

The logo for the MBA's ANNUAL 08 SF CONVENTION & EXPO. It features a circular seal on the left with a bridge and the text 'MORTGAGE BANKERS ASSOCIATION OF CALIFORNIA' and 'FOUNDED IN 1917'. To the right of the seal, the text reads 'MBA's ANNUAL 08 SF CONVENTION & EXPO' in large blue and orange letters, followed by 'WINNING STRATEGIES FOR THE NEW AGE' in smaller orange letters, and 'OCTOBER 19-22 MOSCONE WEST' in white letters on a dark blue background.

MBA's ANNUAL 08 SF
CONVENTION & EXPO
WINNING STRATEGIES FOR THE NEW AGE
OCTOBER 19-22 MOSCONE WEST

Enterprise information Management

The Key to Improved information Quality



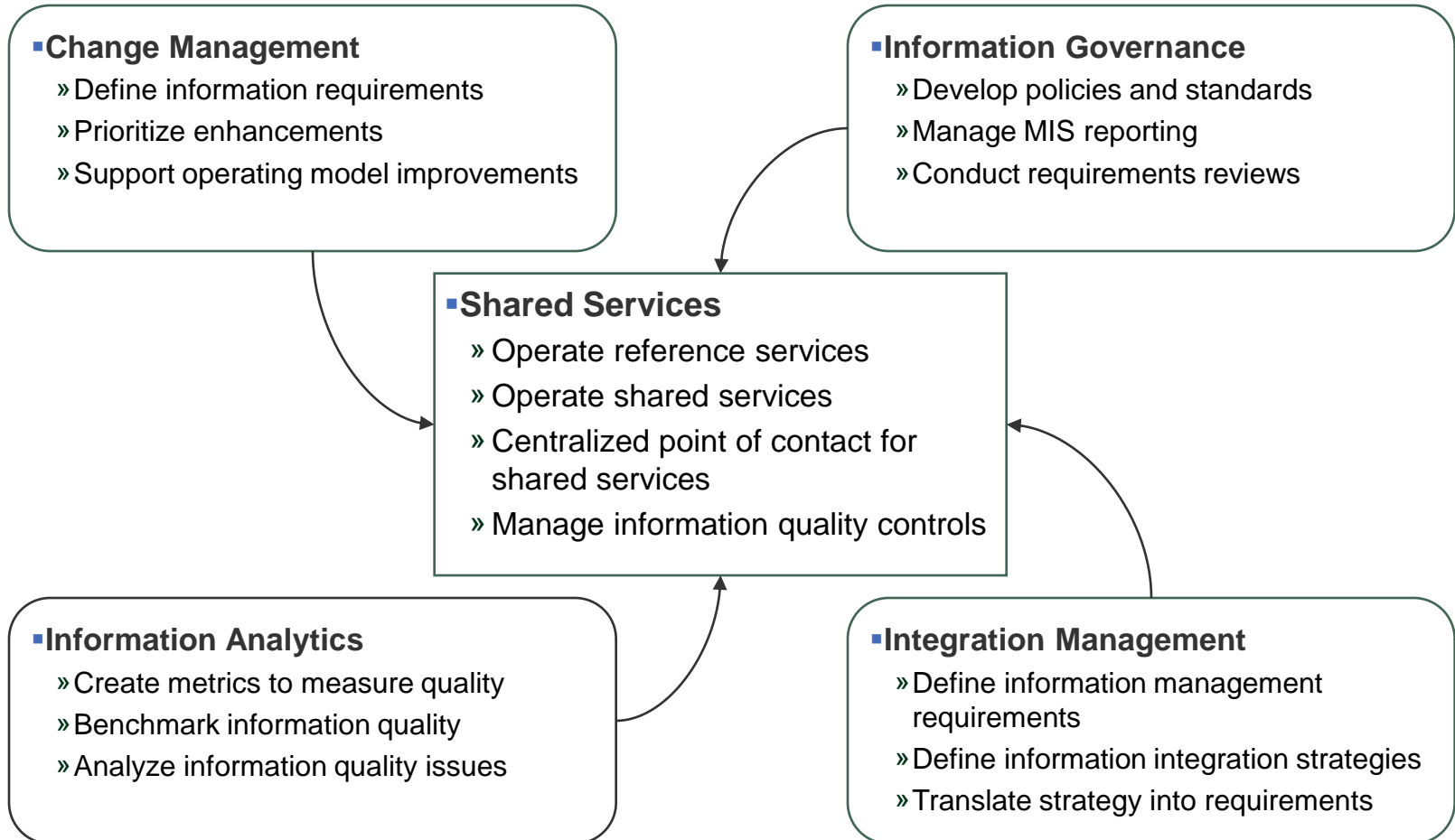
We make home possible®

- Principles
- Operating Model
- Change Management
- Shared Services
- Reference Data
 - Case Study: Loan.Geography
- Information Analytics
- Q&A

- Shift from remediation to strategic priorities: support business initiatives, enhance current capabilities and reduce risks by improving the way information is managed
- Address the root causes of realized risks
- Leverage proven information strategies to support product development, simplify business & operational processes, and improve technology programs
- Manage information the way you would a financial asset of the firm
