



PitchPoint Solutions

The Business Advancement Company™

Empowering Affinity Relationships

MBA

Residential Loan Production Conference

February 22 - 23, 2006



Forming Affinity Relationships

- Realtors
- Builders
- Commercial Banks
- Financial Advisors
- Insurance Agents
- Credit Unions





Affinity Partnerships

- The requirements for success include
 - Leveraging Internet to let partner perform origination role
 - Leveraging rules-based workflow to ensure compliance with best practices
 - Real-time validation at time of information capture
 - **No re-keying** by the Correspondent
 - Automated **real time qualification** of product and pricing
 - Connectivity to vendor related services
 - **Real time status** availability
 - Seamless process from point of sale to investor delivery





Reduce Fallout and Improve Origination Quality

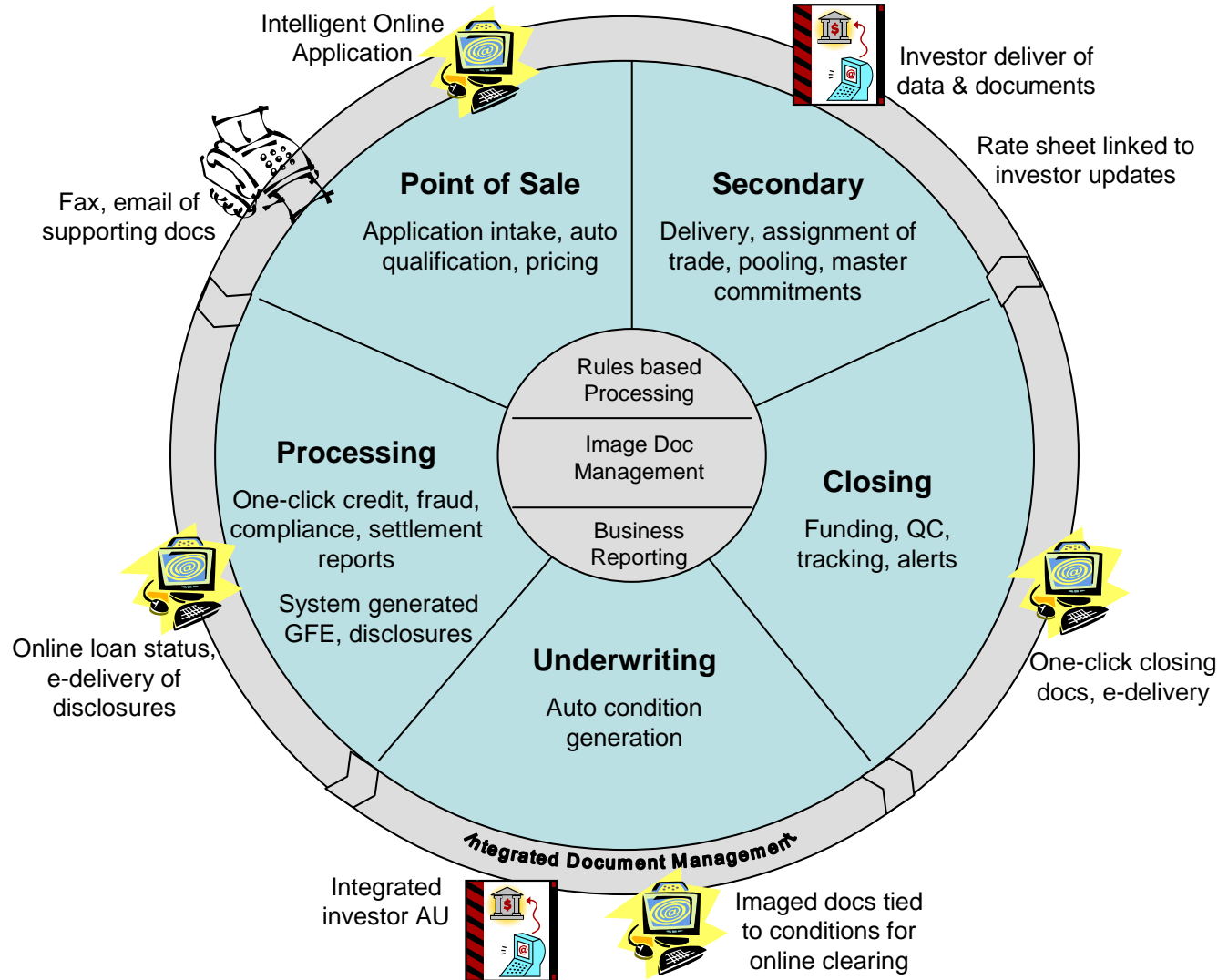
Intelligent online applications can include:

- Instantaneous data validation at data entry
- Geo-code checks
- Fraud checks
- Section 32/ Compliance checks
- Credit checks



A Rules-based Collaborative Process

Ensuring all parties work within your “best practices”





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Affinity partner is provided with private labeled web site with their branding and messages

Affinity Branding

Affinity partner fills in short application form and Correspondent receives an alert of new application.

[APPLY ONLINE](#)

[LOG IN](#)

Affinity partner and borrower can view loan status and loan documents

Pitchpoint Solutions - Microsoft Internet Explorer


File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Mail Print Web Stop

Address http://consumersite.pitchpointlending.com/SmallConsumerSite/jsp/home.jsf

Home Licensing Privacy Statement Mortgage Calculator Mortgage Glossary Contact Us

Let's find the BEST mortgage for you.






- 1% ARM
- Loan to 10 Million
- Non-Owner
- Piggy to 1 Million

Jane Doe - LenderFirst Loan Officer
 Phone: (416)555-1212
 Fax: (416)555-1213
 E-Mail: Jane.Doe@LenderFirst.com

[NEW PURCHASE >](#) [REFINANCE >](#) [HOME EQUITY >](#)

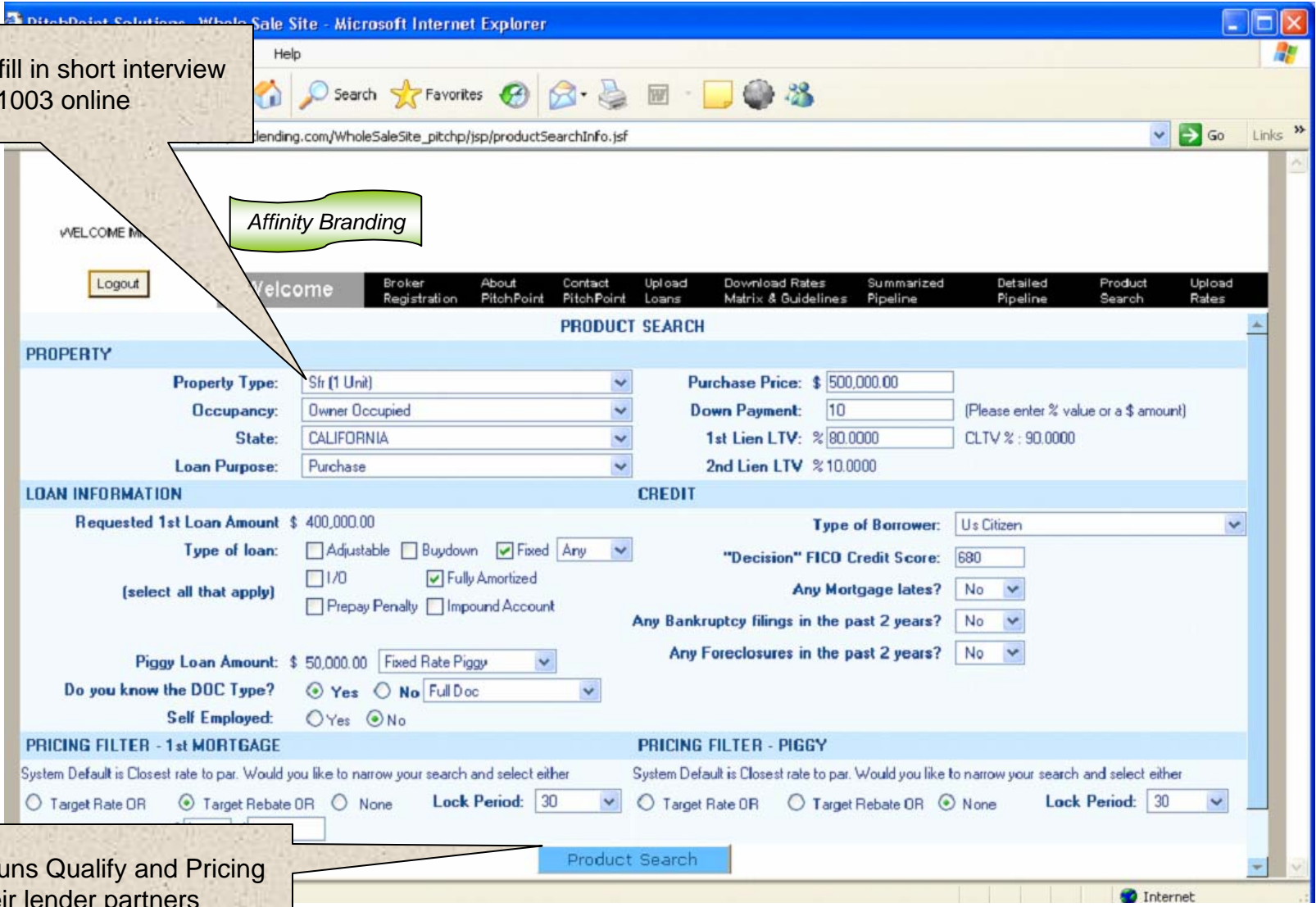
3910 Calle Real, San Clement, CA 92673 Phone:416-591-7476 Fax:416-591-8759 www.pitchpointsolutions.com

