



# TRANSFORMX

The Smart MISMO<sup>®</sup> Translator

# Actualize Consulting Company Overview

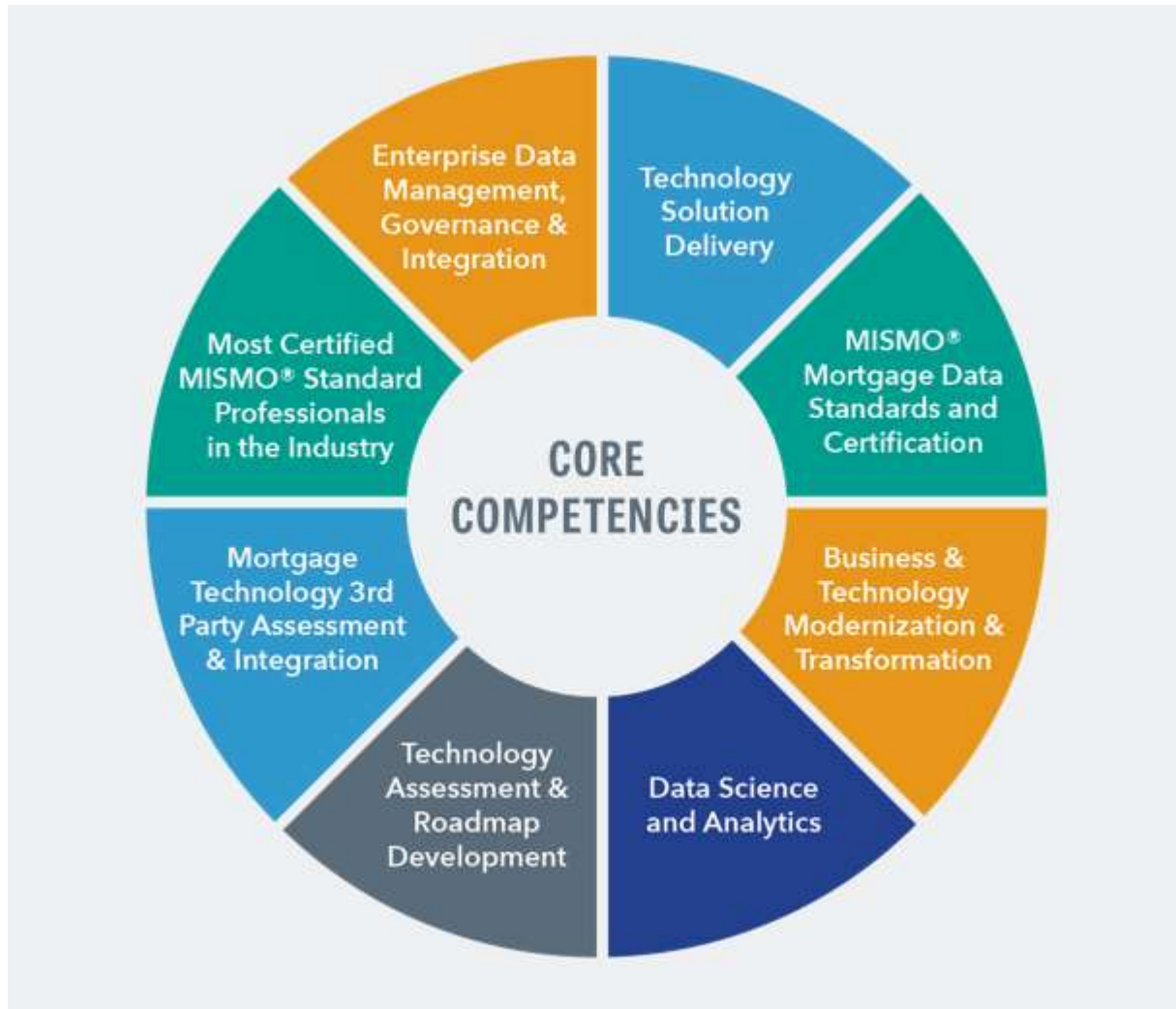
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## Key Facts

