



Financial Dimensions, Inc.
Solutions, Services, Results

*Products and Service
Offerings to the Lending & Loan
Servicing Industry*

2011 Edition



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OUR HISTORY

For twenty five years, Financial Dimensions, Inc. (“FDI”) has been a leading provider of mortgage solutions to both residential and commercial mortgage lenders, servicers and default specialists. Our approach is quite simple...provide meaningful and efficient solutions to facilitate our customers desired results through the use of innovative products and services, customer relations and leading technological applications.

TECHNOLOGY LIGHTS THE PATH

FDI has successfully engineered industry leading proprietary technologies in an effort to meet our customer’s ever changing needs. Our proprietary software system, aptly named AGILITY, offers a transparent and user friendly web-based application for our customers. The benefits are immediate and the results are comprehensive. Highlights include, but are not limited to, unrestricted access to order placement and tracking, real time status updates and customized reporting capabilities. Invariably, the end result is an unbounded level of efficiency within all facets of communications during the solution providing process.

OUR CLIENTS WILL BE OUR LEGACY

FDI currently provides product and servicing solutions for a variety of nationally recognized leaders within the mortgage lending and servicing industry. However, our attention remains on our ability to provide solutions for the complete spectrum of industry related interests, including credit unions, regional and local lending institutions, asset management groups, legal professionals and other realty related specialists. It is exactly that diversity which has allowed FDI to maintain such a successful focus upon the development of our customized and solution oriented approach toward customer care and satisfaction within the mortgage lending and servicing industry.

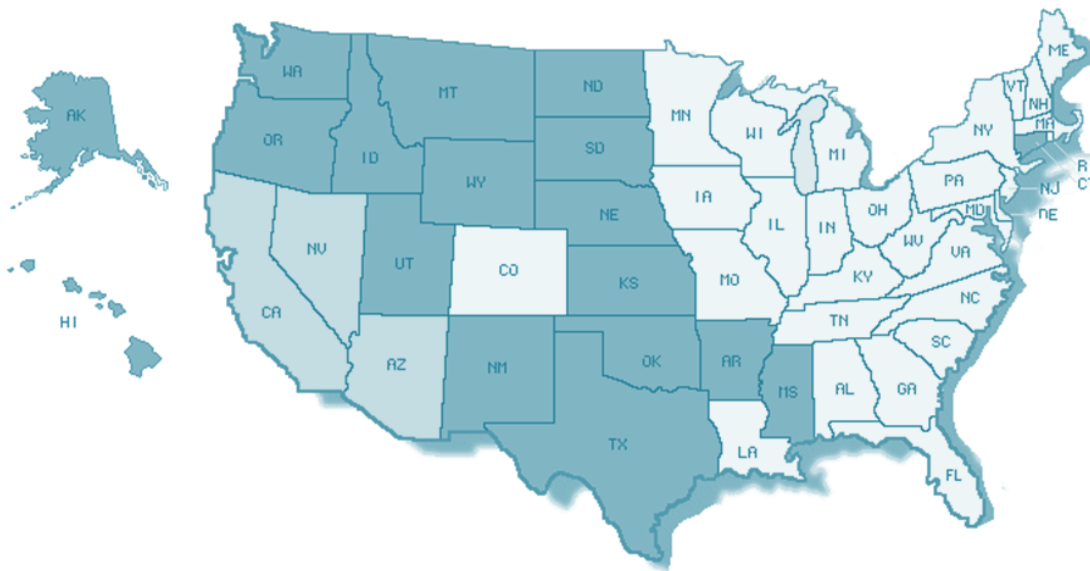
WHAT FDI OFFERS:

- Centralized management, allowing clients to process more files with less staff
- Reduced costs by utilizing bundled services approach to pricing
- Extensive menu of products and services
- Centralized billing minimizes time spent processing invoices
- Proprietary, workflow driven software
- Integration with several MSP’s which allows enhanced communications with clients
- 24 – 7 access to your work via our website

Title Insurance and Property Reports

COMMITMENT TO INSURE/FULL ALTA TITLE INSURANCE

A Title Commitment is a promise to issue an insurance policy on a piece of property. A Title Commitment is equivalent to a binder for other types of insurance, which commits, or binds, the insurance company to issue the policy as set forth in the commitment. Financial Dimensions provides title insurance services in approximately 30 states.