http://consumersite.pitchpointlending.com/SmallConsumerSite/jsp/home.jsf# Internet

Affinity Partner can fill in short interview form or full 1003 online

Affinity Branding



WELCOME MESSAGE

Logout

Welcome | Broker Registration | About PitchPoint | Contact PitchPoint | Upload Loans | Download Rates Matrix & Guidelines | Summarized Pipeline | Detailed Pipeline | Product Search | Upload Rates

PRODUCT SEARCH

PROPERTY

Property Type: Sfr (1 Unit) | Purchase Price: \$ 500,000.00
 Occupancy: Owner Occupied | Down Payment: 10 (Please enter % value or a \$ amount)
 State: CALIFORNIA | 1st Lien LTV: % 80.0000 CLTV % : 90.0000
 Loan Purpose: Purchase | 2nd Lien LTV % 10.0000

LOAN INFORMATION

Requested 1st Loan Amount \$ 400,000.00 | Type of Borrower: U.s Citizen
 Type of loan: Adjustable Buydown Fixed Any | "Decision" FICO Credit Score: 680
 (select all that apply) 1/0 Fully Amortized | Any Mortgage lates? No
 Prepay Penalty Impound Account | Any Bankruptcy filings in the past 2 years? No
 Piggy Loan Amount: \$ 50,000.00 Fixed Rate Piggy | Any Foreclosures in the past 2 years? No
 Do you know the DOC Type? Yes No Full Doc
 Self Employed: Yes No

PRICING FILTER - 1st MORTGAGE | **PRICING FILTER - PIGGY**

System Default is Closest rate to par. Would you like to narrow your search and select either
 Target Rate OR Target Rebate OR None Lock Period: 30 | System Default is Closest rate to par. Would you like to narrow your search and select either
 Target Rate OR Target Rebate OR None Lock Period: 30