- Capture, enrich and master information where it is originated, and distribute with information quality controls
- Reuse, extend, improve: leverage existing infrastructure & analyses
- Define incremental plan with periodic measurable benefits
- Build self-funding business cases and complete projects on-time, on-budget
- Establish enterprise governance program & information architecture standards

Enterprise Information

Transaction Data Archive Priority 1	Business Analytics Collections Priority 3
Reference Data Collections Priority 2	Business Transaction Processors Priority 4



- Initiative Management
 - Define information requirements for corporate priorities
 - Prioritize enhancements to services
 - Support services operating model
- Information Governance
 - Develop policies and standards
 - Manage MIS reporting
 - Conduct business requirements reviews
- Integration Management
 - Define information management requirements
 - Define integration strategies
 - Translate strategy into requirements

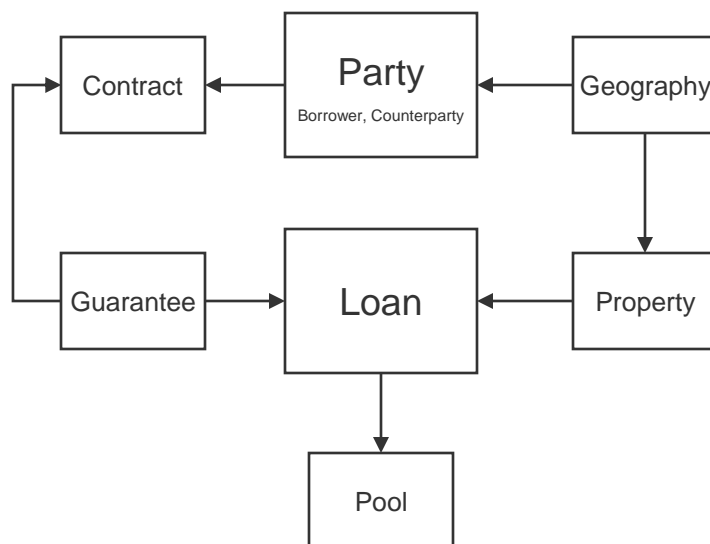
- Operate
 - Reference information services
 - Transaction data warehousing
 - Common analytics & data marts
 - Records & content management services
 - Information quality controls & measurement
- Communicate
 - Centralized point of contact for shared services
 - Report on performance, quality, issues