NON-INSURED INFORMATIONAL REPORTS

Financial Dimensions provides a wide array of informational reports that focus on the direct needs of the mortgage lending industry and secondary markets. Following is a list and brief description of the non-insured informational reports offered.

DEED ONLY SEARCH

Informational report that includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference) and full legal description of subject property.

LIMITED PROPERTY REPORT

Informational report that includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference), open mortgages of record with last assignment, taxes as reported at the county level, and full legal description of subject property. Search is limited to the current owner of record.

MORTGAGE SEARCH

Informational report that includes the information for a specified mortgage including mortgagor, mortgagee, beneficiary, trustee, execution date, recording date, recording reference, mortgage amount, and all assignments of record.

PROPERTY REPORT/CURRENT OWNER REPORT

Informational report that includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference), and open mortgages of record with last assignment, judgments and other involuntary liens, taxes as reported at the county level, and full legal description of subject property. Search is limited to the current owner of record. Average turn time for delivery is 3 days nationally. Average turn time may be slightly higher for larger bulks.

TWO OWNER PROPERTY REPORT

Informational report that includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference), and open mortgages of record with last assignment, judgments and other involuntary liens, taxes as reported at the county level, full legal description of subject property, and ownership information for prior owner. Search is limited to the current owner of record and the previous owner of record.

FIVE YEAR SEARCH

Informational report that includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference), and open mortgages of record with last assignment, judgments and other involuntary liens, taxes as reported at the county level, full legal description of subject property, and five year chain of title. Search is limited to the owners of record with the past five years.

TEN YEAR SEARCH

Informational report that includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference), and open mortgages of record with last assignment, judgments and other involuntary liens, taxes as reported at the county level, full legal description of subject property, and five year chain of title. Search is limited to the owners of record with the past ten years.

FULL SEARCH

Informational report that includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference), and open mortgages of record with last assignment, judgments and other involuntary liens, taxes as reported at the county level, full legal description of subject property, and appropriate chain of title. Search is limited to the owners of record within the time frame as required by the state to constitute a full search.

TITLE CLEARANCE/CURATIVE SERVICES

FDI, upon completion of the preliminary abstract of title, offers full title clearance or title curative services. Clearance or curative services include ordering mortgage or judgment payoff demands, tracking releases for previously paid mortgages, completing research for judgment and involuntary liens, obtaining and verifying real estate tax information at a county or local level, preparing or coordinating the preparation of new conveyance deed, and requesting and tracking subordination agreements.

COURTESY CLOSINGS

Once the loan has been approved, our client should contact FDI to place an appointment request. Requests can be made via fax or e-mail to a designated e-mail address. Once the request has been received, FDI's Scheduling Team will schedule the signing with one of our closing agents at a location convenient to the borrower. Upon completion of the signing the closing agent will drop the signed documents at the overnight mail facility based on the pre-address overnight supplied package. FDI has an extensive network of professional closing agents who are both courteous and experienced in mortgage document execution. There is no HUD Prep, or funding associated with this process

FULL CLOSING/SIGNING & ESCROW SERVICES

FDI recognizes the importance of the closing process and understands that we are an extension and direct representative of our client during document execution. Our closing product consists of the following inclusive services for witness signings:

APPOINTMENT SERVICES

Once the loan has been approved, our client should contact FDI to place an appointment request. Requests can be made via fax or e-mail to a designated e-mail address. Once the request has been received, FDI's Scheduling Team will schedule the signing with one our Closing Agents at a location convenient to the borrower. The Appointment Team will then place a courtesy call to the borrower to confirm the date, time, and location of signing. FDI has an extensive network of professional Closing Agents who are both courteous and experienced in mortgage document execution.

