



**Meet the Leaders
in Mortgage Technology Decisioning**



Put the power of your best sales people in the hands of every employee.

“As a technology company that is a leader in the financial services industry, Countrywide utilizes its constantly evolving technology as a key, long-term, competitive advantage. Our proficiency in technology has allowed us to successfully capitalize on attractive market conditions. One example of this is Countrywide’s automated underwriting system, called CLUES, which utilizes on MindBox’s ARTEnterprise software. Supporting our loan agents, the CLUES system has reduced our on-line underwriting time to 15 seconds per loan.”

ANGELO MOZILO, CHAIRMAN
CEO AND PRESIDENT
COUNTRYWIDE HOME LOANS

We’re all familiar with the 80/20 rule that relegates 80% of your company revenues to 20% of your sales force. That’s why it’s important for you to make sure your entire sales force has an advantage with MindBox®.

Uniquely qualified to help mortgage providers like you maintain and improve your competitive edge, MindBox products integrate your best practices and knowledge assets into a streamlined automated mortgage system. With MindBox you can increase loan volume, control spending, automate and personalize the loan structuring and underwriting process, cross sell additional products, streamline the decision cycle, and efficiently manage and extend your business systems. Here’s how we help you do it.

Customer centric, profit driven.

MindBox provides products that automate a wide range of mortgage lending processes. Our systems intelligently automate mortgage loan prequalification, underwriting, sales, credit grading and analysis, compliance verification, personalized pricing, product best fit, deal structuring, debt repayment and cross-selling. These systems are implemented using our world class decisioning product family, The ARTEnterprise Product Family, which includes components such as ARTOptimize and the MindBox Prequalification Engine, is designed to automate critical steps within the lending process. Unique to MindBox is the ground-breaking MindBox Power Editor that enables business users to easily maintain our systems. With the MindBox Power Editor, business users can organize, implement, maintain and extend policies in the system according to their business environment.

The ARTEnterprise Product Family reduces costs and risk.

A suite of cutting-edge, rules-based decisioning products, the ARTEnterprise Product Family reduces costs and risk with a proven approach. It enables rapid automation of your policies for business processes like loan origination, loan underwriting, pricing, debt repayment and deal structuring. This technology is so powerful it allows you to tailor each individual interaction to optimize your relationship with a given customer, regardless of customer point of contact.

This powerful, flexible advanced rule-based and case-based reasoning technology is used to deploy distributed, object-oriented applications that allow you to:

- Make rapid loan prequalification decisions and product/pricing selections based on stated date
- Tailor product offerings and deal parameters to individual customers
- Automate complex business processes and policies
- Implement intelligent automated customer interaction and decision-making systems that optimize every customer contact
- Create deals that are structured to meet the requirements of the customer, while also following all the guidelines of the institution — whether or not these deals require some debt repayment strategies.
- Capture the knowledge assets of your top performers and best industry practices and make them available to all employees.
- Ensure the compliance and auditability of your decisions

- Automate call center response, improving customer service and decreasing costs.

ARTOptimize automates the process of creating an individually-tailored financial package.

ARTOptimize allows for complete personalization of every step in the loan origination, deal negotiation, and underwriting process. It automates the process of creating an individually-tailored financial package, minimizing risk, improving customer service, and increasing revenue due to faster processing and improved ability to close sales. Specifically, ARTOptimize leverages your data and business rules to complete the following steps:

- Integrates, analyzes and grades credit data from multiple sources
- Includes the MindBox Power Editor, used to maintain the rules in a user friendly, recognizable environment.
- Analyzes and acts upon credit data according to specific company policy
- Provides explanations of credit decisions and why subsequent actions were taken
- Provides complete intelligent product selection capability, including appropriate product matching for a specific customer, in addition to implementing product exclusion and eligibility decisions
- Prices the final product, providing the best possible offer for the specific customer
- Provides a list of conditions that must be met in order for the loan to be granted
- Provides a suggested list of debt consolidation strategies the borrower might take in order to lower costs and create a better debt portfolio. As part of this debt consolidation scenario, lays the foundation for the cross-selling of other products, specifically, HELOCs and line of credit products

- Can be deployed in retail and wholesale environments via the web, call center or personnel banker and branch personnel desktops
- Provides justification for the borrower to apply for and more importantly draw against a line of credit (second mortgage, HELOC, credit card, personal loan, etc.)
- Provides information and explanations regarding the best loan product(s) to cross sell.

