

# Pipeline Africa Mortgage Technology



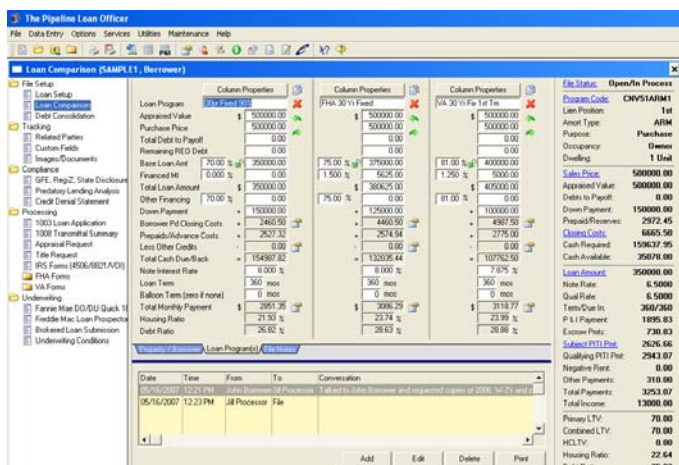
## Marvel Ventures Professional Solutions, Inc.

# Pipeline Africa Loan Origination Software

## > The Pipeline Solutions Suite

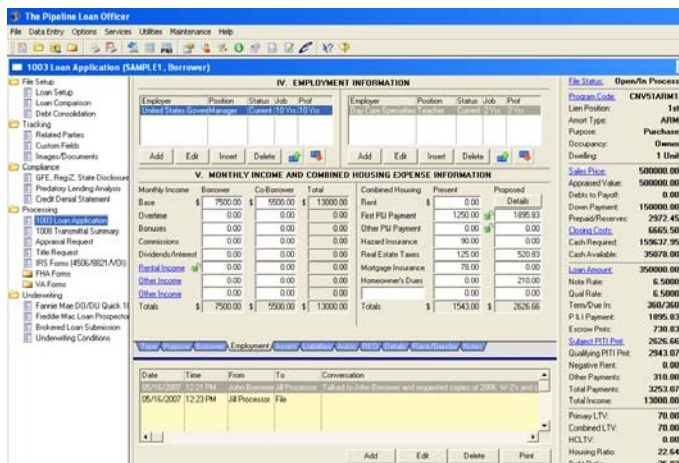
In today's fast paced, technology driven loan origination environment, you need a tool that will give borrowers confidence in your ability to quickly qualify and approve them for a new home loan. You need a tool that takes you all the way from the point-of-sale to automated loan approval.

### Powerful Loan Comparison/Prequal System



You can analyze closing costs, monthly payments and qualifying ratios for up to three loan scenarios at once and then produce qualification certificates, side-by-side loan comparisons and open house flyers.

### Easy-to-Use Loan Origination Features



The system fully supports fixed rate, ARM, GPM, buydown, balloon, construction, interest only, deferred payment, GEM,

home equity, reverse mortgage and second mortgage loan programs.

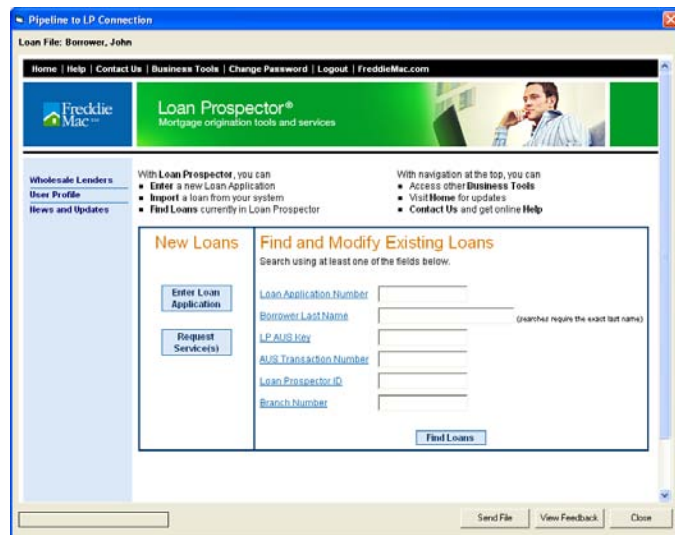
You can store your favorite programs in the loan program database and populate much of the Good Faith Estimate automatically. Title and escrow fee calculations are a snap with the integrated Title and Escrow Fee Plan manager. You can even support different title and escrow company fee schedules.

### Direct Credit Reporting Interface

Pipeline supports the major credit vendors in the industry. In a matter of seconds, Pipeline can pull credit information. Populate the 1003, show the credit report images and import credit scores with adverse actions key factors identified.

- Document and Image Storage
- Powerful Tracking Features
- Automated Underwriting
- Loan Closing Forms and Features
- Reporting
- Import and Export
- Company/User Management and Security

You get support for Fannie Mae's Desktop Originator and Underwriter™ and Freddie Mac's Loan Prospector™.