DOCUMENT PREPARATION & DELIVERY

Once the loan closing has been scheduled, the client Mortgage is requested to forward both the lending instructions and loan package to the FDI Document Prep Team. Once received, our Document Team will forward the loan documents to our Closing Agent 24 hours prior to the scheduled appointment for review. Once the Closing Agent has reviewed loan documents he/she will place a call to the borrower to once again confirm the appointment time and also provide directions to the meeting location. In addition, the Closing Agent will inform the borrower of what will be needed at the time of signing, for example proper identification, funds to close (if required) and any other specific requirements desired.

POST CLOSING & QUALITY CONTROL

Once all mortgage documents have been executed, the Closing Agent will then overnight the loan package to FDI for quality review. Our Document Quality Control Team will review the package to ensure all signatures have been obtained and all necessary requirements have been met. The Mortgage is then processed via overnight courier to the local courthouse for presentation and recordation. Our goal is to return to our client an error-free loan package 48 hours after the signing appointment. If any errors were detected during our review process, FDI will take the steps necessary to correct those errors. The above are standard workflows and processes. Client specific workflows are developed based upon a lender's specific needs.

ALTERNATIVE SOLUTIONS

FDI proudly offers the SpHERE program as an alternative to traditional methods of securing Home Equity and REFI loans. SpHERE allows you to expedite the decisioning process, but still hold on to traditional products and values that have made your bank a survivor in tough times. FDI SpHERE Property Reports are the best of both worlds when combined with the SecurTrax document solution. SecurTrax allows for control, accountability, and visibility to the recordation process and your documents.

WHAT PROTECTION DOES SPHERE AFFORD ME?

SpHERE protects you against loss directly due to errors or omissions in the property report from the date of the report up to recordation.

HOW IT WORKS!

Upon receipt of a request, FDI utilizes our proprietary order management software along with our vendor network to assign the SpHERE Property Report to a local abstractor. The SpHERE Property Report is a search-based report that gives the lender a view of the borrower's real-estate secured liens. The report includes the current vesting of record, all current deed information (including grantor, grantee, execution date, recording date, and recording reference), open mortgages of record with last assignment, judgments and other involuntary liens, taxes as reported at the county level, and a legal description of subject property. Your SpHERE Property Report is delivered via e-mail or through FDI's web interface, providing a clear view of all the liens of record as reported and recorded at the local county courthouse. Once the loan is closed, just notify FDI and we will pick up the mortgage documents via courier, for a small fee, or you can batch your requests daily via regular mail. FDI will enter these mortgages into the SecurTrax system and process them out to courthouses for presentation and recordation. At your option we can add the legal description as a Schedule "A". The SecurTrax system is available 24/7 and provides you the ability to view the status of each mortgage throughout the recording process. A Mortgage Filing (MFR) report is delivered directly to your inbox as soon as we have notice of completion of the recordation phase. Returned mortgages are scanned and uploaded to the system and available securely online as your hard copy documents are processed back to you for custody. Real-time status is available 24/7 providing total transparency. Enhanced reporting allows you to create customized real-time reports at intervals you decide, sorting by any status points you would like to see.

HOW YOU ARE PROTECTED

When a claim does occur, you can expect swift resolution and to be paid directly within 30 days of claim validation. YOU, the lender, are protected against claims resulting errors or omissions contained in the report, which may cause loss to YOU.

PROTECTION SUMMARY

- Applies to Home Equity Lines and Loans, intended in second or higher lien position
- First position Lines and Loans are eligible if used to refinance an institutional first mortgage
- Maximum Loan amounts to \$500,000
- Minimum borrower credit Score of 550.
- Loan-to-value and combined loan-to-value not to exceed 100%
- Loan must close within 30 days of report date. Dated reports require update
- Documents must be submitted for recordation within 15 days of funding
- Residential properties only
- Property is located in the United States of America

These are standard loan parameters but customized solutions are available.

