



Managed Business Process Services

Analytics in Risk Deployments

Feb 7, 2007



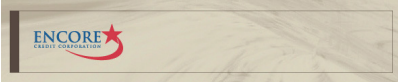















Agenda

- Industry Trends
- Overview of IBM Mortgage offerings
- Interaction of LOS-Secondary to perfect the process

Alignment of MBS and Production Supply Chain

Securitization	Production Supply Chain
	  
	
	
	  
	

Optimizing operations can leverage Loan Performance's analytics and powerful reporting

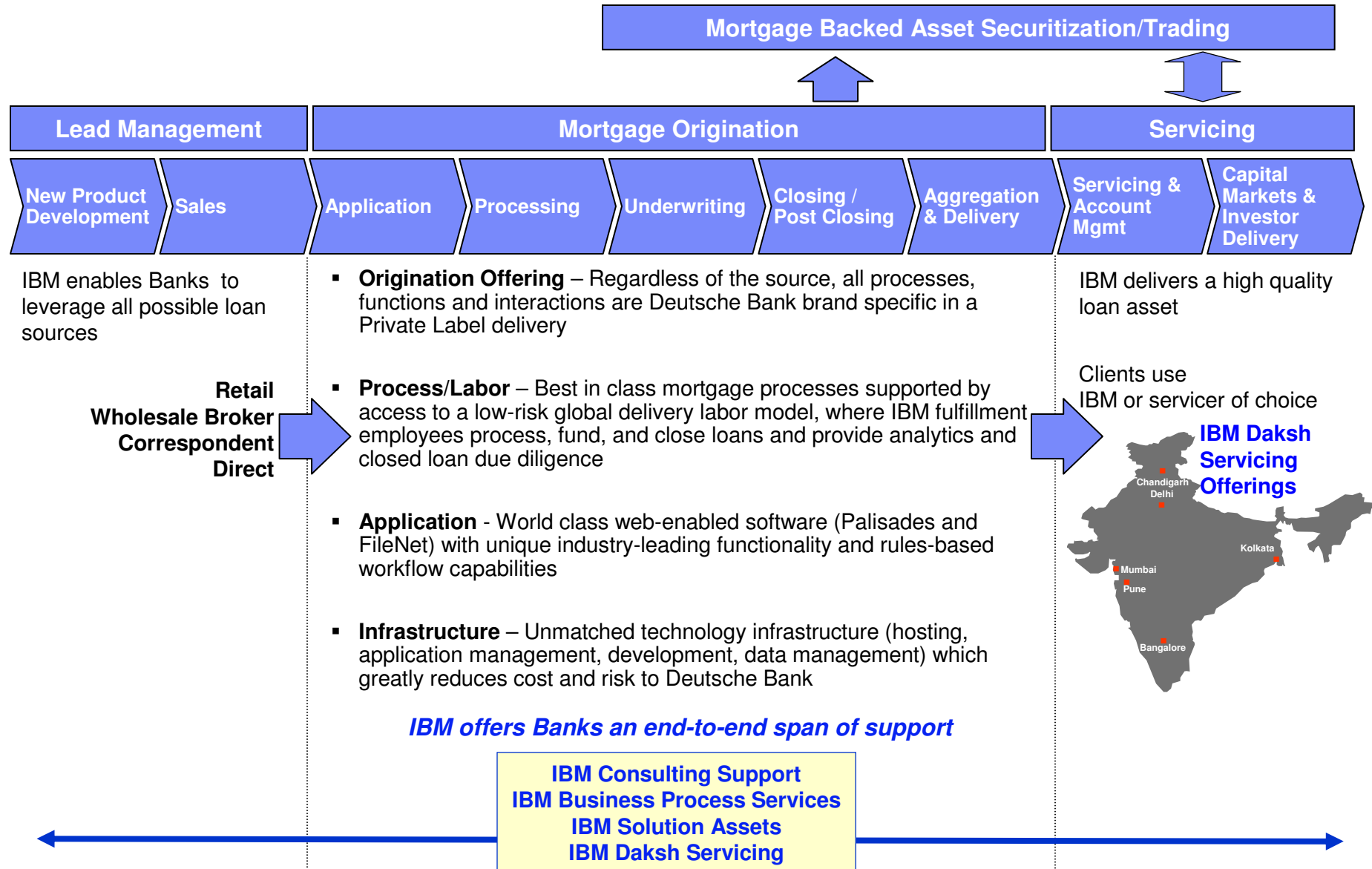
Sales

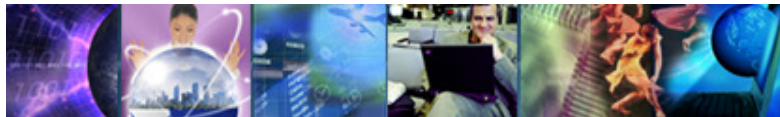
- Lead pipeline status
- Campaign effectiveness – leads/close ratios
- Website visits, abandoned, acquired etc.
- Close rates per product, geography, channel, branch etc

Operations

- ***Underwriting Ratios/Exceptions***
- Supply chain throughput – loans closed per month/loan fallout
- Productivity per capita
- Compliance metrics
- Loan Pricing accuracy
- Documents generated
- Tasks in queue, overdue etc
- Loan Pipeline status

