

National Technology in Mortgage Banking Conference



**XML in Commercial Real
Estate Finance - The Potential
and the Reality**



XML in CREF

- Dan Szparaga, Mortgage Bankers Association
- Bob Cummings, S S & C, Inc.
- Erich Kaiter, Building Extranet
- Naraj Patel, GMAC Commercial Mortgage
- Jim Prussack, Microsoft Corporation
- Dan Woods, Capital Thinking



XML in CREF

Four Broad Categories

- State of Standards
- Availability of Applications
- Impact of XML on Internal Business Processes
- Impact of XML on External Business Processes



XML in CREF

State of Standards

- Why Standards?
- Data Standards
- Transaction Standards
- Standards Groups



XML in CREF

Availability of Applications

- Availability of XML-enabled applications today
 - Off the Shelf or Custom-Coded?
- Extent of XML Usage in these Applications
- Issues with Legacy Systems / Non-XML



XML in CREF

Impact of XML on Internal Business Processes

- Facilitation of Internal Communication
- Creation of Company-wide Meta-Data
- Uses in Mortgage Banking Contexts
- Changes to the way business information flows within organizations



XML in CREF

Impact of XML on External Business Processes

- Usage / Penetration of XML-Enabled Applications
 - at the Property Level
 - at the 3rd Party Report / Vendor Level
 - at the Lender Investor Level
- Changes to the way business processes are represented to customers



XML in CREF

Questions & Answers