



TRANSFORMX

The Smart MISMO® Translator

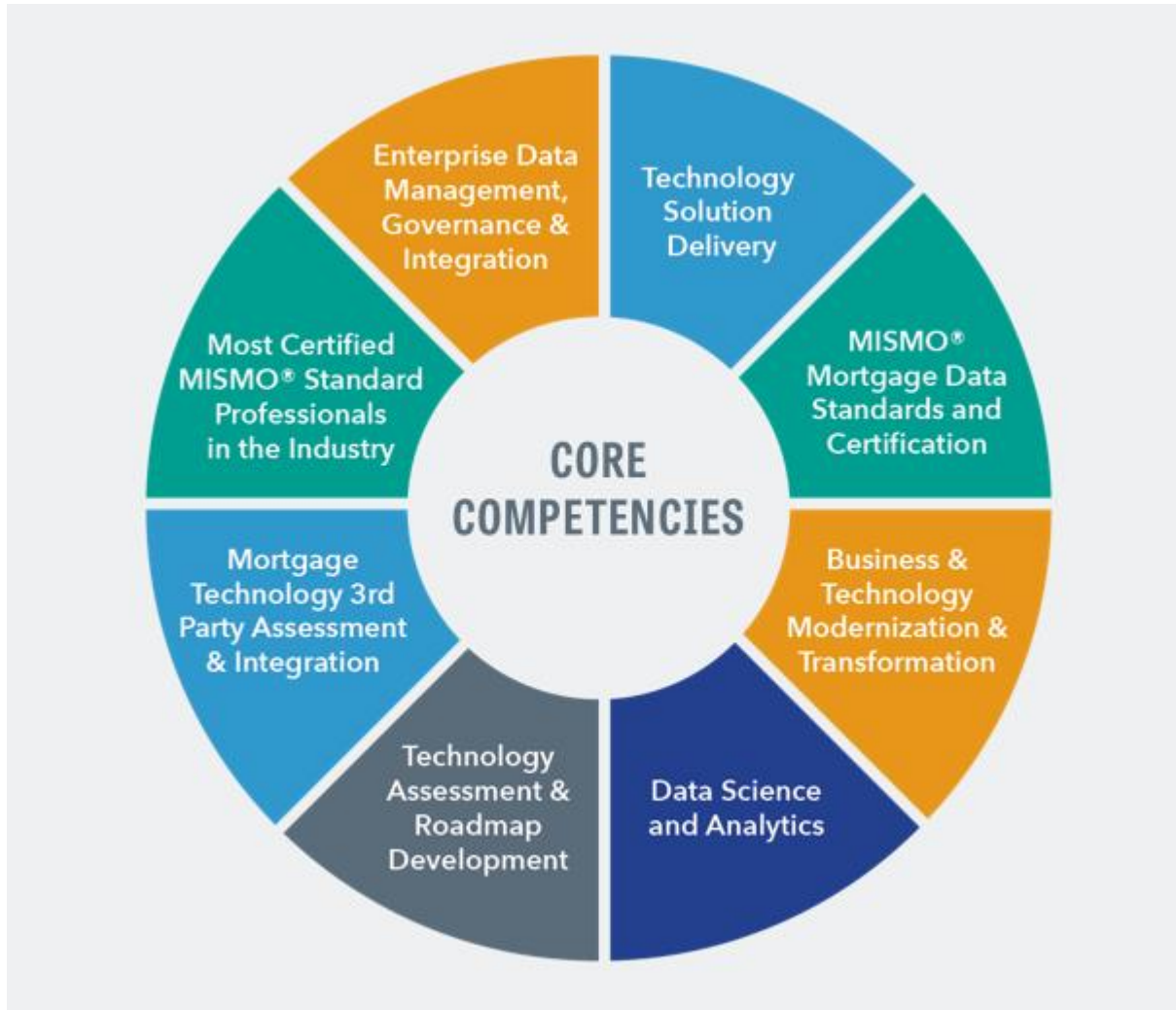
September 2018

Actualize Consulting Company Overview

Key Facts

- ✓ Actualize Consulting has four practices: Mortgage & Fixed Income, Capital Markets, Information Technology, & Culture Infusion
- ✓ Expertise in instruments such as derivatives, fixed income securities, and all lending products
- ✓ Our experienced Capital Markets, Treasury and Fixed Income consultants serve financial service companies and Federal and State Governments to meet their customer, regulatory and internal operational goals
- ✓ Actualize Founded in 2003
- ✓ Combined Team of 50+

Actualize Consulting Company Overview



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Industry Sectors

Asset Management, Government Sponsored Enterprises (GSE), Hedge Funds, Insurance, Loan Originators and Servicers, Regional Banks

Representative Clients

Government Sponsored Enterprises - Freddie Mac, Fannie Mae, Federal Home Loan Banks