The Sphere suite of products has several variations. There are two distinct product **lines** SPHERE PROPERTY REPORT, SPHERE L&V REPORT.

The SPHERE PROPERTY REPORT is a search-based report that gives the lender a view of the borrower's mortgage liens. The report includes the current vesting of record, all current deed information (including grantor, execution date, recording date and recording reference), open mortgages of record with last assignment, judgments and other involuntary liens, taxes as reported at the county level, full legal description of subject property, bring-down and presentation for recordation services.

The SPHERE L&V REPORT is a pure credit based product that uses the lenders credit report to determine lien position. It requires that the borrower execute "borrower lien affidavit" that is completed by the borrower either prior to or at closing. Used in combination with the FDI L&V report to assist in determining ownership status and assist with mortgage document preparation, the SpHERE SF is by far the fastest way to get Home Equity deals to the table quickly and effectively

Valuation Products and Services

BPO

The Broker Price Opinion (BPO) is a limited real estate information report provided by a licensed real-estate professional. The BPO is used to estimate the most probable price the subject property should sell for in an open, competitive market. The real-estate professional searches for properties with similar design, condition, and location to the subject in order to provide the most accurate price available. Financial Dimensions Default Services provide BPOs on a national basis through an extensive network of experienced real estate professionals who must meet our performance standards.

OUR SERVICES INCLUDE:

- Exterior Drive-By
- Interior Full BPOs
- Rush Orders
- Standard or Customized Forms

BROKER PRICE OPINION (BPO) REPORTS:

- Provides exterior inspection of the subject property
- (Interior inspection available upon request)
- Includes one photo of the subject front
- Provide an analysis of the supply and demand of the subject in its market
- Provides information on competitive listings and comparable sales
- Addresses adverse conditions evident from an exterior inspection

AVM OFFERINGS

Automated Valuation Models (AVMs) are immediate, online reports, meaning that the completed report should return to the user in 30 seconds or less. They contain values and value ranges, comps, and property information. Our FDI AVM Cascade consists of:

VALUEPOINT4

- ValuePoint4 is an advanced, high performance AVM that utilizes multiple valuation methodologies and the nation's most comprehensive, current property information databases to deliver increased hit rates and accurate market valuations.

POWERBASE 6

- Combines the best of hedonic and indexing technologies - proprietary engines PASS and HPA - to simultaneously calculate a more accurate and reliable valuation than any single-source process. This advanced AVM typically produces a consistent hit rate in excess of 80 percent.

HPA

- A hybrid AVM that searches from more than 200 million historical residential sales records using three independent methods: hedonic, location-based and index-based. Data options include an alert that identifies properties that have sold more than once in the past two years and those with an unusually high level of appreciation.

PASS

- PASS is an online, real-time automated valuation model (AVM) for residential properties. Pairing the largest online property and ownership database in the nation with superior analytic technology, PASS delivers highly accurate and reliable valuation results.

HOME VALUE EXPLORER

- For more than 15 years, Freddie Mac has effectively employed HVE to cut collateral assessment time down to seconds and to save hundreds of dollars on each transaction. HVE covers all 50 states and the District of Columbia and provides confidence scores that are easy to interpret and are statistically based on the forecast standard deviation (FSD).

VERO VALUE

- Utilizes proprietary advanced predictive technology to provide powerful, highly accurate valuations. An automated Vero Value report includes a valuation range reflecting current market activity, the tax assessor's indication of value where appropriate, subject property details, and comparable sales.

APPRAISAL SERVICES

APPRAISAL CONTENT

Each appraisal will clearly set forth in writing the appraisal analysis, opinion or conclusion in a manner that is not misleading. The report must contain sufficient information to be understood properly. Each appraisal will contain:

- A statement of purpose for the appraisal.
- A defined value.
- An effective date of the opinion and the date of the report.
- A defined scope of the appraisal.
- All limiting conditions.
- A correct census tract and community panel information.
- Any information that shows compliance with market supported facts used to draw conclusions.

