to pass schemas or custom code** for each trading partner connection – it's a build once, use many times approach.

Industry

- **Contribute to the standards/compliance movement**, enabling more efficient use of technology, which benefits the entire industry. As more organizations communicate with an open centralized data exchange, the overall cost of doing business will decrease.

[GAIN A SINGLE UNIVERSAL CONNECTION TO ALL YOUR TRADING PARTNERS...](#) [3]



SOLUTION OVERVIEW

The primary goal of NetDirector is to ensure that our customers can efficiently automate all of their transaction related business processes. While NetDirector has always been focused on delivering the leading solution for the Mortgage Banking industry, products of this class must reflect a number of other critical attributes.

NetDirector provides a single connection for an organization's systems to exchange data with the systems of its partners. It accomplishes this with a sophisticated any-to-any translation capability that can handle multiple connection options in one environment.

Configurable vs. Customizable: The Mortgage Banking industry is dynamic. Software designed to support these dynamic organizations must be flexible to the changing needs and structures of the business. NetDirector's powerful configuration capabilities make many changes a simple matter of editing settings, rather than custom development.

NetDirector's Portal is a Web-based application that provides a wide variety of configuration options (i.e., Data Mapping) making the solution simple to implement and configure to specific business processes while reducing the need for customization.

The screenshot displays the NetDirector configuration portal. At the top, there is a navigation bar with links for Home, Log Out, Welcome, Echevarria, Processing, Maintenance, View, and Access. Below this is a breadcrumb trail: Home > NetDirector Portal > Echevarria Referral. The main interface is divided into several sections:

- Mapping Structure:** A tree view on the left showing the hierarchy of fields: TRANSACTION (SOURCE_REF, CASE_ID, CASE_TYPE, PAYLOAD (SOURCE_LOAN_NUMBER), PROPERTIES (PROPERTY* (PROP_TYPE, LEGAL_DESCRIPTION, PROPERTY_ADDRESS*), PARTIES, LOANS, VENDORS).
- Available Foreclosure Referral Template Fields:** A list of fields including LOAN_NUMBER*, LOAN_TYPE, LIEN_POSITION, LOAN_AMOUNT, PRINCIPAL_BALANCE, ORIGINATION_DATE, LOAN_MATURITY_DATE, and LOAN_TERM. Fields with asterisks are marked as required.
- Your Mapped Fields:** A list of fields currently mapped to the system, including LOAN_AMOUNT, ORIGINATION_DATE, LOAN_MATURITY_DATE, INTEREST_RATE, PER_DIEM_INTEREST, PAYMENT_DUE_DATE, and LOAN_TYPE.
- Field Configuration:** A detailed view for the LOAN_TYPE field, showing options for Required (No), Data Type (Text), Max Length (50), Format Mask, Source (Transaction), Value, Alias (LOAN_TYPE), and Preserve Empty Elements (Default to Mapping).

- **Customer Code Translation** Trading Partners can use their existing customer codes for transactions – NetDirector takes care of cross-referencing the NetDirector customer ID with the Trading Partners customer ID.
- **Self-Service Configuration and Maintenance** The NetDirector Portal allows participants to setup, manage and test the interfaces without our help.
- **Format Control** Allow the participants to select the attributes for a given transaction from a standard list and describe them in a format that is compatible with their own systems (i.e., name, data type, and width).
- **Document Attachments** Any document file type including MS Word, MS Excel, PDF, etc. can easily be attached to any transaction.
- **Data/Document Filtering** Filter out unnecessary transactions by type, duplicates, etc.



NETWORK PARTICIPANTS

Vendors (Partial List)

- First American - VendorScape & WinTrack
- LPS - Desktop, ASAP, & Title & Closing
- LenStar
- Countrywide (BPI)
- Bank of America & Fannie Mae (Clarifire)
- Freddie Mac DCS (Quandis)
- Ocwen RealTrans
- LINC'S
- ProVest (Process Server)
- Amicus (Process Server)
- ALM Media/Daily Business Review
- LexisNexis— Accurint/Banko
- Red Vision (Title Exam)
- Walz Certified Mail Solutions

Transaction Set

- Foreclosure/Eviction Referral
- Bankruptcy Referral
- Milestone/Standard Events
- Documents/Images
- Messaging - Bi-Directional
- Fees & Costs
- Reinstatement/Payoff
- Invoice Management
- Process Server
- Title Search and Closing Orders
- Publications
- Military/Person Search

Attorneys/Trustees (Partial List)

- Bendett & McHugh, PC (CT)
- Ben-Ezra & Katz, PA (FL)
- Cal-Western Reconveyance (Western States)
- Castle, Meinhold & Stawiarski, LLC (CO,WY)
- Codilis & Associates, PC (IL)
- Dean Morris, LLP (LA)
- Feiwell & Hannoy, PC (IN)
- Finkel Law Firm, LLC (SC)
- Florida Default Law Group (FL)
- Fein, Such, Kahn & Shepard, PC (NJ,NY)
- Freedman, Anselmo, Lindberg & Rappe, (IL)
- Friedman & MacFadyen, PA (DC, MD, VA)
- Harmon Law Offices, PC (MA,RI,NH)
- Hutchens, Senter & Britton, PA (NC)
- Johnson & Freedman, LLC (GA)
- Kellam & Pettit, PA (NC)
- Korn Law Firm, PA (SC)
- McCalla, Raymer, LLC (GA)
- Northwest Trustee Service (Western States)
- Pierce & Associates, PC (IL)
- Pite Duncan, L.L.P. (CA)
- Potestivo & Associates (MI)
- Routh Crabtree Olsen, PS (WA, OR, CA,)
- Samuel I. White, P.C. (DC, MD, VA & WV)
- Sirote & Permutt, P.C. (AL)
- Smith, Hiatt & Diaz, PA (FL)
- South & Associates, PC (KS, MO)
- Tiffany & Bosco, PA (AZ)
- Trott & Trott, PC (MI)
- Weiss Spicer Cash, PLLC (TN)
- Weltman, Weinberg & Reis Co. LPA (IL, IN, KY, MI, OH, PA)
- Wilford & Geske, PA (MN)
- Wilson & Associates, PLLC (AR,TN)



