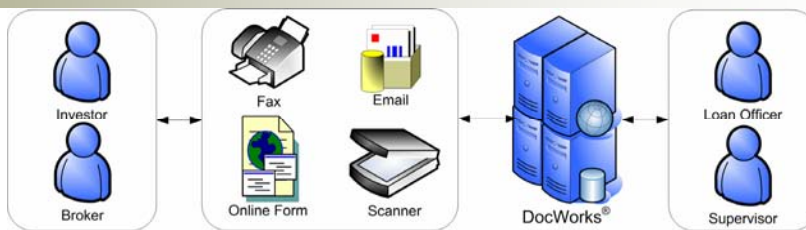


M o r t g a g e W o r k s



Inside:

Integrate MortgageWorks with your LOS application. **2**

Manual Processing vs. MortgageWorks **2**

Online Verification vs. Manual Data Entry **2**

Electronic Integration Process **3**

MortgageWorks® Trial Offer **4**

Instant Document access with DocLink **4**

Special points of interest:

- Convert Paper and Online Applications to electronic data.
- Integrate Your Paper and Online Applications with Your Business Information Flow.
- Utilize Electronic DocFlow Technology to Reduce Operating Cost and Cycle Time.
- OCR technology reduces data entry efforts and improves accuracy.

Document Integration

As companies do business in the 21st century, there is still a gap between the manual or paper-based processes, and the computer systems which Businesses use to manage their day to day flow of information

By capturing documents by the web, fax and scanning them, documents are electronically converted into business data where they become an integral part of your business process.

DocWorks® can digitize your paper documents and act as your **document network**, updating, interacting with, and adding value to your existing business system assets.

Without changing your technology DocWorks® can act as a bridge between your systems and paper business processes. Data can be extracted from applications and loan docs with DocWorks® OCR and input directly into your business process effortlessly and seamlessly.

DocWorks® automatically identifies different types of documents as they are submitted and extracts data from them as templates are matched by the system to an incoming document.

DocWorks® sends data from each document to your business systems for processing and validation then automatically routes them for approval or rejection based on the results sent back from your LOS system or user input.

DocWorks® routes documents that require review to the appropriate queues/people as defined by your business processing rules in a completely audited process.

DocWorks® stores processed documents in a secure, web accessible archive. If a user has permission, these documents can be accessed from anywhere in the world with just a few mouse clicks.

DocWorks® can send processed data in any format and works with any LOS application.

DocWorks® was awarded best Internet based imaging solution from AIIM and Business Solutions Magazine in recognition of its advanced workflow and data capture automation capabilities.



DocWorks® MortgageWorks Portal

DocWorks® provides your organization with an online portal.

This portal is not just a marketing tool, it is a remote office site that brokers can use to gain access to your loan packages and work directly with your staff in "real time" to process

ess loans for their customers.

DocWorks accepts either paper or online documents that are delivered automatically and matched to the portfolio of loan programs that you offer.

Quickly and cost effectively present, lock, and process

loans without generating paper or paper related work. Reduce your processing costs by shortening cycle time and reducing paper handling costs.

Companies can process more loans with less people through the MortgageWorks processing center.

Integration of the MortgageWorks Portal with Your LOS application

MortgageWorks automates your lending process.

Once a broker fills out an application, it is delivered electronically to a loan officer. The loan officer verifies that the loan application form is valid and submits the information with a mouse click to your LOS systems for processing.

Once the LOS has processed

the information, the document is automatically routed back to the loan officer where they can either approve or reject the application. If other special attention is required the loan officer can make notes on the document and send it back to the broker or manager.

DocWorks® responds to business rules and loan program matching in the same way people do in your business today. Doc-

Works® sends email notification to brokers and users when a document is routed to them and once they book the loan they can "lock it in" right on the web.

With this solution, time spent handling documents is eliminated. Processing time is reduced by efficiently utilizing your existing systems to make decisions throughout the business process.

DocWorks® automatically routes loan documents to internal staff, brokers, and applications accelerating the mortgage lending process.

Manual Processing vs. MortgageWorks

In most business environments, paper documents are received, walked to their destination, keyed into systems, filed, and manually retrieved for reprocessing if the loan is sold.

In contrast to manual processing, documents enter DocWorks®, and are automatically identified and processed by the system.

DocWorks® reads the document data by applying tem-

plates (see example —>) that electronically overlay the document, directing the capture of data from specific areas on the document.

DocWorks® templates also include data validations for dates, dollar amounts and other requirements.

DocWorks® OCR can eliminate as much as 100% of your document processing time by automatically processing, routing and archiving

documents as they arrive.

DocWorks® improves service by speeding the process of quoting and processing documents, providing instant access to document information as it is needed in the business process.

Automated process logic is applied to each document - directing staff through compliance or process directives systematically and consistently.