- Sufficient supporting documentation including all pertinent information so the appraiser's logic reasoning, judgment, and conclusion indicate to the reader the reasonableness of the reported market value.

GEOGRAPHIC COVERAGE

FDI has complete coverage for all residential appraisals in all fifty (50) states.

APPRAISAL SERVICES

- Single Family Residential Full (FNMA/FHA 1004); including REO addendums
- Plans & Specs
- Operating Income/Rent Schedule
- Multi Family Full; including REO addendums
- Q.C. Reviews: Desktop & Field (2006), HUD (1038)
- Drive-By Appraisals (2055/2075/ 1075/280): including REO addendums
- Completion Inspection and Updates (FNMA 1004D)/ Construction Draws

COMPLIANCE

FDI utilizes independent contractors and warrants that all appraisers are state licensed or certified and comply with the Uniform Standards of Professional Appraisal Practice, the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) – Title XI, as well as Fannie Mae and Freddie Mac underwriting standards. Appraisals completed will meet any relevant secondary market guidelines needed to comply with investor/pool requirements. State licenses and certifications are closely monitored to assure clients that an appraiser with a valid license completes all appraisals.

CREDIT REPORTING SERVICES

Financial Dimensions is a part of one of the nation's largest mortgage credit reporting agencies [ACRAnet](#) and a recognized leader in technology and customer service.

FDI serves clients of all sizes, from individual brokers to the country's largest lenders, via its network of National production centers. XML technology solutions satisfy proprietary B2B eCommerce needs while interfaces to over 125 loan origination systems ensure customers enjoy the benefits of seamless credit integration.

PRODUCTS AND SERVICES:

Credit Reports including:

- Merged Reports with Scores (instantaneously via your PC)
- Fraud Alert Reports
- Streamline Reports (when you only need a mortgage credit rating)
- Residential Mortgage Credit Reports
- International Credit Reports
- Business Credit Reports
- Criminal Check Reports (excluding Nevada)

Credit Scoring Solutions:

- Credit Detective
- Credit Essentials
- What-If Simulators
- Letter Generator
- Rapid Re-Score
-

INSTANT CREDIT AND CRIMINAL CHECK REPORTS

Our instant credit and criminal check reports give our commercial customers the information they need to make sound leasing decisions in seconds.

THESE UNIQUE AND POWERFUL REPORTS GIVE CUSTOMERS THE ABILITY TO:

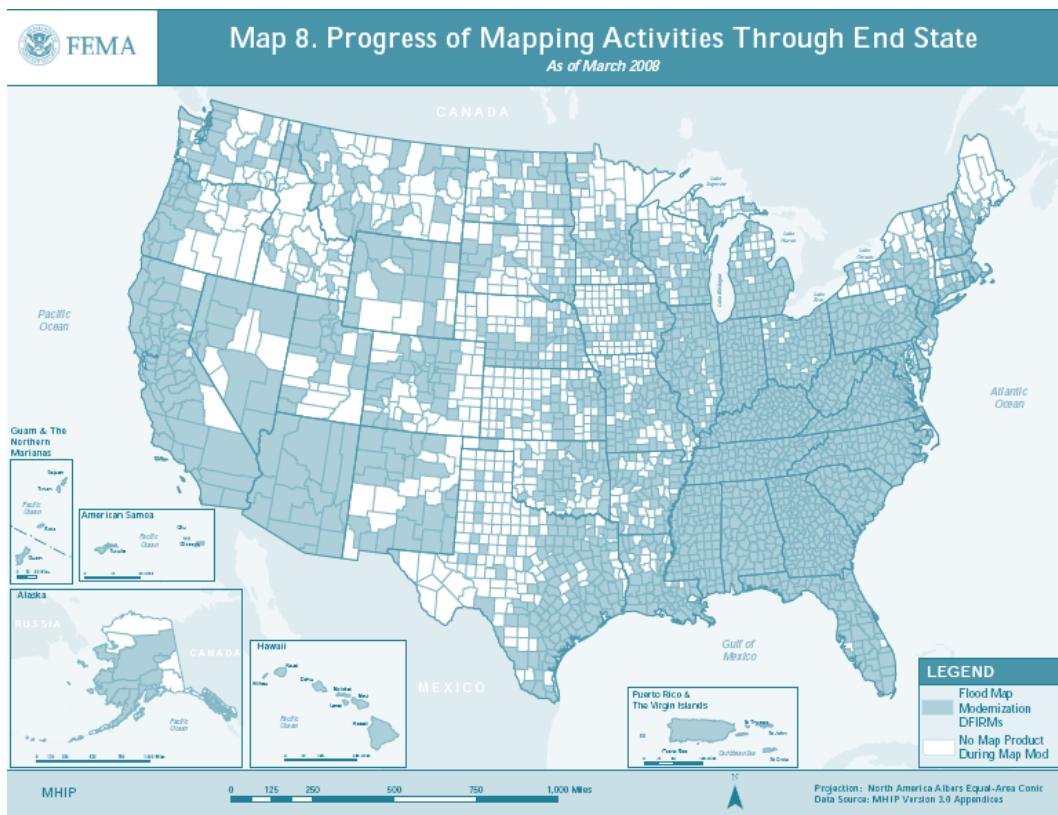
- Reduce losses from bad checks and skips
- Decrease the amount of tenant turnover
- Avoid property damage and theft
- Find the most desirable tenants

