

MBA Residential Underwriting Conference

November 2006



First Loan
Washington, DC
1944



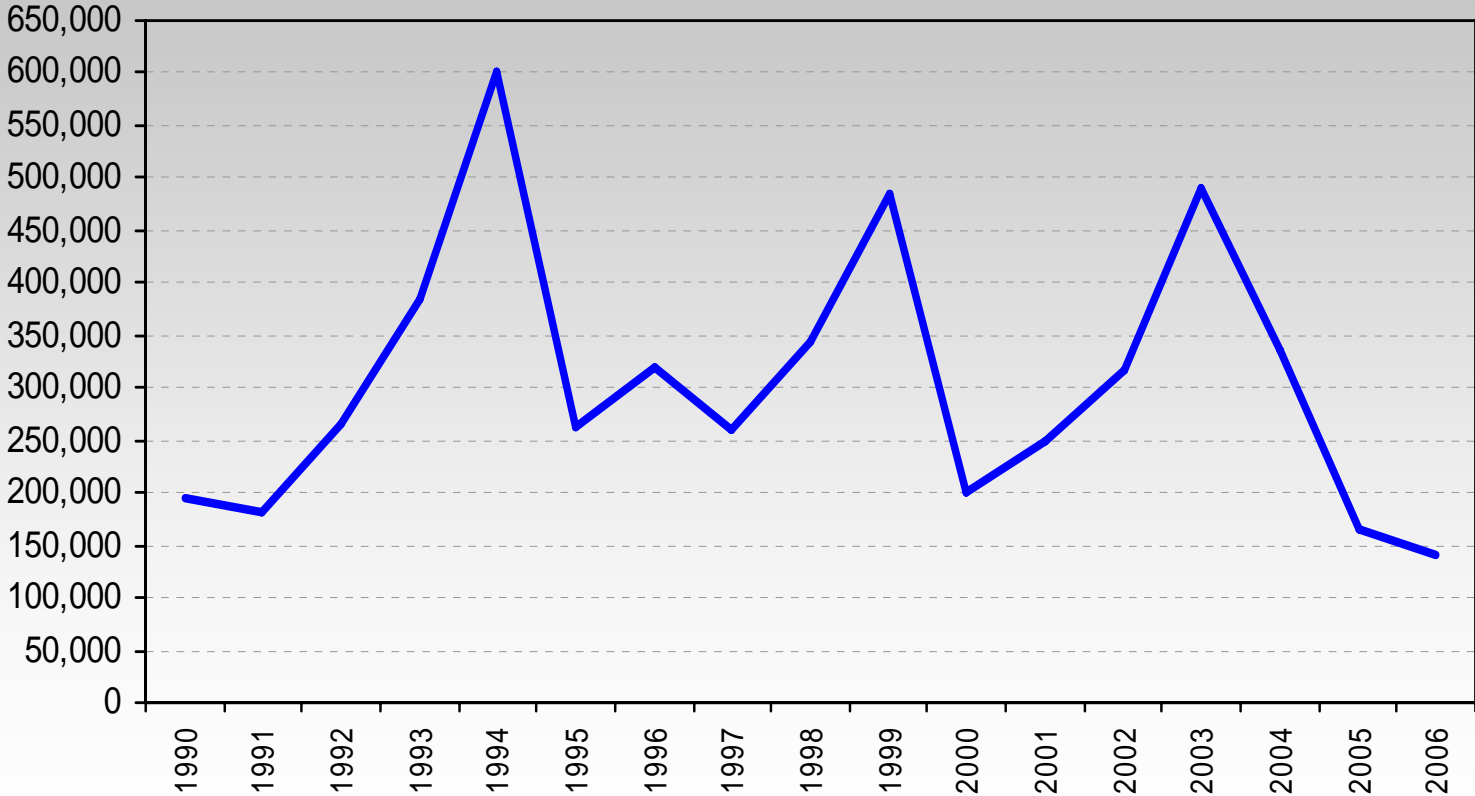
18 Millionth
Kyle, TX
2006

Presentation by Bill White
