

EMORTGAGE LOGIC



KEY PERSONNEL

Ralph Sells
President

Chris Santore
Executive Vice President and CSO

Jennifer Sells
Executive Vice President of Operations and Client Relations

Brandon Fox
Vice President - Client Relations

Shane Martin
Vice President & Sales Leader

GEOGRAPHICAL SCOPE AND

COVERAGE AREA: Nationwide, Puerto Rico, Guam, and the U.S. Virgin Islands

NUMBER OF COMPANY EMPLOYEES: 99



CORPORATE DETAILS:

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emortgagelogic.com

COMPANY DESCRIPTION: eMortgage Logic (EML) is a premier provider of residential valuation products and data nationwide. Our products include appraisals, broker price opinions, property condition reports, value reconciliations, desktop reviews and local market analytics. Clients who rely on EML's services and products to assess risk include top mortgage companies, banks, government agencies and Wall Street investors.

COMPANY HISTORY: In 2002 eMortgage Logic, LLC was established by Freddie Mac veterans who had the vision and knowledge to understand a market need for technologically advanced valuation solutions. The founders combined their deep valuation and risk management expertise with advanced mathematics and systems development to create one of the most progressive Web-based valuation systems in the industry. In 2014, EML became part of Assurant, Inc. (NYSE: ALZ), a Fortune 500 company, which is a global provider of risk management solutions, protecting where consumers live and the goods they buy. EML is part of Assurant Mortgage Solutions, which provides risk management solutions across the mortgage lifecycle.

REGULATORY COMPLIANCE: SSAE16, SOC I, Type 2 certified & ISO27002 compliant

BUSINESS LINES, SERVICES, AND PRODUCTS:

- » Broker Price Opinions
- » Condition Assessment Reports
- » Appraisals and Appraisal Products
- » Data-Driven Products
- » AVM Products

KEY FEATURES/BENEFITS:

EML is backed by Assurant, a Fortune 500 company, which provides enhanced strengths in:

- » Audit management
- » Accounting
- » Finance
- » Human Resource
- » Regulatory compliance
- » Security

TECHNOLOGY AND DATA:

- » Proprietary technology with over 14 years of continuous enhancements
- » MLS data, including comments and photos updated daily
- » Access to local MLS data nationwide

QUALITY CONTROL:

- » Every appraisal and BPO is manually reviewed by an experienced valuation specialist in our office
- » Human review combined with technology with over 400 validation checks on every appraisal and BPO
- » Customizable rules engine tailored to your check list
- » Each appraisal and BPO is scored on complexity
- » Appraisals and BPOs are assigned to reviewers based on systemic complexity rating with the in-house appraisers or most experienced reviewers receiving the most complex assignments

CUSTOMER SERVICE:

- » No service is outsourced overseas
- » Live representatives available during business hours
- » Customer Service department has average tenure of 8 years
- » Well trained and knowledgeable staff of seasoned industry professionals

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

What sets us apart is our proprietary technology. EML was built for mortgage bankers, by mortgage banking professionals. We provide clients with the competitive edge they are seeking when making critical decisions. Our proprietary technology offers flexibility and simplicity in order to meet our clients' individual requirements. Our technology is also used to enhance communication and workflow efficiencies that result in a timely and cost effective product. EML's systems are connected to over 50 portals including those most utilized in the industry. We also offer tremendous capacity capabilities and have successfully tested loading over 50,000 orders in a single day. Regardless of your portfolio size or individualized requirements, our technology is designed to meet the varying needs of a complex industry.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

Client satisfaction and assurance starts from the very first step of the order placement process. Clients are pleased to learn that our account specialists exclusively manage their account, giving them the ability to reach out with specific questions or concerns providing unmatched peace of mind.

As an order moves through the process, our valuation review specialists are carefully assigned to orders based on their level of expertise and the specific level of complexity for each particular order. This allows the more difficult orders an added level of review that is fundamental to providing a well-supported and transparent opinion of value. Our team strives to make certain a quality product is received.

This level of hands-on experience combined with our highly trained professional network of real estate professionals continues to give clients unrivaled confidence they can count on.

WHAT ARE THE KEYS TO YOUR SUCCESS?:

At EML, we know accuracy and compliance are top priority. Our focus is to ensure that every valuation is produced by a highly qualified professional and reviewed by experienced and well trained quality control specialists. Service is a top priority. Our expert staff and top-rated network provides our clients with the certainty needed to successfully evaluate and manage risk.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?:

- » In September 2015, EML received Morningstar Credit Ratings' top residential vendor ranking of MOR RV1, citing EML's operational stability and performance, superior risk management practices, and highly effective technology architecture.
- » In conjunction with the MOR RV1 ranking, EML received Morningstar's Seal of Operational Excellence, a distinction reserved for firms that achieve Morningstar's highest operational ranking.