The system comes with a conversation log, Amortization and APR calculator and an integrated Word Processor so you can create custom documents and merge borrower data automatically. You can import and export loan files via disk, email and the Internet to and from the Pipeline Mortgage Broker and Mortgage Banker and industry trading partners such as wholesale lenders, title companies and others. You

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can even create your own custom exports to popular software systems such as Microsoft Excel™ and Microsoft Access™, and many others.

## Proven Technology

Since 1987, we have been meeting the needs of originators just like you. For years, thousands of users nationwide have found our products more powerful and easier to use than the competition – and we think you will agree. If you are in the market for point-of-sale software, go to our website and download the free demo, you'll be glad you did -- [www.mvpsolutionsinc.com/los.php](http://www.mvpsolutionsinc.com/los.php)

## System Requirements

Here's what you need at a minimum to run any of the Pipeline Solution's software products:

### Computer (Desktop, Laptop or Workstation PC):

200 MHz Pentium or better  
512 MB RAM Recommended

### Network Server (optional):

2.0 GHz Processor  
1 GB RAM Recommended (2 GB RAM 25+ users)  
Windows NT4 SP4, 200x Server, XP Pro, Vista 32-Bit  
Novell 3.12 or later

### Supported Desktop Operating Systems:

Windows 9x, Me, NT4, 2000, XP, Vista 32-Bit, Win 7 32-Bit

### Printer:

Any Windows compatible printer  
HP PCL5, PCL6 compatible laser printer recommended

### Internet (optional):

DSL, Cable or other broadband connection highly recommended.

## > Pipeline Solutions Product Line

| Pipeline Loan Officer   | Pipeline Mortgage Broker  | Pipeline Mortgage Banker  |
|---|---|---|
| <ul style="list-style-type: none"> <li>▪ Point-of-Sale Loan Origination</li> <li>▪ Borrower Qualification, Loan Comparison</li> <li>▪ Basic Loan Processing with 1003, 1008 and FHA, VA submission documents</li> <li>▪ Over 60 Conventional, FHA and VA Disclosure and Processing forms</li> <li>▪ Unlimited Assets and Liabilities on the 1003</li> <li>▪ Fannie Mae DO/DU and Freddie Mac Loan Prospector Support</li> <li>▪ Credit Report Interface</li> <li>▪ Word Processing with Data Merge and Spell Checker</li> <li>▪ Title and Escrow Fee Tables</li> <li>▪ Automatic Aggregate Escrow Accounting</li> <li>▪ Loan Program Database</li> <li>▪ Data Import and Export</li> <li>▪ Transfer loan files to The Pipeline Mortgage Broker and Mortgage Banker</li> <li>▪ Built-in Email and FTP Communications</li> <li>▪ Amortization/APR Calculator</li> <li>▪ Conversation Log</li> <li>▪ Network Ready</li> <li>▪ Online User's Guide</li> <li>▪ Email Support</li> <li>▪ Flexible payment options of \$49.95 per user/per month or \$495 per user/per year</li> </ul> | <p>All of the features in the Pipeline Loan Officer plus...</p> <ul style="list-style-type: none"> <li>▪ Over 90 Conventional, FHA and VA Disclosure and Processing forms</li> <li>▪ Reverse Mortgage Loan Application 1009</li> <li>▪ Advanced Processing Capability and Submission Forms such as the Self Employed Income Analysis</li> <li>▪ Loan Approval and Condition Management</li> <li>▪ Over 40 Pipeline Status and Tracking Reports</li> <li>▪ Trust Fund Tracking</li> <li>▪ Loan Lock and Accounting Screens</li> <li>▪ Loan Officer Commission Schedule</li> <li>▪ Loan Profitability Analysis</li> <li>▪ HMDA Loan Application Register</li> <li>▪ HMDA Export to FFEIC, Questsoft HMDA Relief, and Cri Wiz.</li> <li>▪ Calyx Point Import – Native BRW file</li> <li>▪ Exports to Doc Magic and other industry partners</li> <li>▪ Flexible payment options of \$69.95 per user/per month or \$695 per user/per year</li> </ul> | <p>All of the features in the Pipeline Loan Officer and Mortgage Broker plus...</p> <ul style="list-style-type: none"> <li>▪ Embedded Closing Documents via Wolter's Kluwer formerly VMP Mortgage Forms (optional)</li> <li>▪ HUD-1 Preparation</li> <li>▪ NY Consolidation and Modification Agreement</li> <li>▪ Funding Breakdown</li> <li>▪ Wire Transfer Request</li> <li>▪ Purchase Reconciliation</li> <li>▪ Branch/Broker Disbursement Accounting</li> <li>▪ IRS 1098 Data Collection and Document Generation</li> <li>▪ Additional Banking oriented exports</li> <li>▪ Flexible payment options of \$89.95 per user/per month or \$895 per user/per year</li> </ul> |