

# Building and Maintaining Customer Loyalty Infrastructure

MBA's National  
Technology in  
Mortgage Banking  
Conference

March 10, 2003

Rick Lovett

**EQUIX**  
Financial Services



- EQUIX Financial Services provides outsourced origination and fulfillment solutions to the residential mortgage industry.
- All services can be provided on a private label, wholesale, or correspondent model.



- EQUIX Financial Services is a joint venture between MGIC Investment Corp. and Metavante, a wholly-owned subsidiary of M & I Bank. Majority ownership held by MGIC.

# Services EQUIX Provides

## Types of Transactions

- Purchase Money
- Home Equity
- Refinances

## Services and Functionality

- Application Taking
- Registration
- Processing
- Underwriting
- Document Preparation
- Closing
- Post Closing Audit
- Shipping of Files to Investors and Custodians

# Role of Trusted Outsource Partner in Extending Brand

- **Capacity: Ability to Touch More Customers**
- **Cost Reduction: Variable Structure**
- **Integration: Leverage Existing Vendor Relationships**
- **Distribution: Outside Footprint**

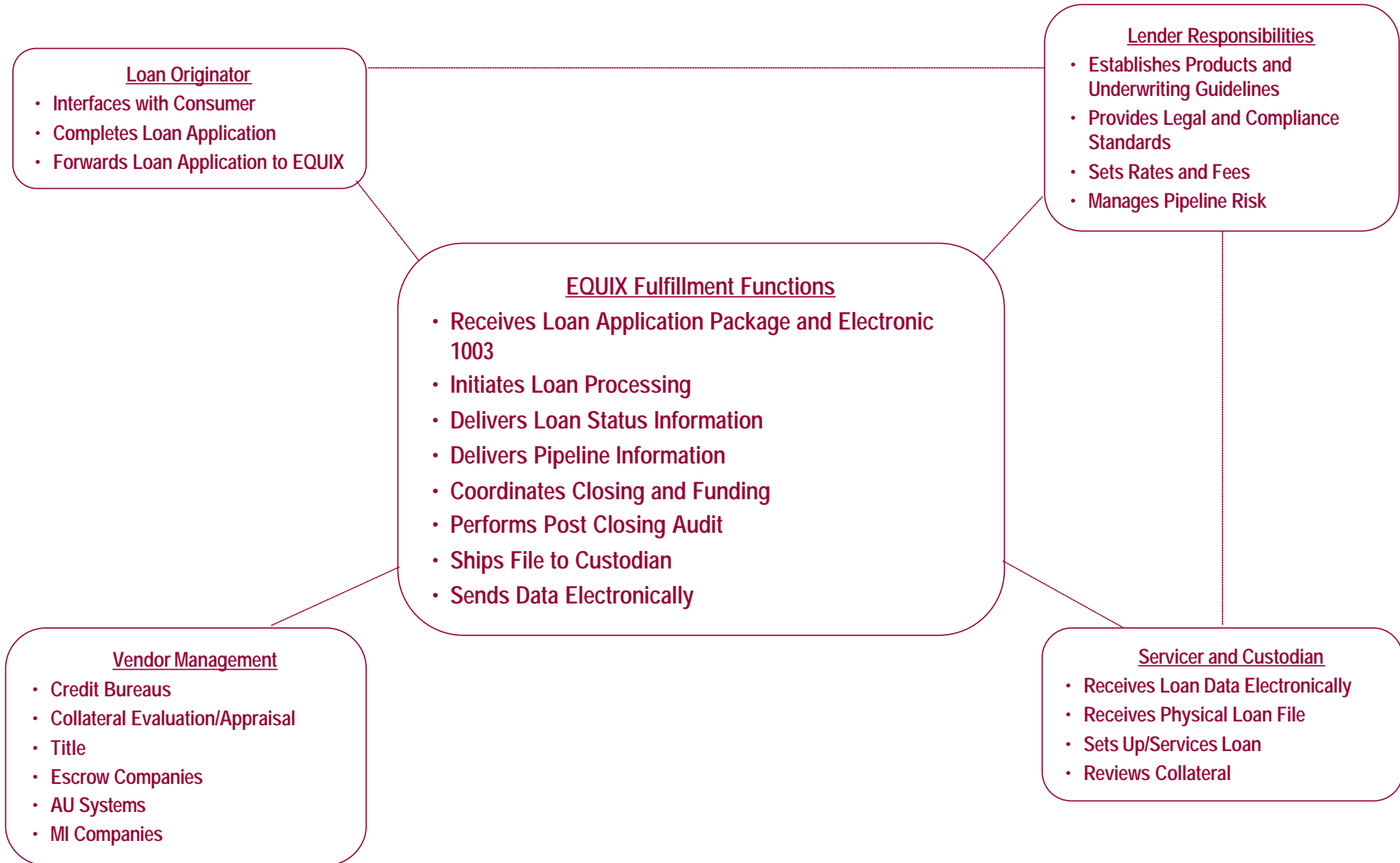
# Role of Trusted Outsource Partner in Extending Brand

- Consistent Application of Risk Guidelines
- Differentiated Treatment Based on Customer/Loan
- Create an Experience

# Support Models

- **Fulfillment Model**

# Fulfillment Model



# Support Models

- **Fulfillment Model**
- **Broker Model**
- **Correspondent Model**

# Value of Flexible Outsourcing in Extending and Strengthening Brand

- **Allows a Lender to Focus on Core Competencies**
- **Allocates Dollars on Biggest Impact**
- **Provides Wide Variety of Options for Changing Environment**

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The logo for EQUIX Financial Services, featuring the word "EQUIX" in a bold, blue, sans-serif font, with "Financial Services" in a smaller, lighter blue font underneath.