- Principles

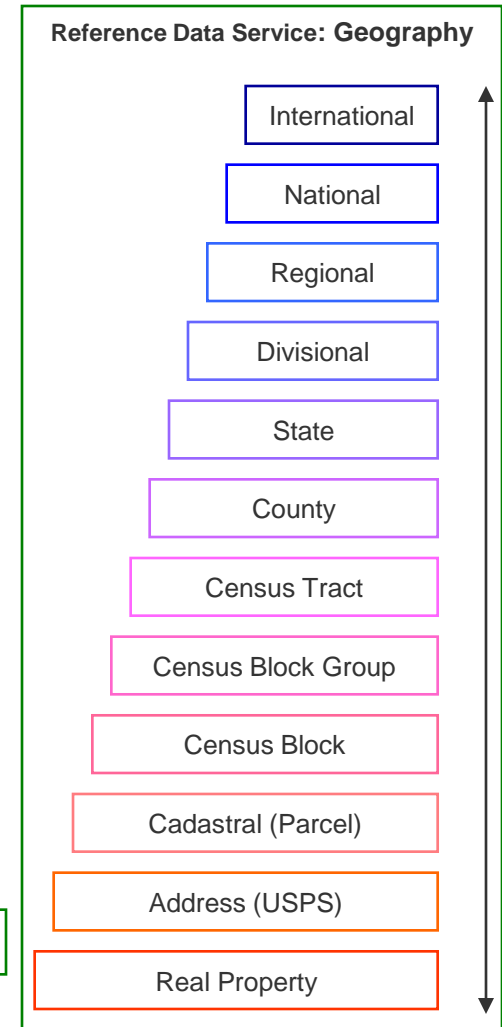
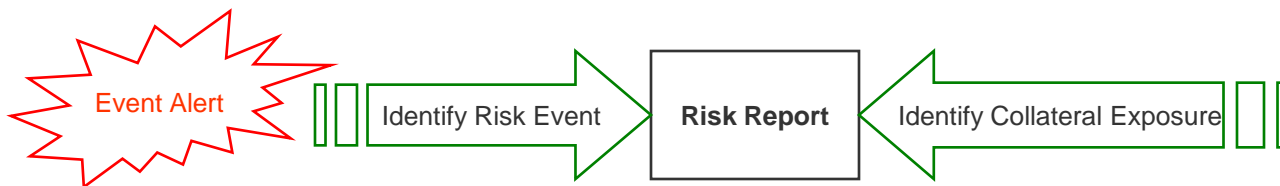
- Establish the authoritative, enterprise source by subject area
- Just-in-Time vs. Just-in-Case
- On-demand availability & scheduled retention
- Reconciled requirements for multiple sources

- Key subject areas

- Loan, the core subject area of the financial instrument domain
- Property, or real collateral, uniquely identified through geocoding
- Borrower, including PPI, that is acquired through loan funding sources
- Counterparty, including credit information, authorized product, delivery, settlement instructions



- Geographical information used to manage inventory risk
 - Mission & business goals
 - Sourcing, securitization, guarantee & investment
 - Risk management
- Geocodes identify real assets
 - Uniquely define each real asset
 - Define areas with conforming and super-conforming loan limits
 - Predict event risk to real assets
 - Combine with event, demographic and market data for decision support
- Deliver business service for enterprise geocoding requirements
 - Support core processing (sourcing, servicing) as well as decision-support analytics
 - Establish access & retention requirements



- Periodic reporting on information quality
 - Improve enterprise decision-making
 - Support risk management
 - Drive process improvement
- Key features
 - Business requirements for key subject areas
 - Benchmarking
 - Tolerance & severity
 - Predictive analytics
- Value to business, operational and technical users
 - Measure & communicate defect rates
 - Establish procedures for quality improvement

<i>information Element</i>	<i>Overall Quality</i>	<i>Completeness</i>	<i>Accuracy</i>	<i>Validity</i>
Number of Borrowers	99%	99%	99%	98%
Loan Purpose	100%	100%	100%	100%
Property Street Address	99%	100%	99%	99%
Property Type	100%	100%	100%	NA