FLOOD DETERMINATIONS

COMPLIANCE WITH RELIABILITY WHEN ORDERING FLOOD ZONE DETERMINATIONS

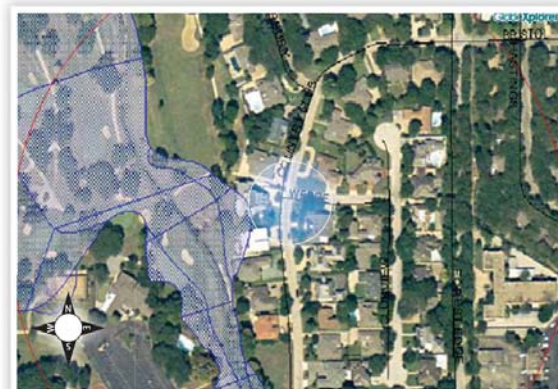
In today's financial industry the need to work with the right company is imperative and this is why Financial Dimensions, Inc. has teamed with Lender Processing Services. Below are just a few reasons why Lender Processing Services (NYSE: LPS) and the flood division (LPS National Flood) are the RIGHT choice.

- LPS National Flood is the leading flood vendor providing thousands of lenders with flood zone determinations. Today we service 7 of the top 10 lenders.
- LPS National Flood provides the most accurate flood data. FEMA has implemented a Map Modernization Program which is changing the flood zone areas across the country. Many FEMA maps go back to the 1970's so this program is substantially modifying which homes are "in" and "out" of a flood zone. The below map reflects all of the areas that will have new FEMA maps (the green areas) which is 92% of the US population.



- LPS National Flood will reduce lender flood costs and provide our Quality Guarantee; from service to accuracy LPS National Flood is the right choice!
- Exclusive free product from LPS National Flood – CertMap. No other flood vendor provides an aerial of the subject property overlaid with the FEMA Special Flood Hazard Area (SFHA) map.

CertMap[®]		Account # _____ Order # _____
Date: 11/12/08		
Property Address: 123 E. Cypress St. Arlington, TX 76011		
Flood Zone: A		
Is Federal Flood Insurance required for this property?	Yes	Is Federal Flood Insurance available for this property?
	Yes	Yes
Description: LPS National Flood provides this aerial CertMap image to valued customers when a property is designated "in" a Special Flood Hazard Area and NFIP Flood Insurance is required. To obtain a free flood insurance quote, contact your trusted insurance agent or the quality provider listed below.		
Additional Resources: To obtain a quote for NFIP Flood Insurance, simply call: (800) 123-1234		



Disclaimer: This product is for reference purposes only and is not to be construed, warranted or used as a legal document, flood zone determination or survey instrument. Any reliance on the information contained herein or the user's use of LPS National Flood assumes no responsibility for any use of the information contained herein or any loss resulting therefrom. This information should not be relied on for decisions related to purchasing or developing land.