IBM Mortgage Offerings - Overview





IBM Mortgage Offerings: Lending and Securitization Consulting Services

Strategic Planning

- Current State Assessment
- Future State Visioning (3-year)
- Future State Requirements
- Gap Analysis
- Roadmap to achieve future state

Functional Optimization

- Sales/ Lead Management
- Fulfillment (across retail, wholesale, correspondent, direct & bank branch)
- Closing / Post Closing
- Investor Delivery / Conduit Acquisition
- Securitization Operations
- Servicing / Master Servicing

Operational Excellence

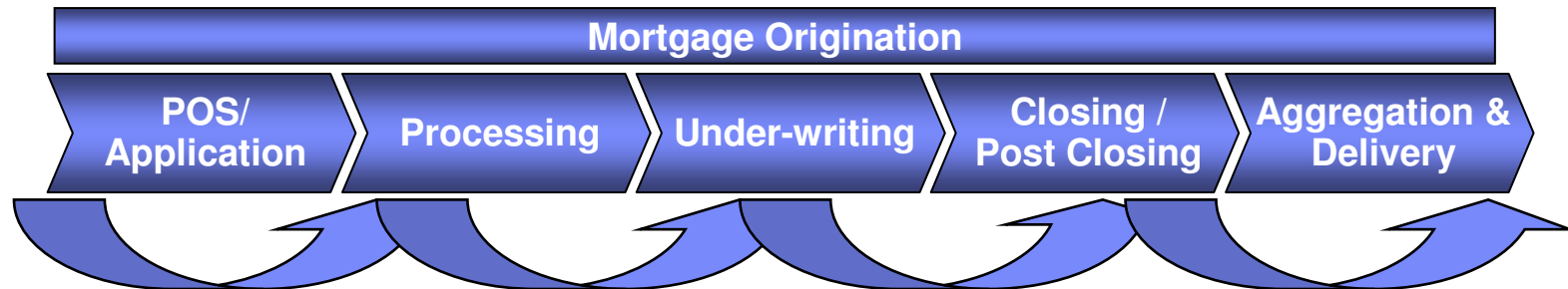
- Decisioning (including AUS selection, testing & deployment)
- Document Management, Imaging, Paperless Environment
- Process Modeling & Workflow Enablement
- Business Information & Data Management
- Management Reporting

Project Management

- Project Plan Development, Maintenance & Reporting
- Change Management
- 7 Keys Assessment of Project Status Quo
- Troubled Project Turnaround