The highlighted areas on the document show areas identified for automated capture on this Application Form. This document is presented to users only if verification is required. If the document is presented to the user, their cursor will be directed only to the characters that require review (as shown in the example above).

Online Verification vs. Manual Data Entry

The burden of paper in the mortgage business is a time consuming effort that slows processing. DocWorks® can process Online and Paper forms with little or no effort in the business.

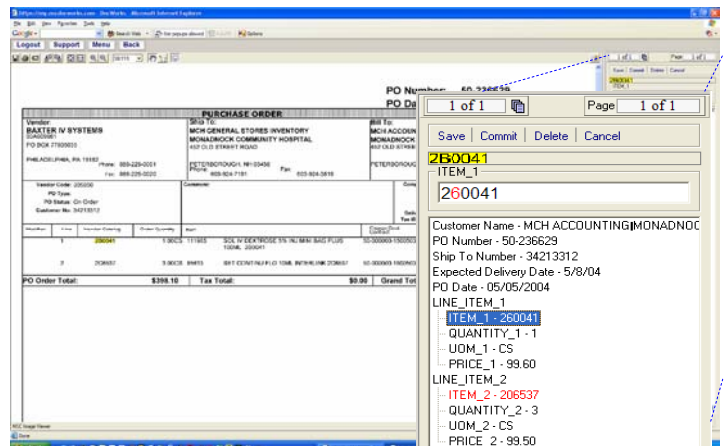
Online forms are readily handled by DocWorks® and the DocWorks® OCR processing engine handles Paper quickly and accurately.

Paper forms with questionable characters will be flagged by the OCR process

and presented to a user highlighted in yellow for online verification. Online forms are always recognized at 100% accuracy.

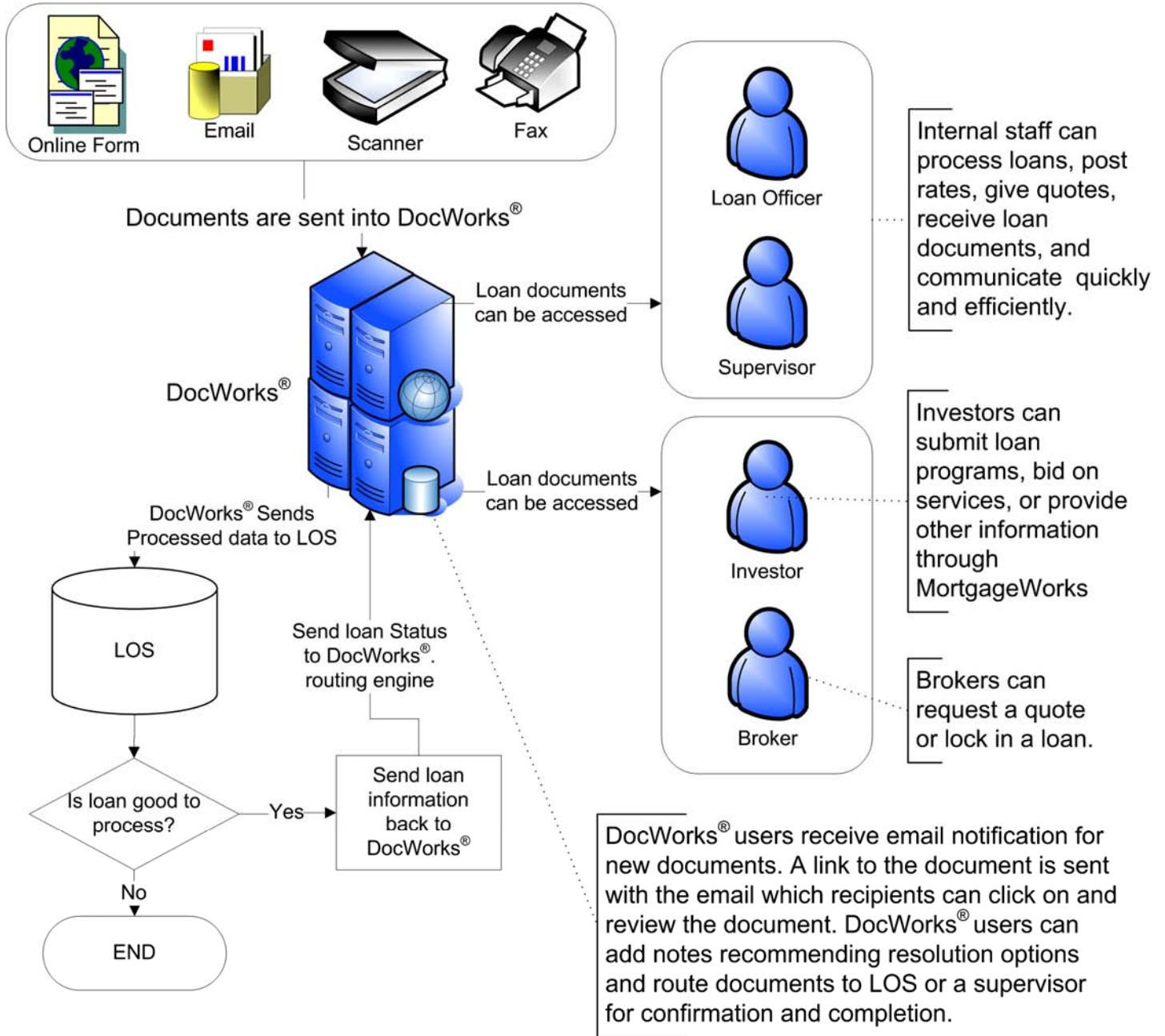
Characters and documents that are confidently read without verification, save as much as 100% of the keying effort on a document.

