



ORIGENATE[®] FOR HOME EQUITY

Home equity lenders who are looking for increased productivity, faster response time, and cross-sell capabilities can confidently choose the Origenate[®] loan origination system to handle all of their lending needs. Origenate Home Equity expands the powerful credit processing tools of Origenate and optimizes them especially for home equity lenders. The result is a client-configurable system with the ability to make better, faster decisions with less data entry—providing the kind of customer service that is key to maintaining a competitive edge.

Home Equity Lending Systems: One Size Does Not Fit All

With consumers demanding shorter turnaround time, from more timely approvals to faster closings, the last thing you need is a clumsy generic loan origination system that is not optimized for the complex home equity lending process. You need a solution that takes full advantage of today's browser technology and can deliver, in seconds, the wealth of online home-based lending data that is available. In short, you need Origenate from CMSI.

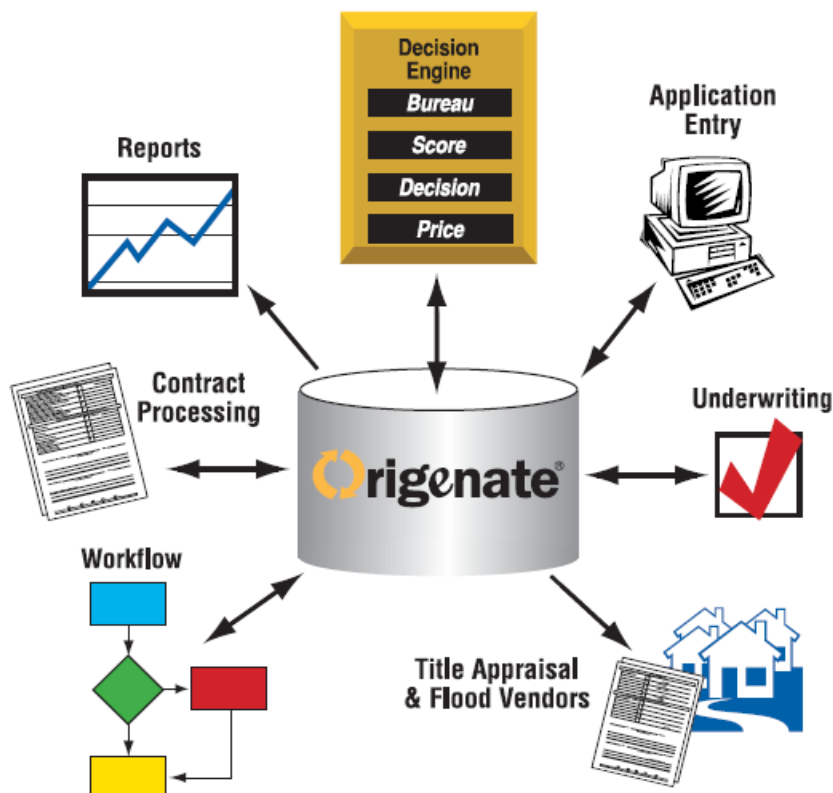
Origenate Home Equity is an end-to-end loan processing solution that automates your specific home equity lending workflow from origination to completion. It features:

- Automated bureau access, scoring, and analysis functions to simplify credit investigation
- Powerful decision tools that improve credit quality
- Cross-sell and Up-sell/Down-sell capabilities
- Branch Portal to allow branches to be self-service

- Extensive flexibility to automate and modify pricing and fee strategies
- Automatic follow-up and loan status tracking to help keep you in control
- User-configurable workflow for effective loan pipeline management.
- Electronic connectivity to hundreds of title, appraisal, and flood vendors can reduce processing from days to minutes.
- Integrated Decision Engine
- Electronic Document Viewing

Unparalleled Flexibility in Credit Risk and Pricing Strategies

At the heart of the Origenate system is a robust decision engine that analyzes consumer credit applications and related data using your predetermined criteria. By comparing application characteristics and bureau information against lender-defined credit policies and guidelines, the decision engine can almost instantly recommend decisions that maintain consistency and enforce adherence to rules and policies. Client-configurable—with no limit on the number of rules, scorecards, or programs—Origenate allows lenders to implement new risk strategies or pricing models in seconds. Using a sophisticated toolkit, even the most complex processing models can be developed to support a wide variety of business lines, products, programs, and sales channels.



Plus, Origenate helps you maximize the profitability of your credit relationship with the customer by suggesting up-sell options and appropriate alternative products and terms. For example, the maximum equity amount based on appraised value is displayed, to assist in up-selling a higher loan or line of credit. And Origenate can be configured to suggest other products and terms that the customer qualifies for. In short, Origenate helps you protect against risk and increase profitability like no other solution

The CMSI Title, Appraisal and Flood Network: A Wealth of Electronic Data at Your Fingertips

Significantly reduce paperwork and improve operational efficiency by linking your home-based lending operations electronically with the outside data you need to make home equity loans and lines of credit. The CMSI Title, Appraisal and Flood Network is an e-commerce solution that provides immediate electronic connectivity between lenders and real estate data sources throughout the U.S. and Canada, 24/7.

The result: reduced data entry, increased efficiency, and decreased errors in ordering and checking the status of title, appraisals, flood, recording, closing, insurance, processing, and packaged services.

Connectivity is built into Origenate, allowing lenders to take full advantage of electronic products, including AVM information, from hundreds of vendors nationwide. Along with the ability to add new electronic capabilities as they become available,

Loan Processing: Comprehensive Functionality that Closes the Loop

The Loan Processing component of Origenate Home Equity ensures appropriate handling of approved applications, including checklists for procedures, documents, policies and stipulations. Contract processing functionality includes validation against lender-configurable rules and policies and complete document management.

By interfacing with document preparation tools, Origenate Home Equity enables users to effortlessly create, manage, and generate loan documents, compliance and business correspondence.

Origenate: Advanced Technology from a Leader

Origenate Home Equity provides you with the resources you need to fully understand the consumer's credit picture and collateral value when assessing the risk associated with home equity lending.

Origenate's true browser-based, three-tier architecture and client configurable features allow you to deploy the system easily throughout your institution with minimal training. In short, Origenate Home Equity delivers fast, reliable decisions to help effectively manage risk and improve productivity.

About CMSI

CMSI is a premier provider of credit automation software and services. Drawing on over 20 years of experience in the credit processing industry, CMSI has developed and provided open-architecture software products and services that manage volume-intensive credit operations. Specializing in systems that combine precise business information with the latest technology has made CMSI's solutions the choice of leading financial institutions in the U.S. and Canada. With Origenate Home Equity, CMSI exemplifies, once again, its commitment to technological excellence and client responsiveness.

Key Features and Benefits of Origenate Home Equity

- User-friendly, browser-based platform facilitates fast and easy implementation
- Supports branch network and call center lending with sophisticated auto-decisioning that allows branch and call center personnel to input an application and receive a decision in seconds
- Configurable workflow, underwriting guidelines, and calculations mean less customization, reduced costs, and greater control
- Cross-sell and Up-sell/Down-sell capability
- Advanced screen design presents more information per screen to limit screen changes and facilitate rapid decisioning
- Flexible workflow automatically "pushes" work directly to users, and highlights priority applications
- Automatic data population eliminating the rekeying of data
- Powerful reporting features provide greater visibility and control over the process



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