Exclusive product of LPS National Flood.

- Staying power and reliability has become a major issue for lenders as they select a vendor, particularly a flood vendor who tracks their properties for flood status changes (life of loan flood zone determinations). This year several flood vendors have closed their doors and/or have sold their operation.

With over 20 years of time tested flood experience LPS National Flood provides the reliability, accuracy, and staying power that lenders need (require).

REAL ESTATE TAX REPORTING SERVICES

Tax reporting service includes the set up, monitoring, and reporting of all real estate property tax data associated with a mortgage loan.

This service obtains the *tax amounts* needed to be paid if a loan is escrowed (tax amounts collected along with the mortgage payment); and reports this information in a timely and sufficient time to each associated taxing authority to pay each installment without penalty or loss of discount to the lender.

Annually, all *delinquent taxes* will be reported to the lender following the delinquent date of the final tax payment installment and upon completion of posting of payments to date by the collecting agencies. These reports contain the delinquency status of both escrowed and non-escrowed loans.

TAX RETURN VERIFICATION (TRV) AND SOCIAL SECURITY VERIFICATION

Are you receiving your borrower's tax return transcripts within *24-48 hours*?

With lenders today being so concerned with eliminating fraud in the origination process, the use of a signed *4506-T* to verify borrower's income is escalating dramatically. Both Personal & Business returns from 1 to 4 years!

HOW THE PROCESS WORKS

Simply fax in a signed 4506-T(s) with the provided cover sheet (available to accommodate multiple borrowers at one time). Receive an electronic copy of the requested transcript (from 1-4 years) sent directly to you in as little as 24 hours.

BENEFITS OF ELECTRONIC TAX RETURN VERIFICATIONS

Speed - Most transcripts come within 24 hours
(*even large bulk orders are returned within 48 hrs*).

Accurate - Provided by IRS national database

Versatile - Order many types of returns (1040, 1099, W-2, 1065, 1120)

SOCIAL SECURITY NUMBER VERIFICATION

Verify your borrower's Social Security Number, name, and date of birth directly with the Social Security Administration's records using the same process.

ASSIGNMENT AND LIEN RELEASE SERVICES

Financial Dimensions, Inc. (FDI) provides its' clients with complete and comprehensive Assignment and Lien Release Services. Not all outsourcing requirements are alike, and FDI offers solutions that are customized to your exacting specifications, from full outsourcing to breaking out any of the individual tasks in the release and assignment workflow.

We create and record Assignments and Releases from images of documents sent to us, images accessed remotely, from hard copy files delivered to us, or from data transmitted to us from our clients.

PRODUCTS AND SERVICES

- Automated reconciliation of control data to source data
- Document preparation compliant with recording jurisdiction requirements
- E-Recording of lien releases and assignments
- Execution of documents
- Accurate calculation of recording fees
- Overnight delivery of documents to the recording jurisdiction
- Document tracking and follow-up to guarantee recordings
- Reject processing
- Imaging of recorded documents
- Storage and / or delivery of imaged documents
- Post recording mailing of recorded documents and borrower documents
- Customized client website for loan level status and standard, custom and ad-hoc management reporting

QUALITY SERVICES

- FDI leverages data and knowledge with its production platform
- Systems are designed to elevate service levels, reduce costs, eliminate redundancy and increase scalability
- Our platform provides common production workspace while eliminating errors and supporting faster product and service turnarounds
- Releases are sent to record within three business days of receipt of all required documentation
- Rejects are logged and completed within two business days of receipt
- Recorded documents are tracked and imaged within two business days of receipt
- Customized workflow giving you products and services you need the way you want them
- On-line updates and access to reports
- Structured fees, volume discounting no hidden charges

DOCUMENT RETRIEVAL SERVICES

Document Retrieval through Financial Dimensions, Inc.'s (FDI) nationwide document retrieval services provides you with data, images or copies of, mortgages, releases, assignments, title policies including endorsements and UCC's, as well as any other documents that are part of the public record.