Loan Guaranty Service

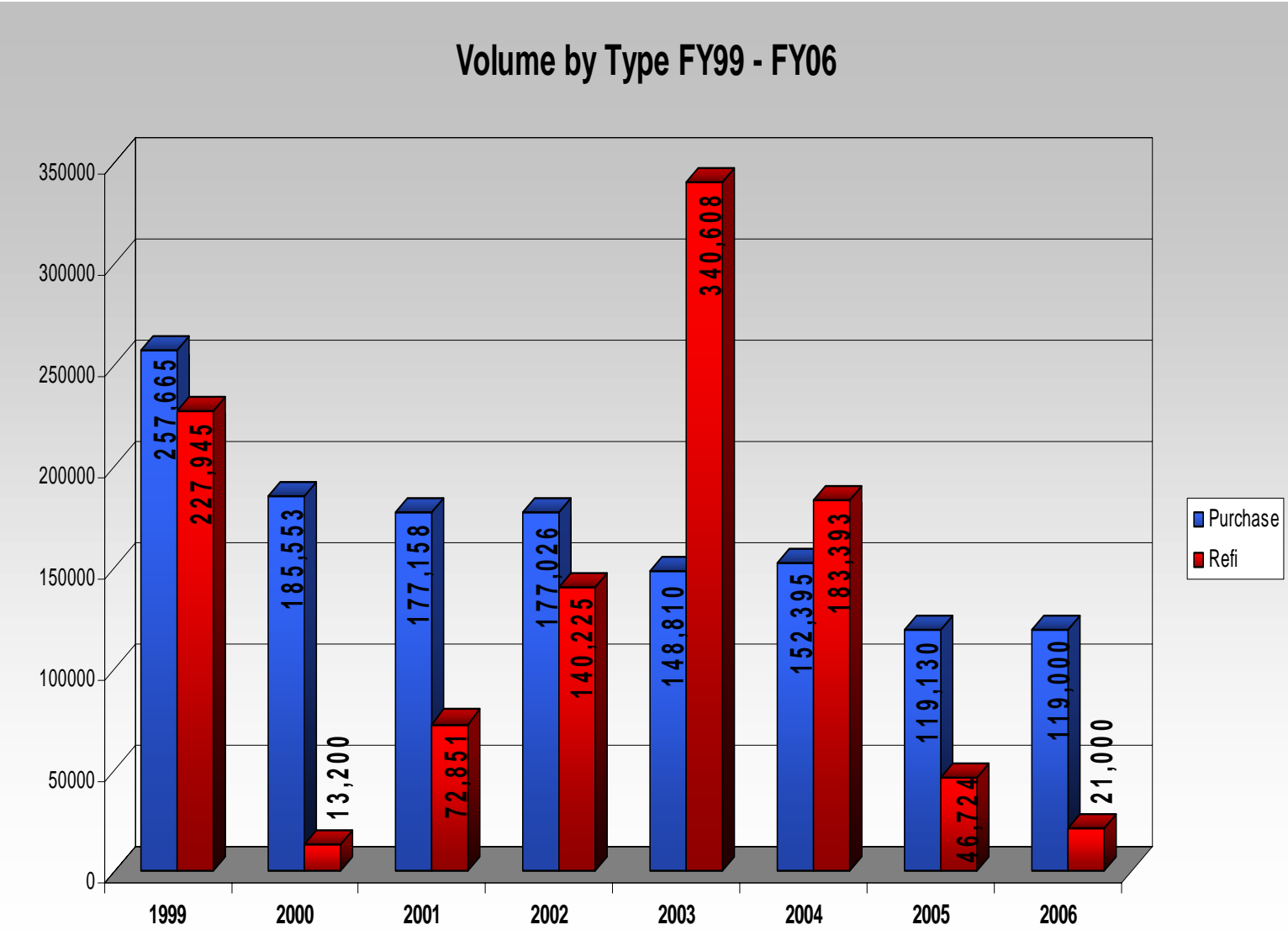


Loan Volume

Loan Volume 1990 - 2006

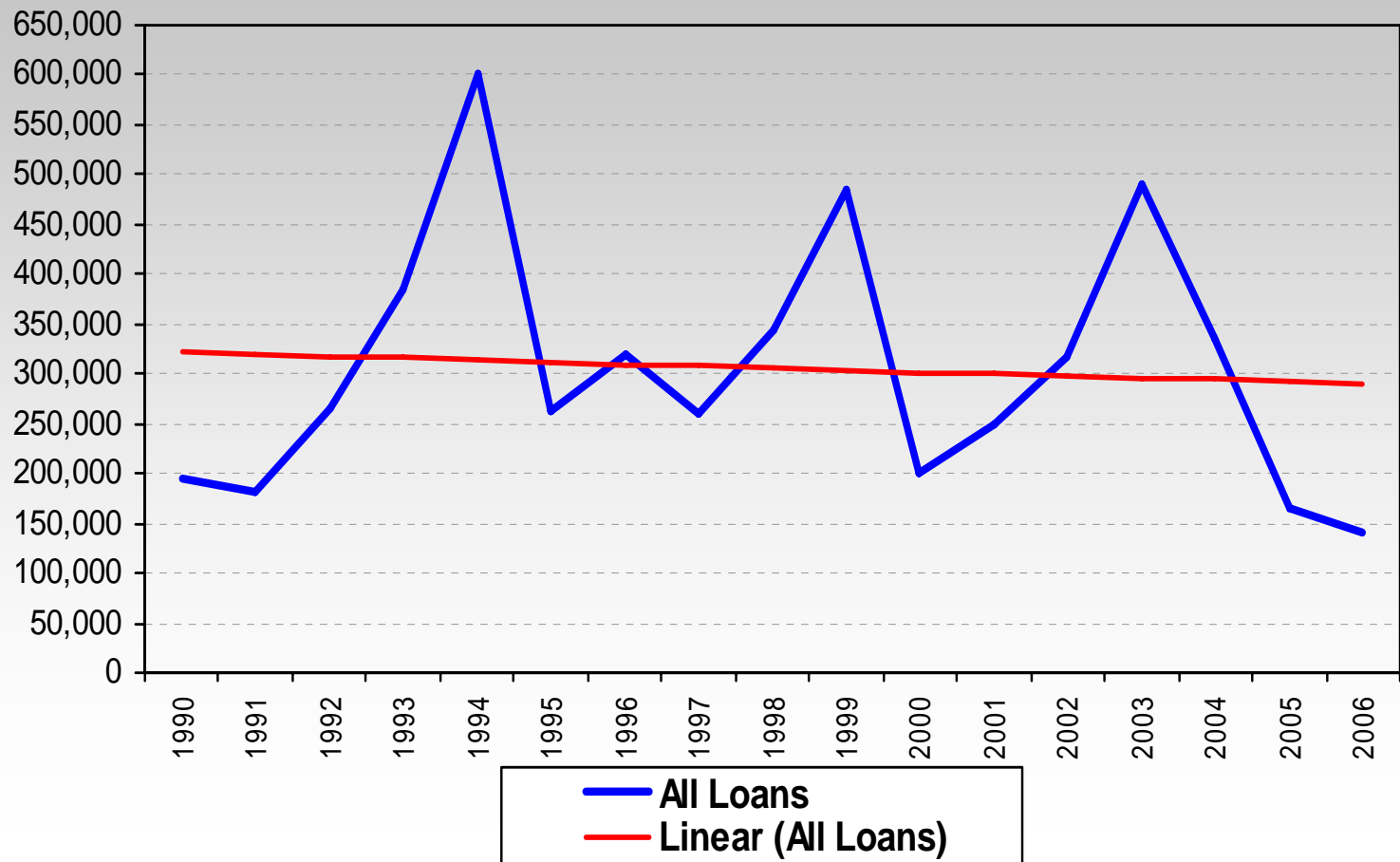


Purchase v. Refinance Loans



