
VALUAMERICA

V A L U A M E R I C A

**Settlement Services, Technology
And Supply Chain Strategies for Lenders**



WHAT WE BRING TO THE TABLE

How you buy settlement services ultimately determines not only the price your borrowers pay, but also your all-in cost of originations, the competitive agility of your organization and the customer experience that you provide.

That's why we built [ValuAmerica](#).

What separates us from other vendor management companies, industry portals and large underwriters is our proprietary ValuNet xsp technology, the unparalleled experience of our management and our track record of continually finding new ways to align our interests with those of our lender clients.

What You Need When You Need It

ValuAmerica helps clients control their supply chains to get better pricing, faster turn times and greater customization from their settlement service providers.

We create price competition, drive quality and performance improvement, deliver sustainable sources of revenue and bring new products to the market. We do this as a provider of transactional title and closings services, a developer of advanced vendor management technology and a builder of RESPA-compliant vendor management captives (VMCs).

Specifically, ValuAmerica's programs and technology can:

- Reduce the all-in cost of acquiring and managing settlement services, often by as much as 40%;
- Consistently deliver electronic title commitments in hours, clear conditions in one day and deliver a final electronic policy within minutes of funding;
- Improve the speed and reliability of settlement services delivery, creating a competitive advantage for our clients;
- Provide pricing certainty needed to create guaranteed bundled packages;
- Connect you to our nationwide network of qualified vendors and easily incorporate your preferred vendors;
- Provide a turnkey, RESPA-compliant solution that enables lenders of all sizes to participate in the revenue created by their settlement services orders.

SUPPLY CHAIN CONTROL

Unique Products, Superior Delivery

TITLE COMMITMENTS IN HOURS

You want products and services that are customized for your business and your risk criteria. You need coverage and price competition that comes from a diverse universe of suppliers. You want reliable, predictable service and the fastest possible turn times with solid guarantees.

And you want a system that's easy to access at the point of sale and intuitive to use. Done

Whether your business need is home equity, refinance, purchase or specialty lending, ValuAmerica can deliver a package of services that exceeds your expectations and provides an unsurpassed experience to your customers.

ValuAmerica's technology, experience and purchasing power enable us to bring the latest products to you through our web-based platform.

Depending on the requirements of your transaction, we can commit to unparalleled service standards. For example, we routinely provide purchase title commitments in as fast as one day, and are able to clear all conditions in another day. We can deliver refinance titles in hours. And at the end of the transaction, we are able to deliver an electronic title policy within minutes of funding, which can significantly reduce post-closing costs and delays.

Frequently, new clients begin their relationship with ValuAmerica on a transactional basis with just a few title orders. But be warned: Most of these pilot programs end up with us becoming the clients' preferred provider.

How you want to order is up to you: do it online, by email, by phone or by fax.



Proven Web-based Technology

ValuNet xsp is a web-version of the original ValuNet software that was developed to manage some of the nation's largest VMCs.

It gives lenders immediate access to thousands of embedded settlement services providers: appraisers, abstractors, title underwriters, credit, flood and tax services, etc. ValuNet xsp helps them reduce their costs of managing settlement services— activities that account for as much as 40% of origination costs.

ValuNet xsp reduces the need for staffing to oversee the vendor selection, ordering, payment and quality assurance processes. It also gives lenders access to new products, such as electronic title policies and customized bundled pricing, using our 50-state, zip-code-specific bundled pricing calculator.

Our capabilities help lenders to differentiate themselves and to compete more effectively in their markets. Finally, our rules-based software helps lenders demonstrate that they are systematically complying with new regulations governing directed appraisals.

Vendors pay a small transaction fee for the orders they receive through ValuNet xsp, so there is no cost to our clients to use this system.

Today, ValuNet xsp is being used by industry leaders, such as HSBC, LendingTree, and Option One Mortgage.

The superiority and efficiency of ValuNet xsp was recently recognized by the editors of Mortgage Technology Magazine, who awarded ValuAmerica their Synergy Award.

50-STATE, ZIP CODE-SPECIFIC,
BUNDLED PRICING



Beyond The Transaction

For years, very large lenders have been able to share legally in the revenue created by their settlement services orders by setting up, stand-alone vendor management captives (VMCs). Many, including industry leaders like Wachovia, SunTrust, Mellon and HSBC, have relied on ValuAmerica to build their VMCs, and to supply the technology to run them.

VMCs give lenders new options: they can be used to enhance profitability or to reduce the cost of mortgage transactions, giving clients new ways to compete for borrowers.

Now, thanks to new technology, VMCs have become a viable option for lenders of all sizes.

Our turnkey program can build and staff a VMC in 90 business days. The VMCs we build are usually profitable in a matter of months and typically will produce profit margins in the 30%-plus range.

From a RESPA standpoint, ValuAmerica believes that VMCs offer lenders greater protection than joint ventures or other structures because they are separate, arms-length subsidiaries. A properly structured VMC will have adequate capital; its own management, employees and offices; actually perform substantial services; contract with independent parties and make reasonable payments to third parties; and market and compete for new business with other entities.

ValuAmerica's founders pioneered the concept of vendor management companies in the 1970s. Our executive team has the expertise to show you how to establish RESPA-compliant VMCs and the technology to integrate settlement services into your business. ValuAmerica's alliances with experienced business partners create a seamless solution from the point of sale through closing.

EXPERTS AT CREATING VENDOR
MANAGEMENT CAPTIVES



Why ValuAmerica

EXPERIENCE, LEADERSHIP, FOLLOW-THROUGH

A neutral and independent platform. Unmatched choice of providers. Bar-raising service standards. Unique products. Creative and highly experienced management. Let ValuAmerica help you explore the opportunities available in settlement services.

Whether your primary interest is reducing your costs, better service delivery, guaranteed bundled pricing or forming your own vendor management captive, ValuAmerica is your clear partner of choice.

For more information, call our
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AND SUPPLY CHAIN CONTROL

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