The document is then routed to the appropriate user as required for further processing.



The DocWorks® verification interface highlights the area on the document image (left) and directs the users mouse to only questionable characters (upper right). DocWorks® can save up to 100% of the keystrokes required to key a document.

Mortgage Document Processing and Integration



The pictured electronic DocFlow process can be integrated into your business process and configured to your requirements rapidly. DocWorks® was built as an internet application and can route documents to systems, remote or internal staff, brokers, and investors.

Take advantage
of our trial offer...

docworks®

DocWorks, LLC.

1051 Perimeter Dr.
Suite 1150

Phone: 847-240-2450

Fax: 847-240-2110

E-mail: info@docworkslc.com

Web: www.docworkslc.com

DocWorks® offers interested parties the opportunity to try this technology before dedicating any resources or making a decision.

- DocWorks® will convert 5 Loan Applications or other Documents during the trial.
- DocWorks® will allow scanning, email, or faxing of Loan Documents to the system for 10 business days
- DocWorks® will send documents to your system once these documents are processed

through our data center.

- DocWorks® will provide trial licensing for up to 10 users that will have access to the document correction interface, DocFlow, archive, and the DocWorks® reporting tools.
- DocWorks® is a **production ready** solution that can be rapidly configured to give you a hands on experience and a real world "feel" for the service.
- Use the DocWorks® solution for 10 business days with no risk or other commitment.

Additional processing and reporting options are available for special production business requirements.

If you decide to use DocWorks® for your ongoing production processing, licensing, setup fees, and a volume based contract will be negotiated.

Hosted DocWorks® trials are available for immediate use. DocWorks® maintenance and support during the trial period and for the hosted production model as well.

DocWorks® is available as a hosted solution, and can be installed for purchase.

Utilizing over 50 combined years of experience designing, implementing and managing mission critical data systems, DocWorks® was developed to move the paper processes in business to the digital world.

As companies do business in the 21st century, there is still a gap between the manual or paper-based processes, and the computer systems which Businesses use to manage their day to day flow of information. DocWorks® bridges this gap by providing solutions that allow companies to convert these paper based processes into the streamlined realm of e-information.

Contact Sam LaSpisa for more information at 847-240-2450 Ext 27 or via email: sales@docworkslc.com www.docworkslc.com

Integrate Your Documents with DocWorks®

Add Document Access to Your Systems and Web Site

DocWorks® has a very simple - **open standards based** - integration tool that allows internal computer system users to access documents in DocWorks® directly from their systems.

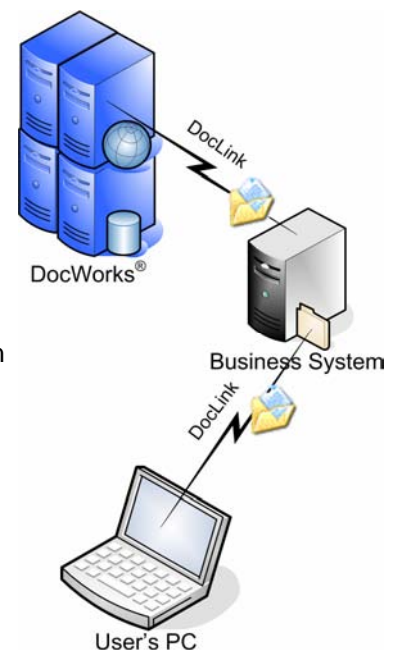
Users can access documents within the system desktop screens that they work with today by clicking a button or by a "hot key" on their keyboard. Once integration is complete you are licensed to use one click document access with **DocLink** as part of your business technology strategy.

DocWorks® can act as a document portal allowing brokers to retrieve documents utilizing their existing office systems, local or remote.

DocWorks® security allows users to access documents only within their own document archive. All access to documents is logged by the **DocWorks® audit trail**.

DocWorks® is configured to provide this service and it only requires that your technical staff add three lines of code to your application to complete the integration process.

One click document access can be added to your service offering today.



While using your current business applications, a user can click a button or press a "hot key" on their keyboard and instantly access a document related to the information on screen.