

Your Business Decisioning Partner

Value Proposition

- On-demand “DecisionBot” with the data, rules, and scoring tailored to your specific needs
- Access to a broad array of Web-based third-party data services for validation and scoring and the ability to incorporate your own data
- Flexible subject matter, you select from a broad array of data, flexible user defined rules and scoring with progressive analytics to learn and improve based on success.
- Plug into a full-service solution that not only provides the SaaS, but the resources and business services to operate your decisioning model
- Sharing of your data isn’t required, our System to System operations through Web Services and flexible API’s give you real-time results

Scope of Services

Business Service Provider: The days of contracting with one firm to develop a custom system to your specifications and then hire additional contractors or staff to learn and use that software and process is long gone. BSP is the most effective solution, we provide a full-service turnkey approach with our SaaS DecisionBot and our team of skilled professionals to support the exception processing, customer service and entire business process to deliver transaction results while continually updating and improving compliant with regulations.

Software as a Service (SaaS): If you have no need for a BSP solution or prefer a system-to-system integrated process, you can tap into our Web Service API, On-Demand SaaS offering. Today technology isn’t custom developed or even acquired as licensed software. Cloud-based, on demand, plug and play application solutions are readily available to address the simple to the complex. Our tools can be easily configured to address the unique requirements of your programs with custom rules, scoring algorithms and even the data requirements can be easily tailored and augmented to your unique requirements.

Transition to Cloud Computing: Don’t be a hostage to a data center provider. Proven techniques for migrating your platform to the Cloud are readily available. Many of the time consuming and frustrating challenges of data processing are effectively solved by migrating to the Cloud. Plus, the availability of resources expands exponentially.

Business Process Decisioning: In today’s business world there are a million processes that can benefit from automated decisioning. Everything from application processing, to grants, aid, loans, invoice payment, refund issuance, and many other processes have one or many opportunities to automate key decisions that are normally very time consuming, resource constrained and inconsistent. The Healthcare industry also involves many decision points across the diagnosis and treatment process for automation. Creating your own, custom **DecisionBot** is now easy, economical, and very cost effective. Our **DecisionBot** technology and proven best practices will expedite the achievement of your goals at a fraction of the cost and time normally required.

Client Cost Savings: In addition to speeding up your processes, improving the accuracy and consistency, we can help you save large sums of expense through automated rules-based and AI learning techniques. All organizations make recurring costly mistakes because decisions are left to human control and the subjective and often careless approach used in processing transactions. The use of automated rules, with continuous improvement and experience learning can drive out those errors and result in significant savings resulting from financial mistakes. We have demonstrated to numerous large programs significant savings through use of automated decisioning.

Client Challenges

- Proven, cost effective strategies for managing financial transaction processing
- Application of workflow processing and decision analytics
- The right resources and tools to manage work
- Proven, timely, cost effective approach to replace outdated, inefficient technology
- Loss of institutional knowledge workers without capture of expertise
- Computer savvy replacements lack business process and subject matter expertise
- Adopting readily available Cloud-based tools for rapid modernization

Business Service Provider



OptiAM® – Decision

Tier 2 Individual Loan Score			
Client:	First SA Bank Corp.		
Portfolio:	November Portfolio		
Property:	1556X STREET EL CAJON, CA 92026		
Score:	37.28		
Borrower Name: VICTOR DOE			
Co Borrower Name: STEPHANIE DOE			
Loan Number: *****434			
	Original	Current	Net Change
Conditioned Income	\$105,000	\$105,000	\$0
Borrower Credit Score	680	603	(77)
Co Borrower Credit Score	700	504	(196)
Collateral Value	\$500,400	\$389,000	(\$111,400)
First Mortgage Amount	\$417,000	\$400,356	\$16,644
First Mortgage Payment (P&I Only)	\$2,663	\$2,663	\$0
Monthly Taxes & Insurance	\$567	\$567	\$0
Monthly PMI Payment	\$100	\$100	\$0
Second Mortgage(%) & HELOC(%)	\$0	\$0	\$0
Second Mortgage Payment	\$0	\$0	\$0
Loan To Value (LTV)	0.83	0.83	(0.00)
Conditioned Loan To Value (CLTV)	0.83	0.83	(0.00)

Default Management predictor by updating Credit, Collateral, Income, Employment and other key factors using real-time Web Services and API's and comparing new factors to the original loan to calculate a default Risk Score for each loan

Area	Triggered Variations
Collateral Value	Collateral has decreased significantly
FICO Score(s) Declined	Borrower(s) FICO Score has decreased significantly
FICO	Credit Score is significantly below acceptable standards.
CLTV	CLTV percentage exceeds standards.
LTV	LTV percentage exceeds standards.
Front End DTI	Front end DTI slightly exceeds standards.

Identification of variances from industry standard ratio's, FICO, DTI, Loan to Value, Credit absorption, AVM-based Collateral value to document potential risks.

