



**eMortgage Process – Start to Finish
Business Viewpoint
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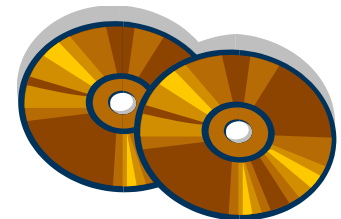
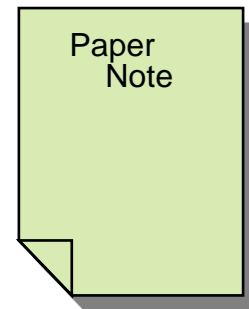
MBA Doc Custody Conference

Charlotte, NC

September 22, 2008

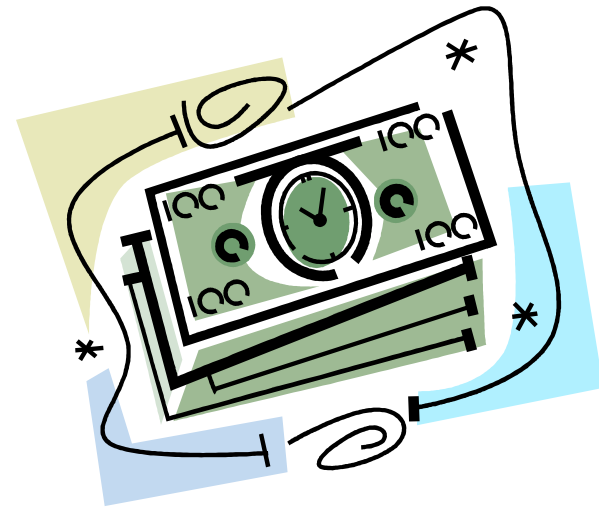
eMortgage Value

- Baseline terms:
 - » eMortgage
 - » eDocument
 - » Electronic vault
- Process efficiencies
- Cost savings
- Reduced cycle times
- Data integrity/quality



ROI Potential

- Cost benefit analysis
- Risk assessment
- Market competitiveness
- Challenges



Strategic Vision

- Corporate direction
- Market Analysis
- Consumer willingness
- Investors



Document Custodian view

- Electronic Vault
- Tamper seal validation
- Automation of custodial certification/audit review
- MERS® eRegistry
- Storage