Loan Volume Trend

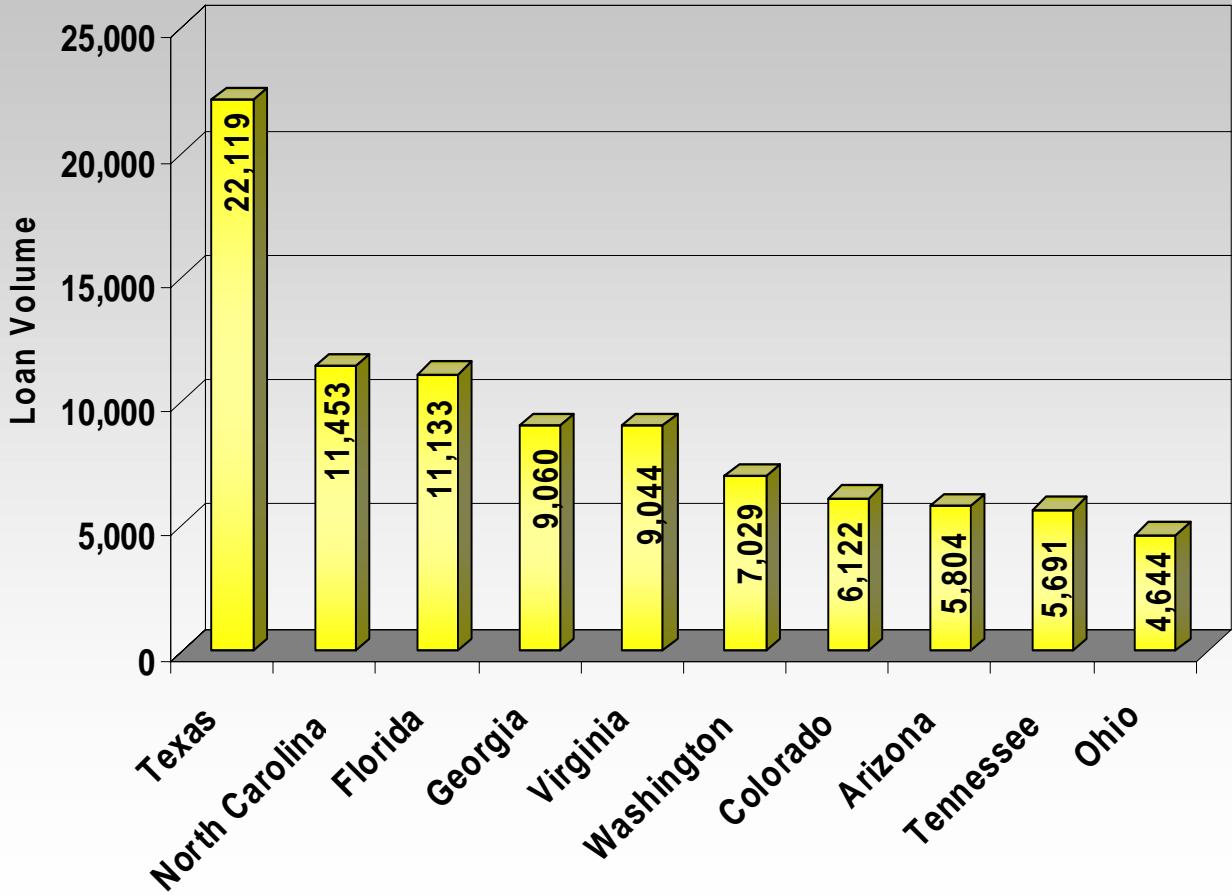
Loan Volume 1990 - 2006





Loan Volume By State

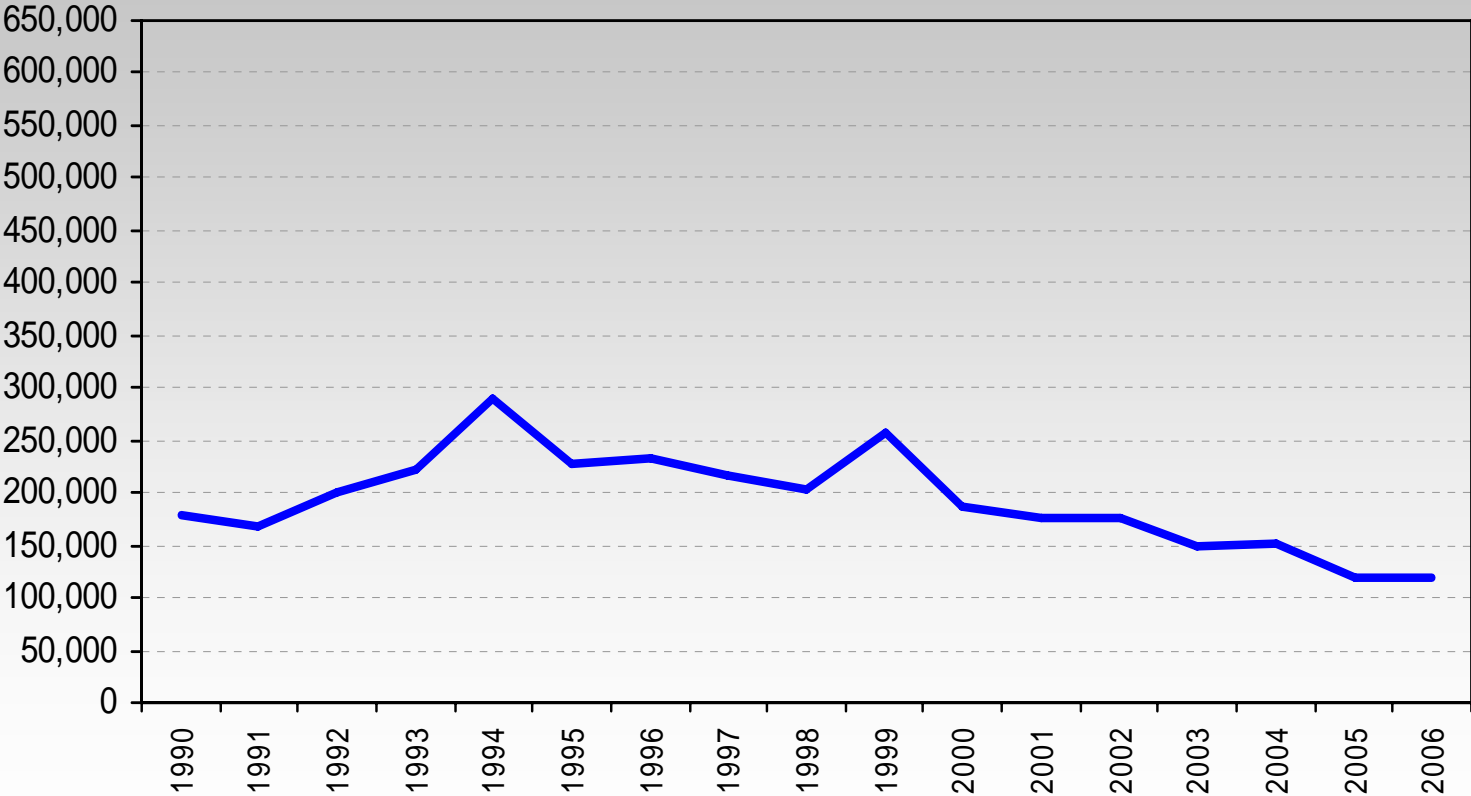
FY2005 Loans Guaranteed By Top 10 States