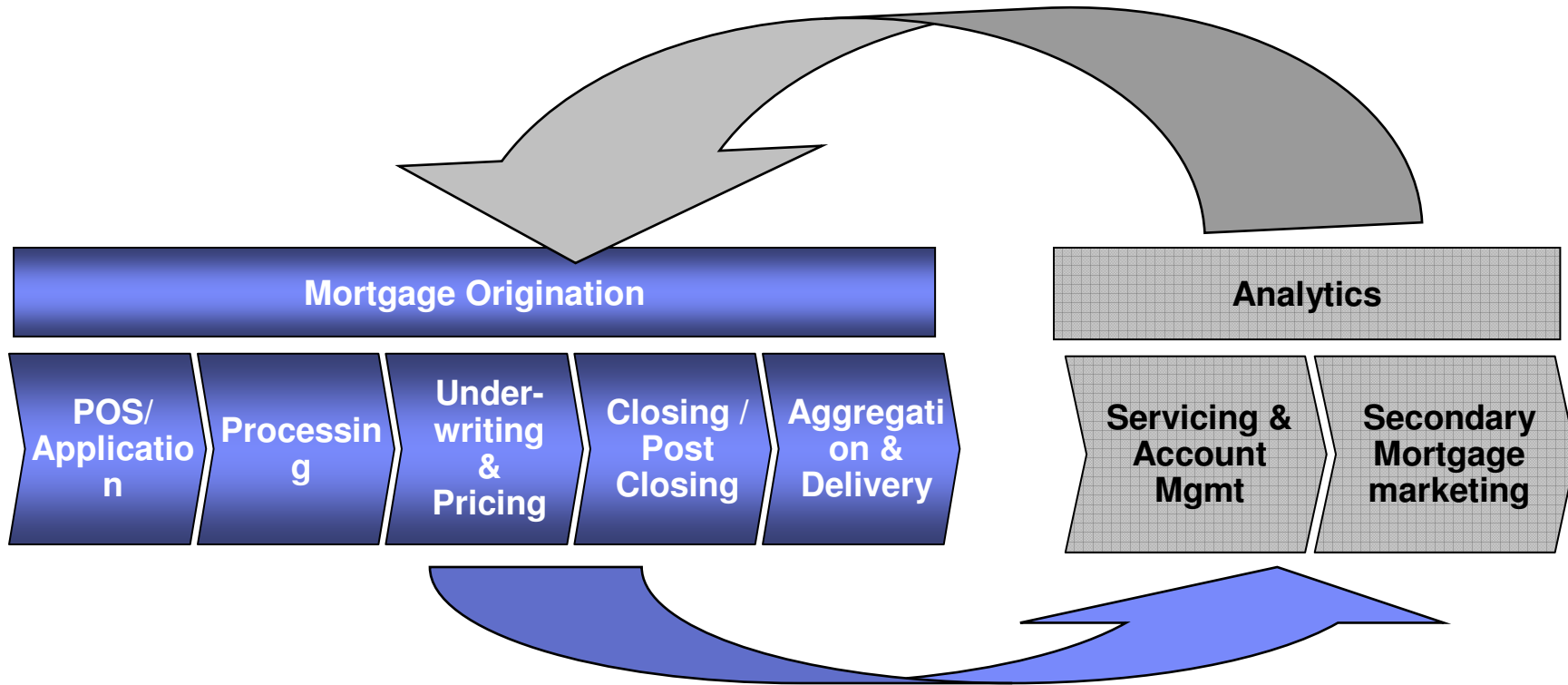


Our automated platform drives efficiencies while trapping valuable transaction metrics



- Single integrated end-to-end platform
 - Multiple acquisition Portals
 - Fully Image enabled
 - eDoc gaining acceptance
 - eClose and eFiling gaining ground
 - Straight-thru processing
 - Compliance
 - eSignature
 - eVault document repository
 - Digitized enabled
 - Data and event driven Automated Workflow
 - eDelivery to Investors
- Trap customer data**

Origination – Analytics Integration can create value at the point of origination.



- Communicate non desirable loan attributes back to origination system
- LOS institutes rules based criteria and throws exceptions accordingly