- ✓ 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+

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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

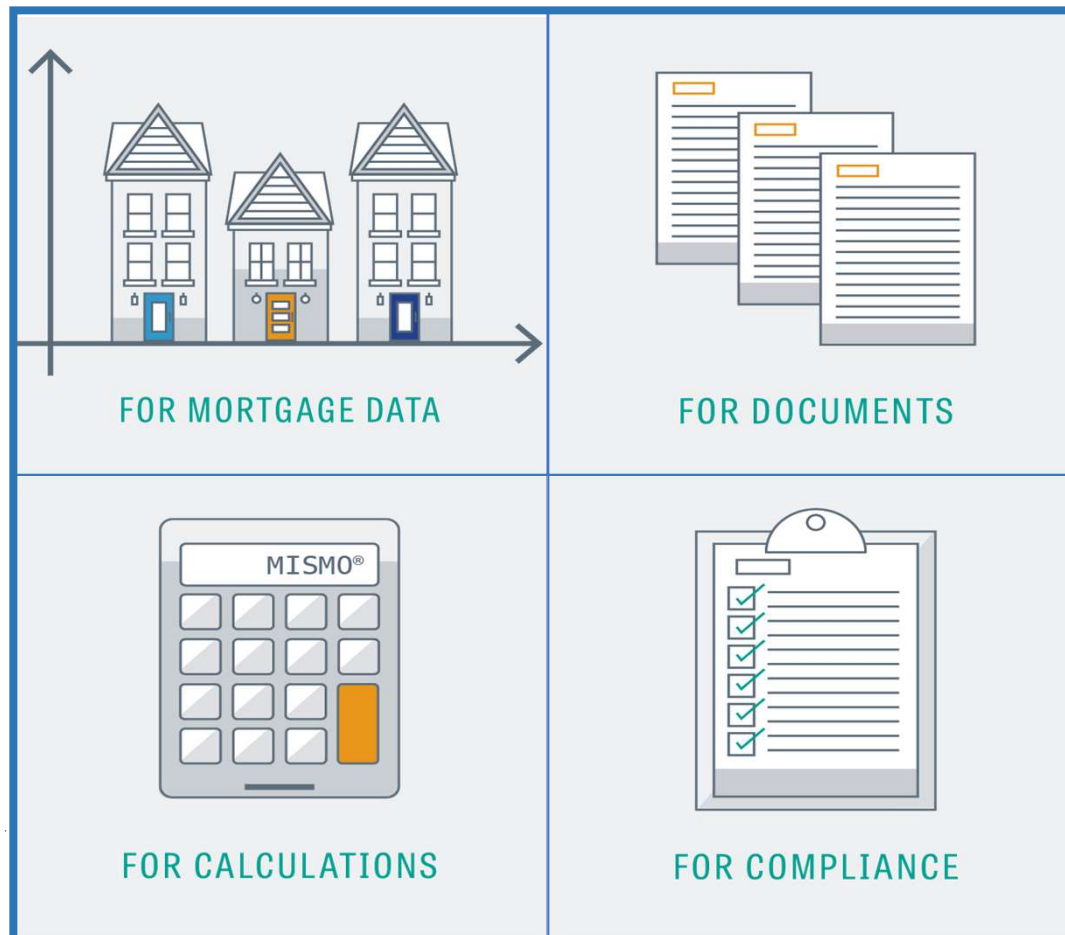
**Lenders/Servicers/Investors** – Bank of America, US Bank Mortgage, SLS, Cherry Creek, Ocwen, Bank of the West, Loan Depot, Bayview and Lakeview Financial, Credigy, Farmer Mac, E\*Trade, Capital One, PHH Mortgage



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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?