Product Search

Affinity Partner runs Qualify and Pricing against their lender partners



Affinity Branding

WELCOME MIS MIS

Logout

Welcome

Broker Registration

About PitchPoint

Contact PitchPoint

Upload Loans

Download Matrix

Summarized Pipeline

Detailed Pipeline

Product Search

Upload Rates

0.0000

= \$ 0.00

Reprice

Search Again

Next Set

	Product	Description	View Product	Adjustments	Note Rate	Price	Monthly Payment
Lock	U1-0AL	ACME UNIQUE 1-MONTH LIBOR OPTION ARM NO 30YEAR 1YR/1MO 1 MONTH LIBOR	View	-	1.000	PAR	\$ 771.93
Lock	U1-0AMTA	ACME UNIQUE 1-MONTH MTA OPTION ARM NO PP 1MO/1MO/1MO 12 MAT OPTION ARM.	View	-	1.000	PAR	\$ 771.93
Lock	U10AL1	ACME UNIQUE 1-MONTH LIBOR OPTION ARM NO 30YEAR 1YR/1MO 1 MONTH LIBOR	View	-	1.000	PAR	\$ 771.93
Lock	U10AMTA1	ACME UNIQUE 1-MONTH MTA OPTION ARM NO PP 1MO/1MO/1MO 12 MAT OPTION ARM.	View	-	1.000	PAR	\$ 771.93
Lock	U3-0AL	ACME UNIQUE 3-MONTH LIBOR OPTION ARM NO 3MO/1MO/1MO LIBOR ARM	View	-	1.750	PAR	\$ 857.38
Lock	U6MOT9	ACME UNIQUE 6-MONTH LIBOR SUPER ARM 6 MONTH LIBOR INDEX ARM 1/1/6	View	-	5.625	(0.125)	\$ 1381.58

Qualified loans are displayed with pricing, all in real-time

Affinity Partner selects from short list.



Integration of Imaged Documents

- Allows all parties to submit and view documents anywhere, any-time
- Submit supporting docs by fax, email, scanner
- Collaborate during the loan process
- Simultaneously view conditions and associated documents

PitchPoint Solutions - Whole Sale Site - Microsoft Internet Explorer

Address: http://wholesale.pitchpointlending.com/WholeSaleSite_pitchp/jsp/pipeline.jsf

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Affinity Branding

Logout

Welcome | Broker Registration | About PitchPoint | Contact PitchPoint | Upload Loans | Download Matrix

To Pipeline

LOAN NUMBER: 053540000100 BORROWER: FRANK, JOHN

CONDITIONS PRIOR TO DOC

- ESTIMATED HUD-1. FOR GOVT LOANS, ALL LENDER PAID NON-ALLOWABLE FEES MUST SHOW AS P.O.C.

CONDITIONS PRIOR TO FUND

- TYPED/SIGNED 1003...CORRECT PER UMW SPECIFICATIONS
- ESCROW AMENDMENT FOR LENDER, RATE AND TERMS
- SATISFACTORY EVIDENCE OF HAZARD INSURANCE. ON REFINANCES, THE POLICY EXPIRATION DATE CANNOT BE LESS


Print Fax cover sheet
View images
No images
Outstanding
Received
Resolved

*** INTERNAL ALERT *** DOCUMENTS DEPT - MAKE SURE YOUR LENDER INSTRUCTION

Address: http://imaging.gojwd.com/imaging/barcode/CUSTOM000/cover/Fax?loan_no=053540000100&cond=E102&branch_no=8fa

Fax Submission Cover Page

To:	Processing+Center	From:	
Fax:	(303) 845-5459	Date:	Thu, Jan 19 2006 13:34
Phone:		Pages:	
Re:	Document+submission	CC:	



053540000100E1 02

Borrowers, affinity partners, settlement partners can all submit documents.

Affinity Partner can view merged condition list and track clearing of conditions.



Rapid Response

- Real-time qualification
 - Identify the loan that best meets the borrower'
 - Provide reliable price quote
 - Section 32/ compliance check
- Real-time feedback
 - Immediate generation of disclosures
 - View loan status/ conditions online
- Real-time processing
 - Fax in supporting documents
 - Documents automatically indexed and tied to conditions
 - Immediately available for underwriter (any where)





Economical Execution

- On-demand solutions
 - Collaborative, rules based LOS delivered over the internet
 - Low up-front cost and transaction based usage fees
 - Scalable solution hosted in a world-class data center
 - Integrated data and documents
 - Automated updates to solutions
 - Managed investor loan program updates