Government Entities and Not for Profit - Ginnie Mae, FHA, Department of Veterans Administration, Securities Exchange Commission, Municipal Securities Rulemaking Board, FINCA, Neighborworks America

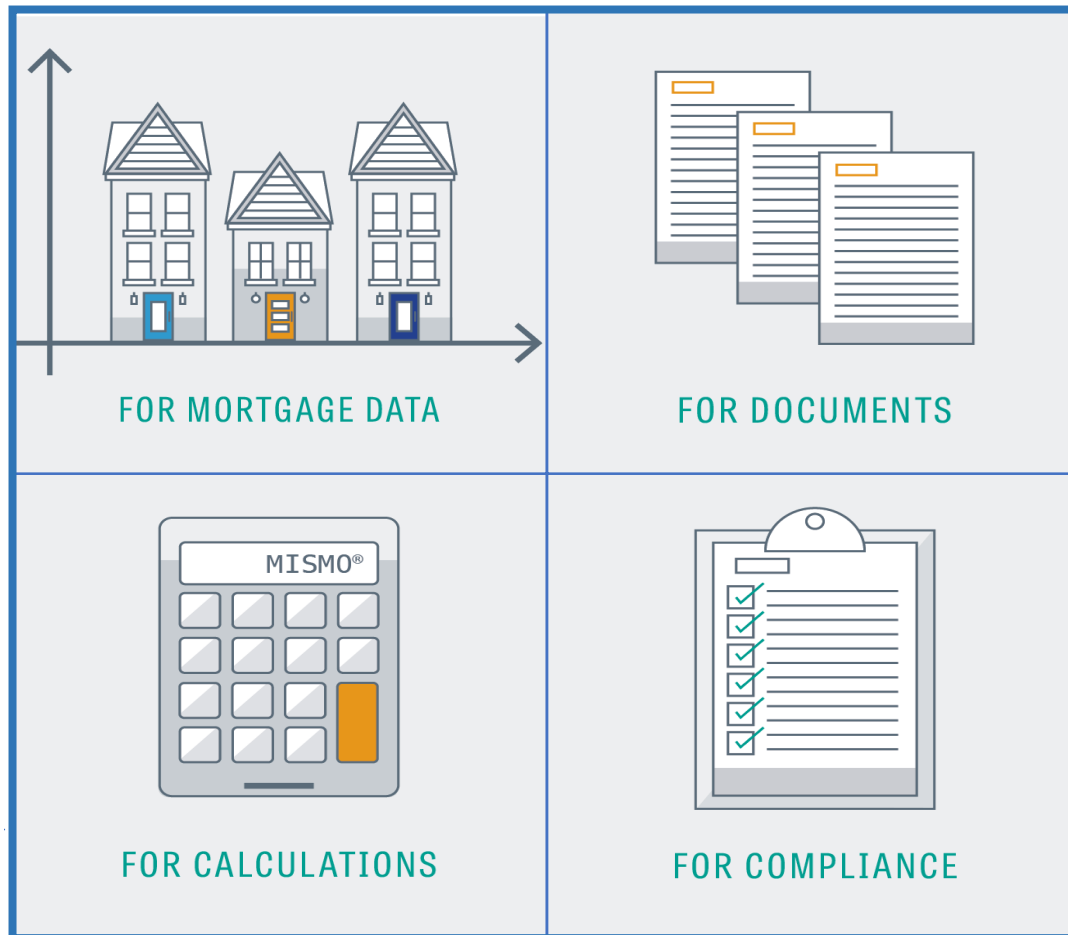
Lenders/Servicers/Investors – Bank of America, US Bank Mortgage, SLS, Cherry Creek, Ocwen, Bank of the West, Loan Depot, Bayview and Lakeview Financial, Credigy, Farmer Mac, E*Trade, Capital One, PHH Mortgage



TRANSFORMX

The Smart MISMO® Translator

Actualize offers smart utilities to transform mortgage data to and from the Mortgage Industry Standards Maintenance Organization (MISMO) format and proprietary data formats, directly generate documents from the underlying MISMO data, provide a suite of mortgage calculations for a broad range of mortgage products, and ensure proper disclosures based on locality requirements.



What is TransformX?