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TransformX is a [MISMO certified](#) 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:

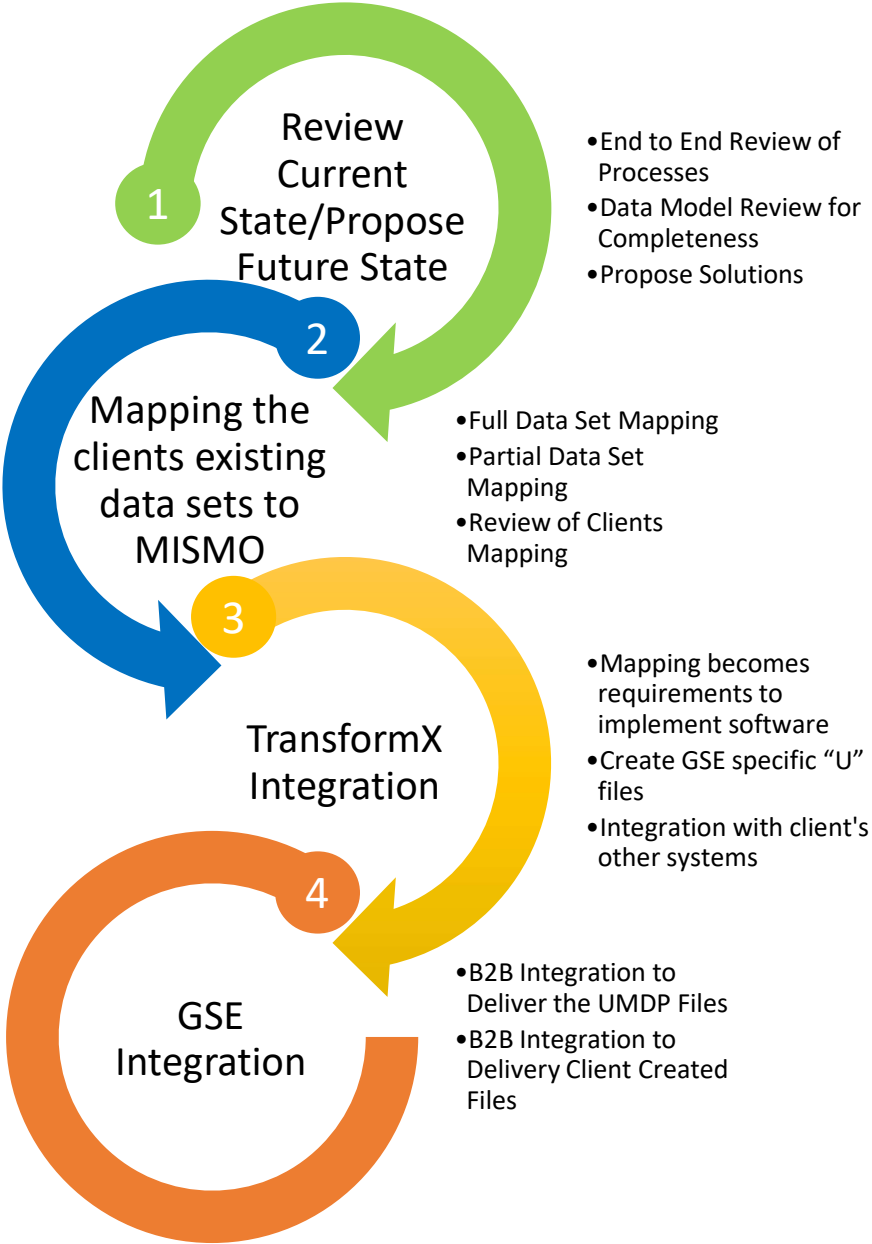
- ✓ Translate legacy data files in any format including JSON, CSV, Fixed Width files into the MISMO® Reference Model
- ✓ Create the Ginnie Mae PDD XML file in MISMO® 3.3 directly from the legacy flat file
- ✓ Create the UCD XML file in MISMO® 3.3.1 and deliver to the GSEs
- ✓ Create the updated URLA and GSE's AUS XML files in MISMO® 3.4 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 & Phase 3 for both Freddie Mac and Fannie Mae XML files in MISMO® 3.0 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
- ✓ Convert ULDD, UCD and URLA files from the MISMO® XML to your native file formats for ease of capturing existing datasets quickly
- ✓ Easily integrates into your existing infrastructure

# 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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- If you want to contact Actualize Consulting:



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