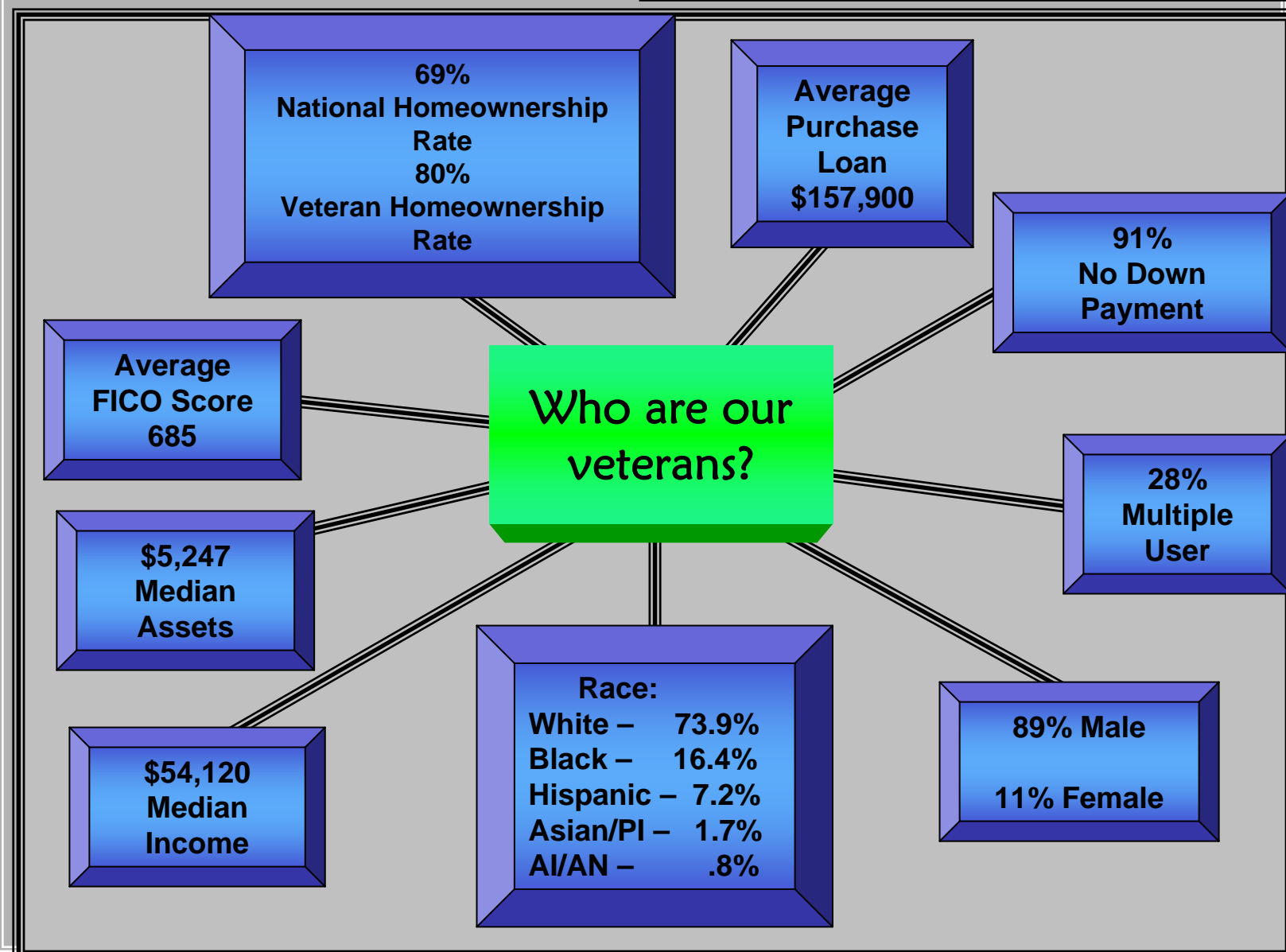


Purchase Loan

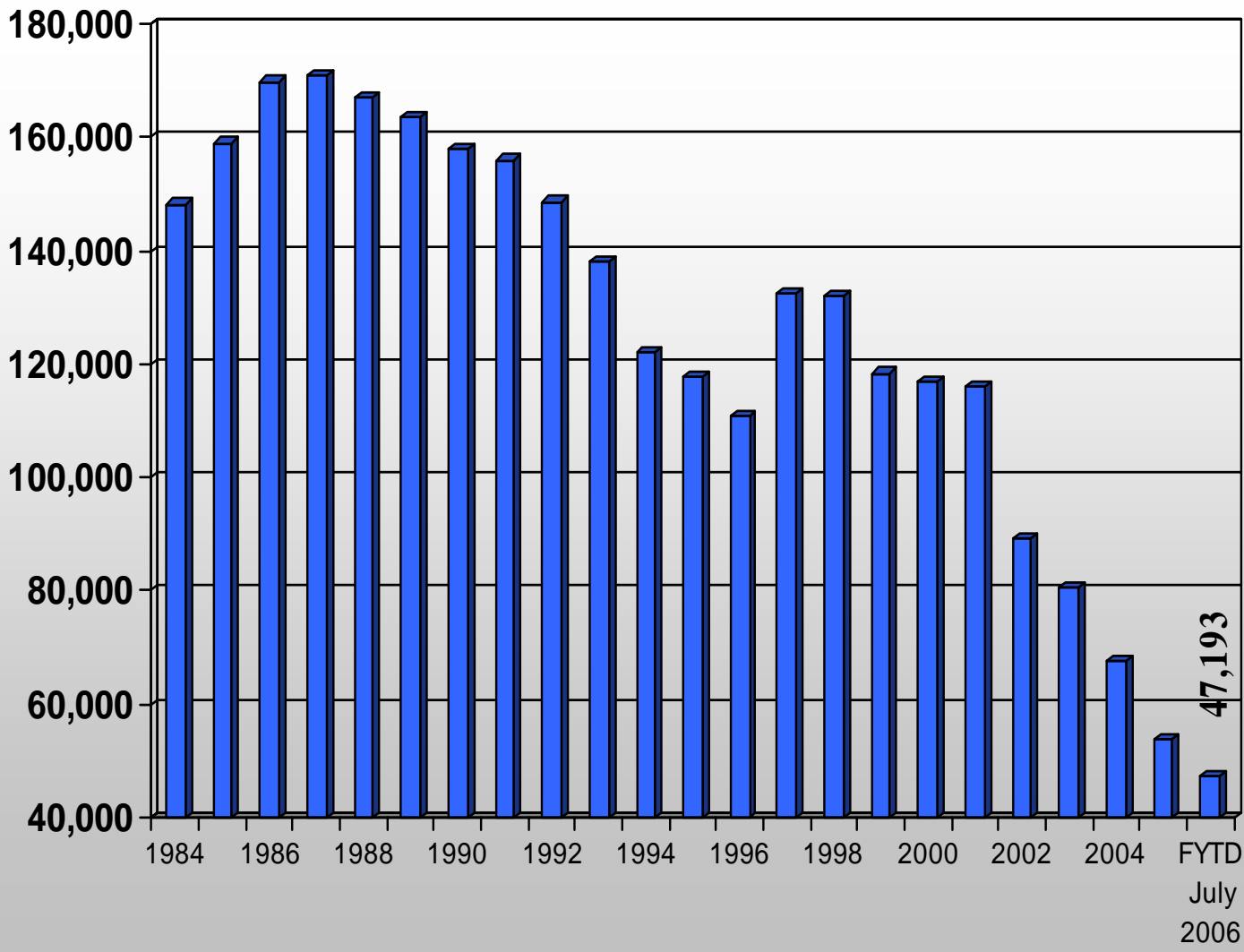
Volume Purchase Loan Volume 1990 - 2006