TransformX is a smart data utility that can handle all investor reporting needs. It is a solution for quick, easy and cost-effective compliance of the GSE UMDP requirements and includes the ability to:

- ✓ Translate legacy data files in any format into the MISMO Reference Model
- ✓ Create the UCD XML file in the MISMO 3.3.1 format and deliver to the GSEs
- ✓ Satisfy specific GSE requirements such as embedding the Closing Disclosure PDF into the XML file
- ✓ Validate data to the TRID specifications
- ✓ Create the ULDD Phase 2 and Phase 3 for both Freddie Mac and Fannie Mae XML files in the MISMO 3.0 format and deliver to the GSEs
- ✓ Identify errors that would cause a file to be rejected so it can be fixed early in the process before delivering to the GSEs
- ✓ Send the XML file to the applicable GSE portal
- ✓ Easily integrates into your existing infrastructure

TransformX Service Offerings



TransformX allows a user to transform mortgage data to and from the Mortgage Industry Standards Maintenance Organization (MISMO) format and proprietary data formats

TransformX Service Offerings



TransformX can directly generate documents from the underlying Mortgage Industry Standards Maintenance Organization (MISMO) data

TransformX Service Offerings



TransformX provides a suite of mortgage calculations (APR, TIP, payments, etc.) for a broad range of mortgage products (ARM, fixed, government, etc.)

TransformX Service Offerings



FOR COMPLIANCE

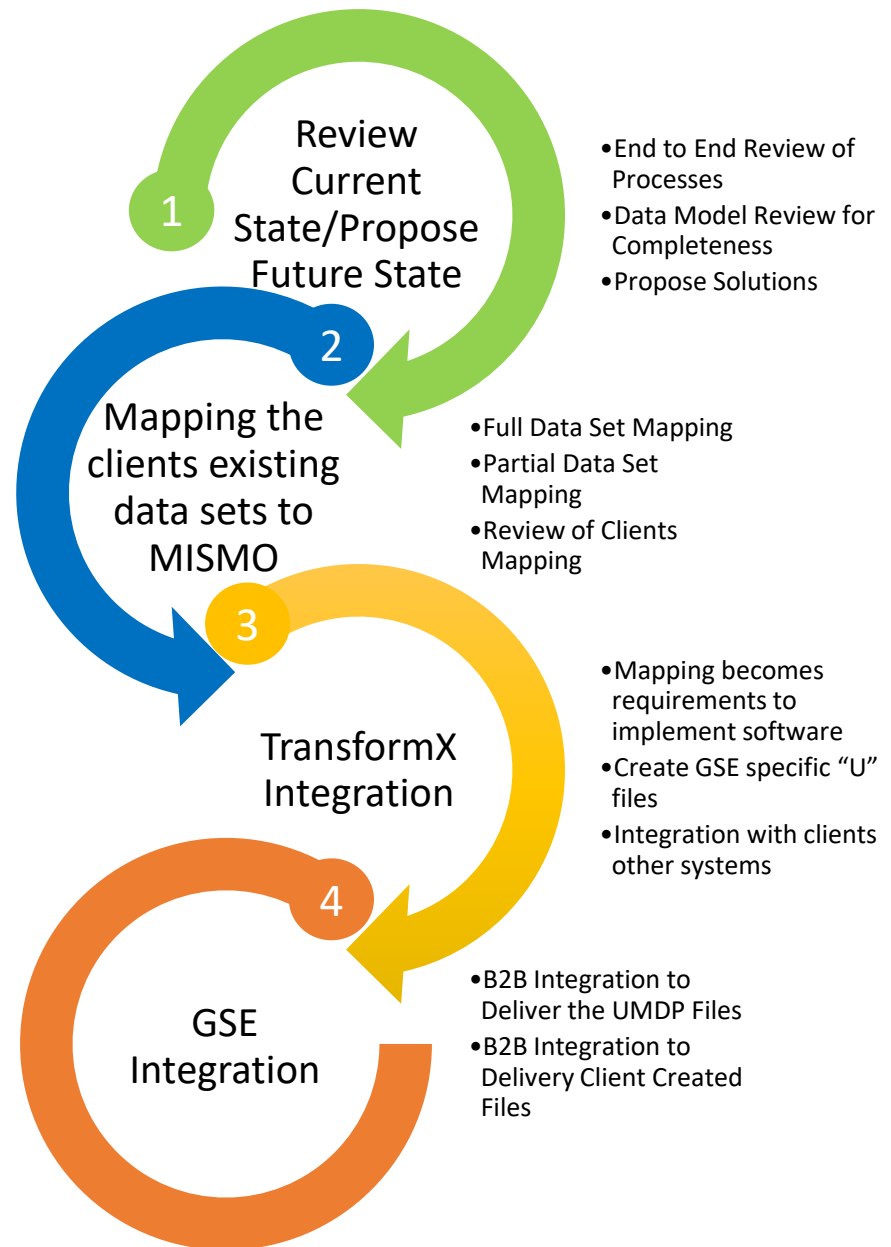
TransformX will ensure proper disclosures based on locality requirements for late fees, agency contact information, etc

Mortgage Industry Standard Maintenance Organization (MISMO) Project Lifecycle

All client work will result in some form of mapping.

The mapping level of effort is determined by a historical model that uses data point count, complexity, and the experience of the resource performing the data mapping.

TransformX is utilized to create GSE "U" files with GSE integration.



Contact Us

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