Using on-line and data base services, as well as our nationwide network of abstractors; we deliver results in an average of one to three business days.

Our all inclusive pricing allows you to budget your research expenses based on your estimates for the number of searches projected instead of estimating what an average cost may or may not be.

You can keep current on your orders by utilizing the FDI website. In addition to tracking the orders progress, the website allows you the speed, ease and convenience of placing orders and the ability to view and print management reports.

QUALITY SERVICES

- Customized online standard, custom and ad hoc reporting
- Fast Turnaround times – average one to three business days
- Comprehensive searches reduce the number of “No Finds”
- Ask about our No Find guarantee
- All inclusive or Tiered pricing
- Strong, nationwide correspondent network of abstractors
- Images of retrieved documents available on line
- Images delivered to you in compatible formats
- Internet access for loan level status and management reporting
- Customized information migration
- Online individual ordering or electronic data transfers for bulk projects

DOCUMENT RECORDING SERVICES

Using Financial Dimensions, Inc.’s (FDI’s) nationwide recording service provides you the peace of mind that your important documents will arrive at the proper destination and be recorded in a timely manner. By using FDI and our strong nationwide network of abstractors, we are able to hand deliver documents for recording. If you don’t need your documents walked-in we can send them for overnight delivery. We provide 100% tracking of all your documents.

We can review your documents to confirm compliance to the recording jurisdictions requirements and even calculate recording fees and advance the fees for you. You get all of this so you won’t waste valuable time calculating fees and recording documents on your own.

QUALITY SERVICES

- Recording Mortgages, Assignments, Releases and UCC’s
- 100% tracking via overnight courier delivery process
- “Walk-In” Recording
- “Bring-downs” are provided, notifying you of any new recordings on the property
- Customized client website
- Online standard, custom and ad hoc reporting
- Most recordings are completed within 10 days, depending on courthouse schedules
- Strong, nationwide correspondent network of abstractors
- If recording fees are deficient, FDI will advance them instead of holding up the recording
- Documents that reject are corrected and returned at no cost to you
- Documents are imaged after they have been recorded

GOVERNMENT INSURING, LOAN BOARDING, AND POST CLOSING REVIEWS

Financial Dimensions Inc.'s (FDI's) team of experienced professionals will complete your Government Insuring Audits and Post Closing reviews based on your exact specifications and requirements. Let FDI resolve pertinent file deficiencies for all your loans. Our technical ability allows us to connect with your systems making the process seamless for you and your staff. Data integrity is very important to the success of your organization. Our audit process confirms that the data you have in your system is correct. FDI has developed an accurate and cost effective method of providing you with all the discrepancies found in your data.

GOVERNMENT INSURING

- FHA and VA file stacking review, conforming to the applicable agency submission requirements
- Ability to work within your systems or perform the work on our system
- Resolution of pertinent deficiencies
- Submission of applicable documentation to the agencies
- Tracking of the files throughout the process from receipt to insuring
- Customization of reporting and billing

POST-CLOSING REVIEWS

- Procedures tailored to your requirements
- Complete file / document audit
- Complete file stacking
- MERS registration
- Creation of warehouse, investor and servicing packages

NOTE AUDITS

- Audit of critical data from the note to the data that is on your system
- Validation of loan and product types
- Review ARM information and Prepayment penalties

LOAN BOARDING

- Extraction of data from the loan file
- Data provided in the format you require
- Quick turnaround

QUALITY SERVICES

- Thorough review of files with emphasis on accuracy and timeliness
- Utilization of "OCR & ICR" for data extraction and compare
- Double entry of all fields
- Shipment of complete documentation, per your instructions
- Customized information migration
- Online standard, custom and ad hoc reporting