TECHNOLOGY OVERVIEW

Technology Advantage

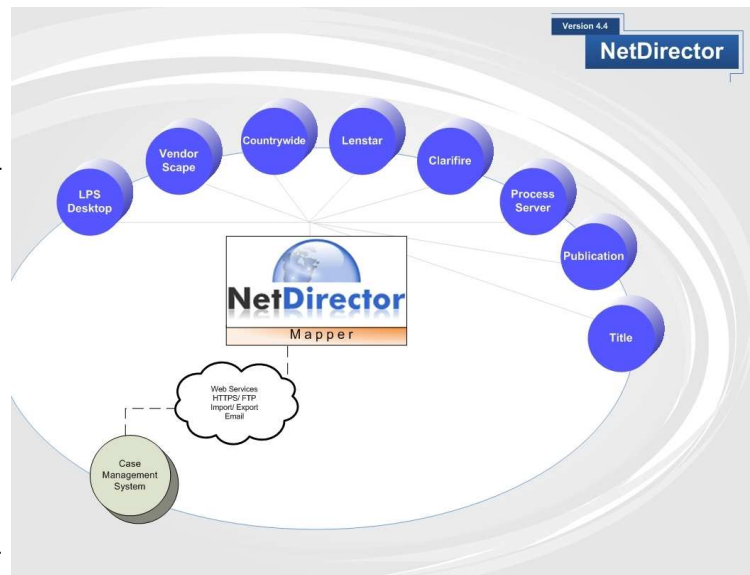
NetDirector has been designed to address the unique communication challenges between attorneys and their trading partners. NetDirector provides reliable delivery of any business transaction or document to any point in the communications chain. NetDirector is a new way to handle electronic interfaces based on Internet protocols and the latest XML document formats.

- NetDirector developed the system in J2EE/Weblogic technology for maximum scalability to meet future business needs.
- NetDirector will store transactions during downtime and forward after service resumption. This process will reduce staff overhead for monitoring and reconciling off-line transactions.
- Facilitate communications through a centralized hub approach with the latest Internet-based integration technology.
- Maintain one-level higher security than “on-line banking” through 128-bit encryption and IP verification.

Case Management Integration

NetDirector provides flexible integration options to attorneys’ existing case management systems to leverage investments and completely automate their entire operations for greater efficiency, cost control and overall business performance.

- NetDirector provides easy, open standard integration methods and your information is protected by NetDirector security.
- NetDirector uses XML data format.
- Supports multiple communication methods such as: Web Services, HTTPs Post (supporting a variety of Scripting languages (PERL, PHP, ASP, etc.), Secure FTPs, Email, Microsoft BizTalk, IBM iSeries, and manual upload/download
- Supports virtually any development language. Active clients currently use: .NET, Java, C#, VB, Delphi, and others.
- Integration with commercial systems like: Perfect Practice, CaseMax, ProLaw, DART, FIPS & BIPS, Time Matters, Aspen Grove, Veritas, Collection Master, CaseObjects, and others.





THE NETDIRECTOR ADVANTAGE

IT Outsourcing Partner

Focus on your business, not on technology. NetDirector assumes the burden of coding, testing, debugging, documenting and supporting the latest protocols associated with our customer's needs. A centralized transaction exchange should solve your business problems, not create more headaches.

On-Demand Service

NetDirector's hub-based data exchange model is delivered as software as a service (SaaS), meaning that all of our technology components are hosted, operated and managed in NetDirector facilities. NetDirector uses our own hardware, application servers, web servers, database software, networking devices, firewall, and monitoring tools, which buffers our customers from the complexity of installation and configuration inside their environment.

Predictable Pricing

Based on customer and industry feedback, NetDirector provides a flat-fee subscription model by transaction volume ranges. This pricing method equates to a predictable monthly expense without a high up front capital outlay.

Speed to Achieve Benefit

Customers can start testing transactions within one to two days and begin production within 30 days. Timelines are based on actual customer experience.

NetDirector offers a Proven Return on Investment (ROI) & Lowest Total Cost of Ownership

With a fast growing number of network participants, NetDirector has the experience to ensure the solution is configured and deployed to maximize your ROI. NetDirector's configurable solution and fast track deployment methodology has been designed to ensure our customers are able to achieve their goals quickly and cost effectively.

GAIN A SINGLE UNIVERSAL CONNECTION TO ALL YOUR TRADING PARTNERS... [7]



ABOUT NETDIRECTOR

NetDirector provides an on-demand data exchange service for the Mortgage Banking Industry to improve business process efficiency and standards compliance. NetDirector was created to enable the integration of vital business information and processes between attorneys and their trading partners. NetDirector uses an industry-centric approach leveraging expertise and state-of-the-art technology to address these integration needs. NetDirector creates value for organizations of any size by providing speed in transaction processing, reducing partner collaboration costs and enabling greater responsiveness in serving customers.

NetDirector is an associate member of the United States Foreclosure Network (USFN) and the American Legal & Financial Network (AFN). For additional information, visit our Web site at www.netdirector.biz



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