MindBox Prequalification Engine

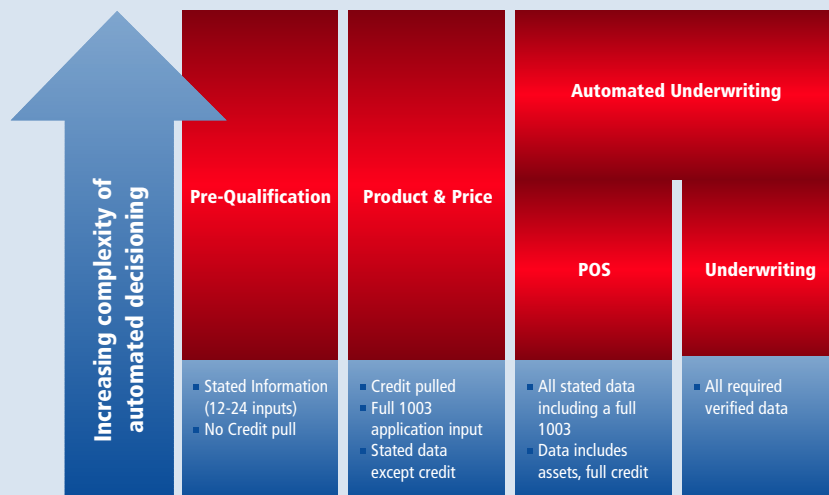
When borrowers or brokers are looking for quick estimates from a mortgage lender, they don't want to have to give too much information. They don't want to have to document that information. They want to give a little data, get a rapid but accurate answer, and then proceed according to their best opportunity. This prequalification step is a critical contact point for mortgage lenders — at this initial contact, they can either impress and

A Technology Roadmap for Every Company

Most customers want to buy the complete ARTOptimize integrated suite. However, individual components are also available. Each can be implemented independently of other components. The components are structured to capture an institution's knowledge and best practices in systems that can be rapidly deployed. In addition, the component approach allows for phased

implementation of these systems — our customers begin to see ROI before the full system is in place. Customers can implement MindBox technology to automate their most critical decisioning needs — and then expand that automation over time according to their requirements. This means MindBox components are affordable for a wide range of institutions.

MindBox Solution Roadmap



Modular nature of offering allows for incremental increase in functionality



How we help you help your customers.

EXCEED YOUR CUSTOMER'S EVOLVING NEEDS Create individually personalized deal structures, providing your customers with special features like cash out, debt consolidation or early pay off.

PROVIDE MEASURABLE ROI, INCLUDING INCREASED SALES REVENUE AND DECREASED COSTS MindBox deal structuring includes cross sell features. That means you can increase revenue by including a HELOC as part of the deal, consolidating a line of credit so that the credit is with your institution. MindBox also makes the process more efficient and error free by automating processes like underwriting, pricing, product selection, saving you money.

OFFER EACH CUSTOMER THE BEST, MOST PERSONALIZED DEAL POSSIBLE MindBox engines look at specific customer requests and lender policies, combining these factors, along with credit information and product guidelines, enabling you to give the most appropriate deal for your institution and for the borrower to your customer — every time.

ENABLE TIGHT INTEGRATION OF THE INTERNET AND OTHER CLIENT CONTACT CHANNELS MindBox is multi-channel; our decision engines are a central hub, sending appropriate and consistent decisions to all channels.

CREATE AUDIT TRAILS AND COMPLIANCE CHECKS THROUGHOUT THE PROCESS The MindBox Power Editor allows you to see all the rules used in a decision at any given date.

engage a borrower or broker with the best possible offer given the data, or they can come up short, sending the potential client elsewhere.

The MindBox Prequalification Engine uses *ARTPrice* and *ARTQualify* to automate decisions made in this initial stage of the mortgage lending process. There are several key steps this engine automates:

- Gather initial loan and preference information from the borrower or broker
- Determine product eligibility and ineligibility based on lender policies and guidelines
- Provides initial pricing quote (rate)

In automating these processes, the engine incorporates several key decisions and features:

- Provide list of eligible products, sorted by borrower preference; this can include selecting product eligibility across multiple investors' products
- Analyze summarized and qualitative credit as part of the decision process – not an actual score but a good, bad type rating
- Provide high level stipulations
- Provide list of ineligible products, with reasons for ineligibility
- Identify near misses and reasons why
- Look up rates based on stated information
- Apply adjustments based on stated information to give a first pass at overall price
- Centralize and maintain lending policies and guidelines in the MindBox Power Editor for long term ease of use and ease of maintenance.

The only system with a built-in Power Editor designed for business users.

The MindBox Power Editor provides a business user with the capability to create and maintain the policies and guidelines in the system. These policies and guidelines can be updated as frequently as necessary. This editor allows a business user to define the very organization and hierarchy of the policies within the system, so that they can be designed to match the business environment of the customer.

Learn more about MindBox in mortgage.

Call us today to learn more about the *ARTEnterprise* Product Family.

For more information visit www.mindbox.com. To schedule your complimentary demonstration call us at 877.650.MIND (6463), or 415.785.3050.



CORPORATE HEADQUARTERS

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