

The Quandis Business Objects (QBO) Valuations Module fast tracks the Placement, Acceptance, Quality Review, and Delivery of a valuation

## Overview

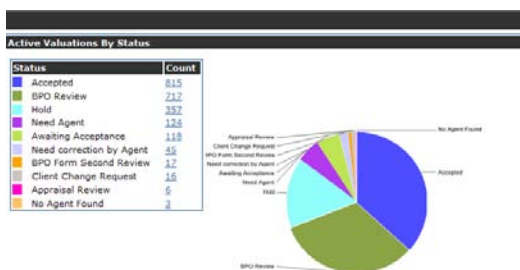
The focuses of the Valuation Module is to provide the client with an automated method within which to place orders with agents, for agents to accept and deliver orders, and for the client to monitor the quality of orders submitted.

## Order Placement, Acceptance, and Delivery

- Web services: real-time direct systems integration via SOAP or REST
- Secure FTP: batch systems integration via standard file formats
- Web front end: view or edit any information via a robust front-end
- Existing integration with various mortgage servicing platforms
- Browser interfaces with Internet Explorer 7 and 8, Safari 5.0, Google Chrome 6.0, and Firefox 3.5
- Agents are e-mailed notice of order availability
- Agents are able to accept via various mobile applications
- The agent’s ability to accept work can be load balanced based on their allowable volumes, scorecard, and location
- Agent location can be drilled down to state, county, city, zip code, radius, and latitude and longitude distances

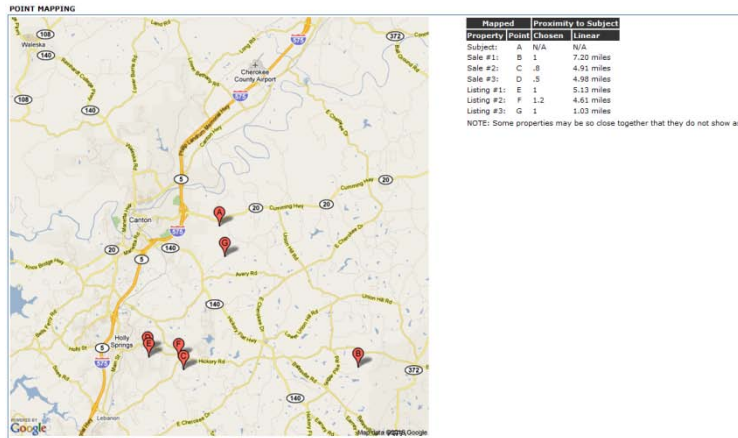
## Operations Management

- Portfolio management via Smart Worklists
- Robust reporting allows managers to track the Valuation orders through all stages of the process
- Ability to manage and report employee queues and workload
- Dashboards provide immediate visual on portfolio performance



### Valuation Forms

- Logic coded to meet the customer’s quality control requirements
- Form agility to meet your specifications
- Unlimited photo upload and storage
- Appraiser ability to upload Appraisal PDF from their appraisal system
- Geo-Coding for all comparatives in conjunction with subject dwelling location



### Vendor Management

- Secured retention of agent documents such as E&O Insurance, Licenses, w-9, and 1099
- Performance Management via score card based on your measurement criteria, such as valuation quality, cycle time, etc.
- Preferred agents can be identified by location, by client, and by office

### Accounting

- Hard coding of agent allowable payables
- Transmittal of ledger information for upload to accounting systems

### Support Services

- Support services are provided to the customer and to the agent

## Additional Quandis Services

In addition to Valuation Modules, Quandis offers additional services via the QBO Mortgage Module.

The Quandis Business Objects (QBO) Mortgage Module enables default process management starting with loss mitigation to collections to foreclosure to bankruptcy up to REO. It is built from the ground up to be:

- **Highly configurable:** geared for prime, subprime, and due diligence process management
- **Data Services integrated:** automate ordering of credit, BPOs, public data, and more
- **Workflow-enabled:** build your process flow-charts right into the system
- **Extranet enabled:** have your vendors integrate directly into the system via XML web services, or the standard web browser-based front-end

## Process Management

Each of the Mortgage Modules is based on the QBO Process module, which enables:

- Outsourcing to business partner / vendors, leveraging the QBO Extranet Security model
- Automated launching of workflows via the QBO Decision module
- Calculation of loss severity via the QBO Scoring module
- Tracking of expenses and income via the QBO Accounting module

Each Loan can have an unlimited number of processes, and business analysts can configure new types of processes without IT involvement.