Alternatives	Eligible	Program	Value
Modification at 5.07%, 360 months, \$20,983 Principal Reduction	Yes	Fannie	\$421,925
Refinance @ 5.5% - 360 months	No	Refinance	\$442,104
Loan Sale @ .45	Yes	Premium	\$180,160
Short Sale @ .65	Yes	FHA	\$252,850
Foreclosure sale @ .40	Yes	TMR5	\$155,600

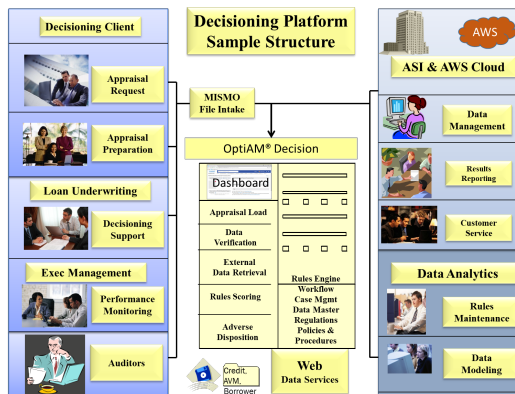
Best Value resolution analysis comparing the likely return on the various loss mitigation alternatives

Selection of the best return with the highest likelihood of success

Loan Modification	Current	Modified @ 31%	Net Change
1st Mortgage P&I Payment	\$3,053	\$2,046	\$1,007
2nd Mortgage P&I Payment			0
Taxes and Insurance	\$566	\$566	0
Monthly PMI Payment	\$100	\$100	0
Total Monthly Payment	\$3,720	\$2,713	\$1,007
1st Mortgage Interest Rate	0.07 %	5.04 %	-4.97 %
1st Mortgage Remaining Term Months	329	360	(31)
1st Mortgage Principal	\$400,356	\$379,373	\$20,983
2nd Mortgage Principal			0

Once a loss mitigation strategy is identified, the potential loan loss can be calculated

Multiple decision points automated through OptiAM® Decision to solve problems efficiently and effectively



OptiAM® Decision Appraisal Review Report	
Client: BANK OF AMERICA Date: 2/1/2016	Borrower: JOE SMITH Appraiser: JOE SMITH Product: GSA QC Loan Type: CONVENTIONAL Appraisal Date: 1/1/2016 Sale Price: \$450,000
Risk Adjusted Score Report to: Fitch Confidence: High	Appraisal Valuation Score Value to: Unreported Confidence: High
123 Green St., Washington, DC 20007 \$450,000 Prior Sales Date: 2/15/13 Prior Sales Price: \$300,000	
Critical Variations	
<ul style="list-style-type: none"> Appraiser's phone number is listed in designated area on signature page. The appraiser's photo is not in compliance with the GSA QC requirements. Appraiser provided specific item sales to support the sale value presented on the appraisal. The GSA QC appraiser has been designated. It also might not appear on the appraisal in the final appraisal report. Please contact the appraiser to verify the appraisal report. If "value" and "date" is identified, it is explained in the narrative. 	

OptiAM® – Decision Features and Functions

Web Services Data Collection: Comprehensive Borrower, Credit, Asset/Collateral, Income, Employment, Background, Resources, and other verifications of applicant and data gathering completed in seconds via real-time Web Services using API's to gather data for calculations and scoring.

Rules-Based Workflow: Automated boarding, Demand Letters, Outbound Calling, Credit Report Retrieval and Analysis, Skip Tracing, Flexible Definition of Rules and Timelines, Inbound response tracking

Cloud Hosting /FEDRAMP Compliant: Software as a Service (SaaS) hosted on Amazon Web Services a FEDRAMP Client Cloud Service. Soon to be available on GSA Apps.gov Store

Accounting and Reporting: Loan Level US-SGL fully compliant integrated GL, full GAGAS compliant, SSAE16 audited, fully integrated with Treasury Pay.Gov, Lockbox collections and PAM, SPS disbursements, real-time GL/Trial Balance with drill down, On-Demand reports and queries, comprehensive daily interface to Agency Core Accounting System; Treasury Report of Receivables.

Case Studies

HUD National Loan Servicing Support: Served as Key Personnel for the transition, build and operations of a 1.2 Million Secretary Held Loan Portfolio providing full loan servicing, loss mitigation, default management, cash management, accounting and reporting. Stood up center, transitioned systems, data, and collateral files, developed procedures and implemented banking and accounting systems. Successfully completed three SSAE16 Audits, two OIG Audits, A-123 Audit and quarterly Agency QC reviews.

SMART Business Service Provider: Subcontractor for the transfer, modernization and transformation of three mission critical HUD legacy systems. Successfully converted and modernized all systems to web-based technology, transitioned to Amazon Web Services and converted all data. Fully modernized the system operations and implemented on-demand reporting and interfaces. On-going transformation to Microsoft .Net environment.

Corporate Background

- Over 300 Business Process and IT Engineering Professionals
- Headquarters: Virginia Beach, VA
- Over 10 Office Locations Nationwide
- 10 years of Successful Growth History
- \$40 Million in annual Revenues
- Service-Disabled Veteran Owned Small Business (SDVOSB)
- Veterans Administration Certified
- Primary NAICS: Code 541 - Professional, Scientific, and Technical Services
- Cage Code: 46LE5 ISO-2017 Certified