Veteran Profile

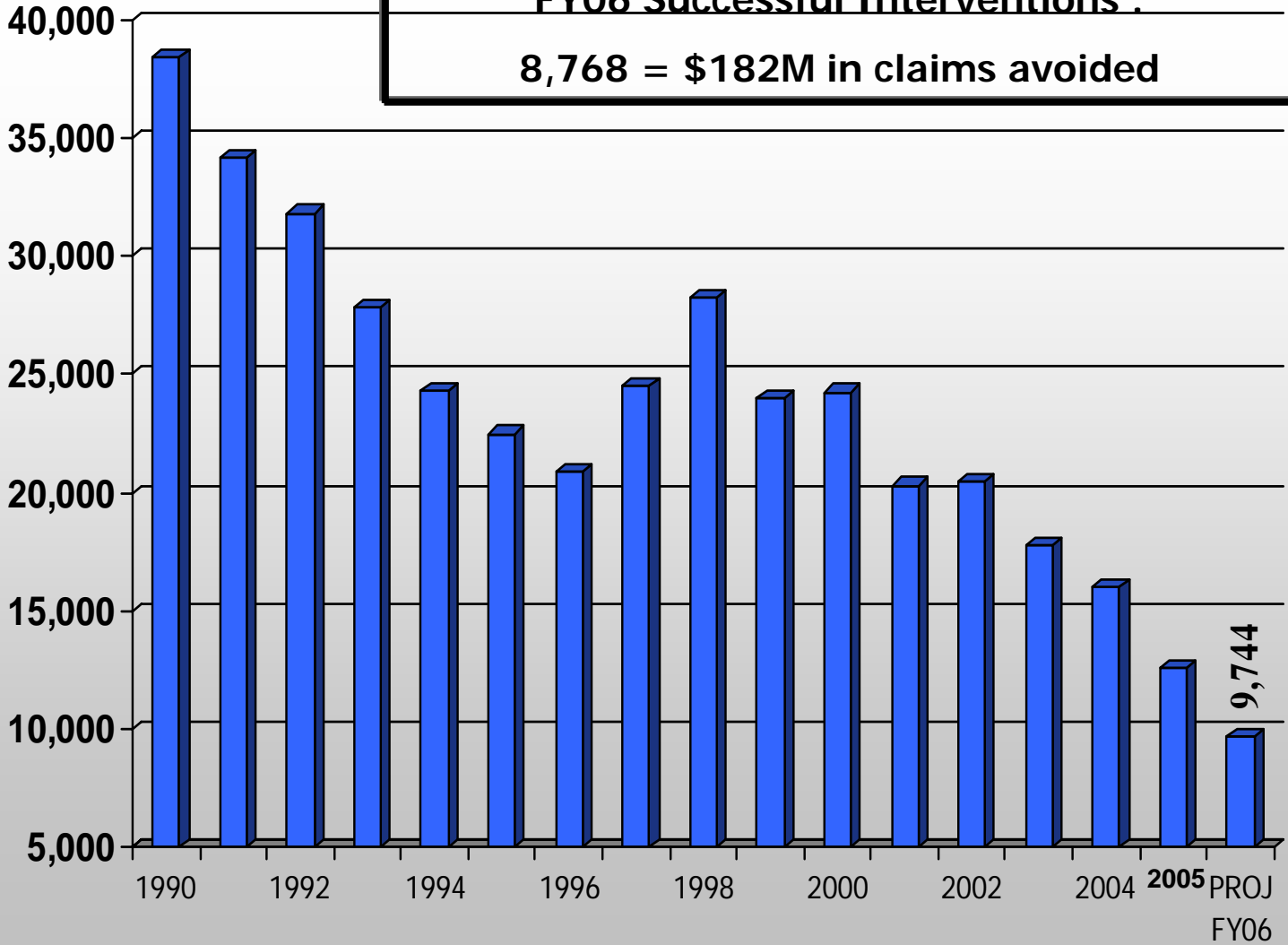


Defaults Pending 1984-2006

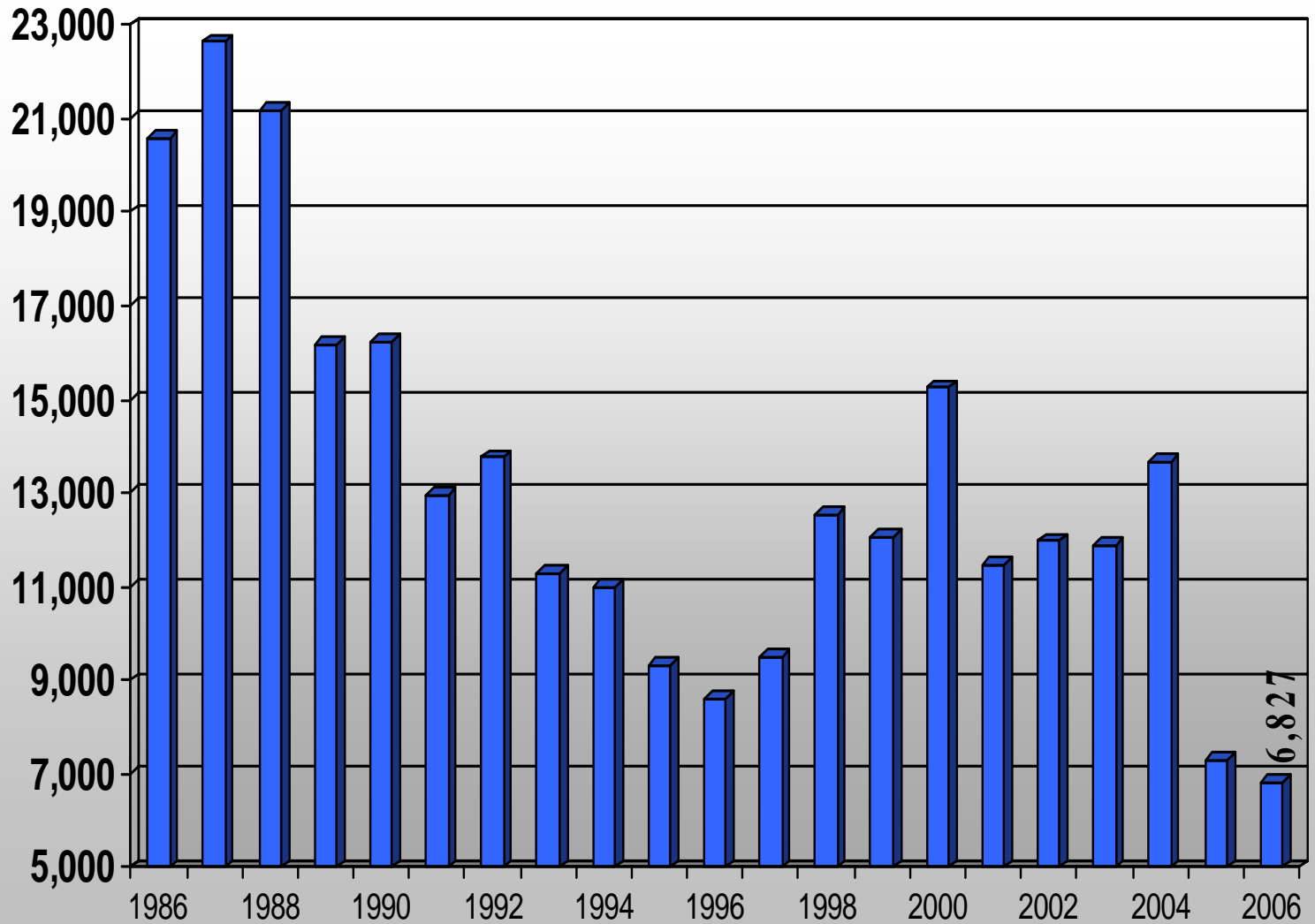


Foreclosures 1990-2006

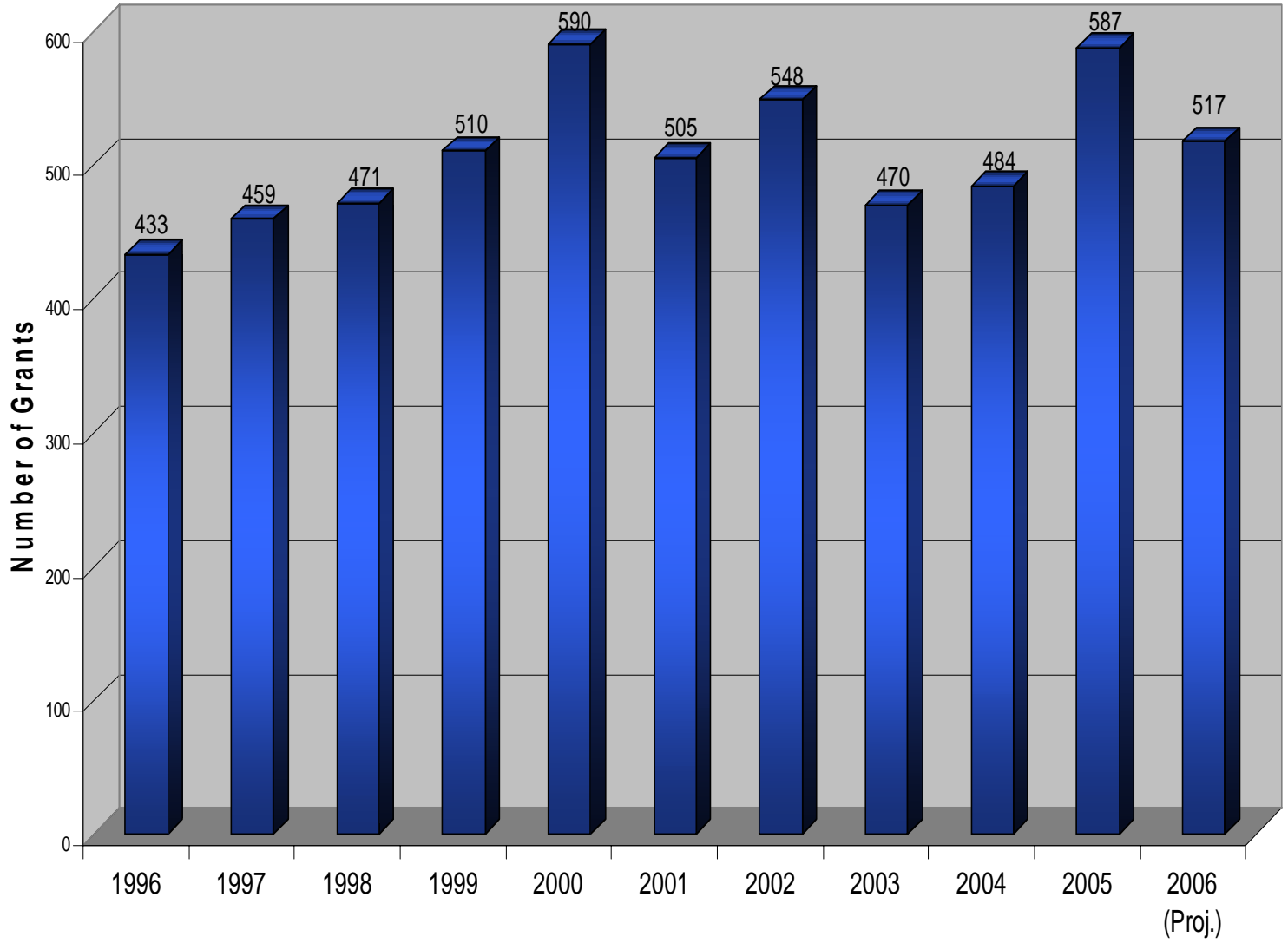
FY06 Successful Interventions :
8,768 = \$182M in claims avoided



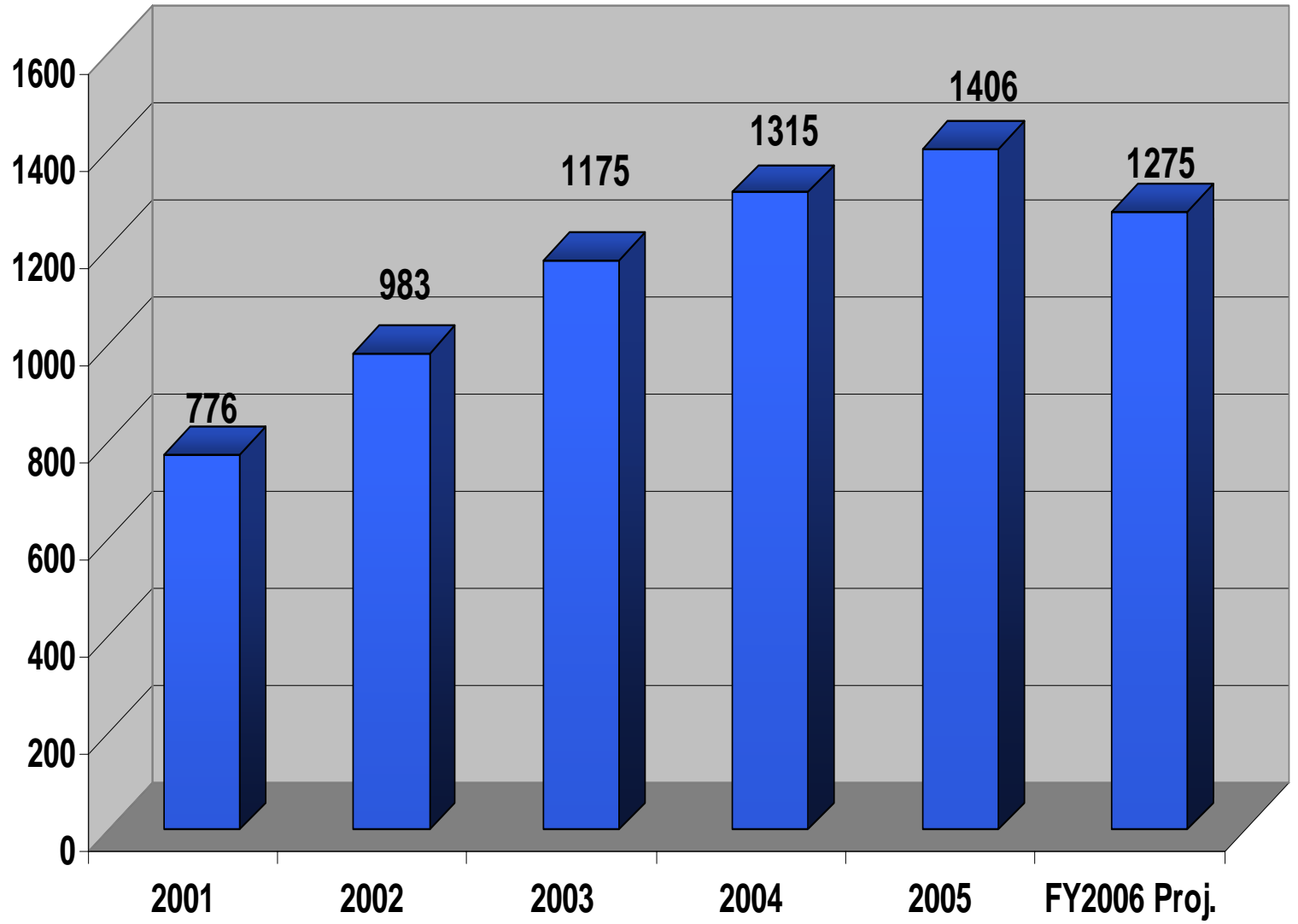
Property Inventory 1986-2006



SAH Grants 1996-2006

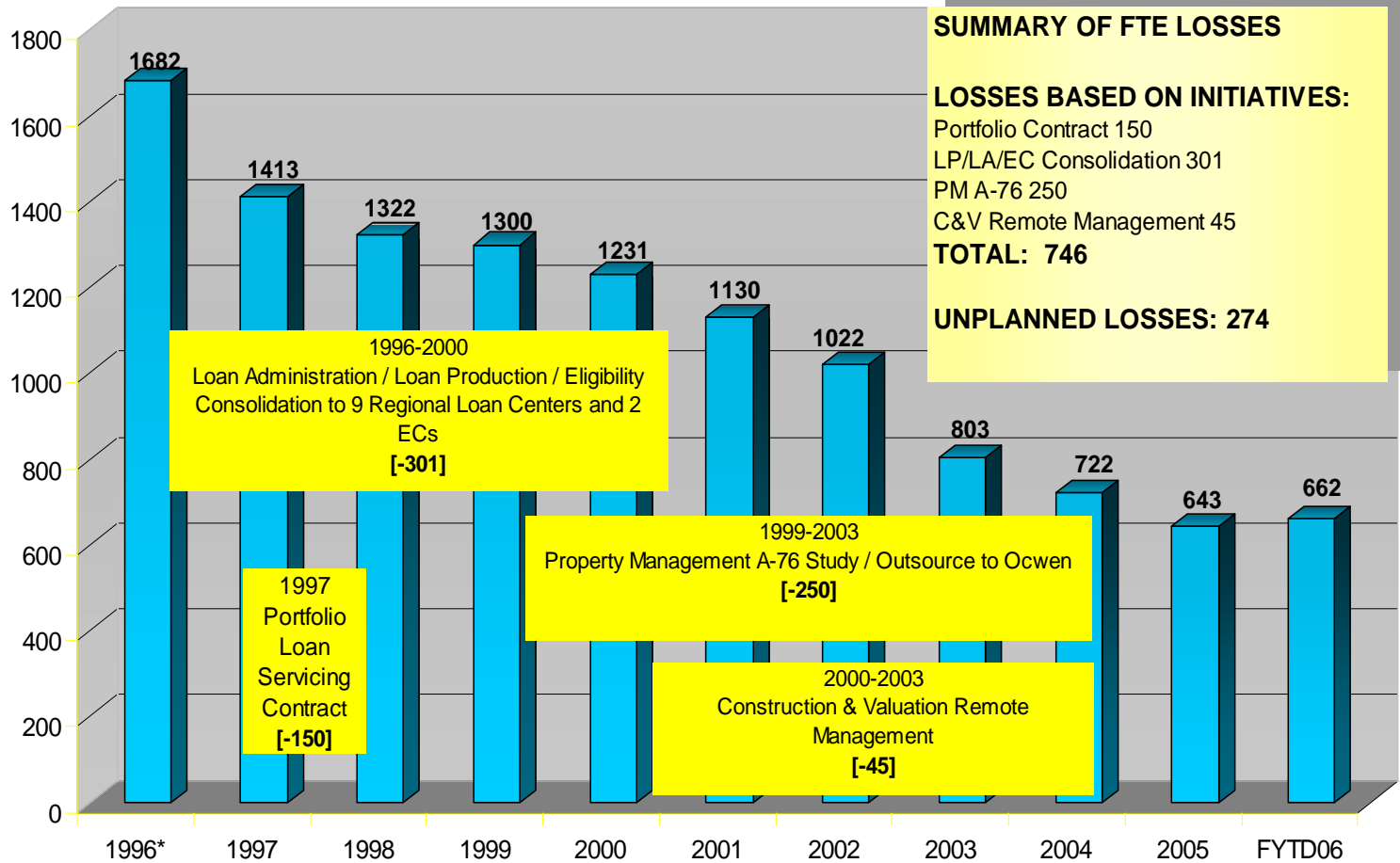


SAH Assignments FY01 – FY05

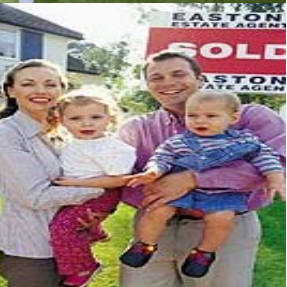


LGY Field Staffing Levels

1996-2006



* As of February 1996; the beginning of consolidation effort



IT: The Way We Were

It Was a Mainframe World...

- Portfolio Loan System (PLS)
- Guaranteed Insured Loan (GIL)
- Loan Claims System (LCS)
- Property Management System (PMS)
- General Ledger System (GLS)
- Loan Funding Fee (LFF)
- Loan Guaranty Rapid Access (LGRA)
- Centralized Code Sheet Elim. (CCSE)
- Code Sheet Elim. (CSE)
- Auto Loan Production System (ALPS)
- Electronic Lender Information (ELI)
- Construction & Valuation (C&V)
- Certificate of Eligibility (LA)
- Certificate of Eligibility (Winston-Salem)



The Way We Are Today

Veterans Information Portal

“Stargate to the Loan Guaranty Universe”

1. Web LGY

- ACE
- ALPS
- WBLS

2. Automated Loan Processing System

3. Expanded Lender Information System

4. The Appraisal System

5. Specially Adapted Housing

6. E-Appraisal

7. Filenet

8. Centralized Property Tracking System

9. Loan Service & Claims– VALERI Will Replace

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