

FNC's CMS revolutionizes collateral procurement and review, shortening the process, driving down costs, and providing insight throughout the life of the loan.



1214 OFFICE PARK DR  
OXFORD MS 38655

# Collateral Management System<sup>®</sup>

The most efficient way to manage valuation information

FOR MORE INFORMATION, CONTACT:

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FNC's Collateral Management System (CMS<sup>®</sup>) communicates with your loan origination, automated underwriting, and risk management systems to help you more effectively manage the many, minute details associated with the collateral servicing or backing a loan.

The CMS converts appraisal information to easily managed data, which is then screened for compliance and risk by FNC's GAAR<sup>®</sup> (Generally Accepted Appraisal Rules<sup>™</sup>). Only appraisals with potential problems are flagged for manual review, significantly improving the efficiency of your human resources.

After funding, the CMS stores your collateral data for easy future analysis and can track the performance of your vendors who did the work. Appraisal reports and lender-vendor communications are transmitted safely and securely within the system's framework; the CMS even keeps a record of messages for future reference, which eliminates confusion and

misunderstandings. Concise reports provide performance metrics on both internal processes and external vendors, making your business more productive.

The entire process—procurement, delivery, review, and billing—is seamlessly controlled throughout the mortgage enterprise from Origination to Capital Markets.

## For Retail

Produce accurate loan approvals faster than your non-CMS competitors. You can quickly judge the quality of each appraiser among thousands, place an order, and reassign the order if it's rejected. Receive the completed appraisal within the secure CMS platform and then review it to determine if additional services are needed. The CMS is your vendor manager, controlling the whole process while helping to ensure vendor independence.

## For Wholesale

Instantly assess the quality and value of appraisals submitted for pre-funding approval. CMS gives you the timely turnarounds you need without sacrificing a detailed, in-depth review. It's the most efficient pre-funding review process possible—fulfill more orders in less time.

## For Vendor Management

CMS automatically determines the proper service type and assigns orders from your appraiser pools nationwide—perfect for vendor managers who need to control expenses and justify profits. CMS provides quick, quality appraisal service in a timely manner at a reasonable cost. Additionally, the CMS monitors quality control and appraisal review.

Now, more than ever, mortgage industry professionals need the collateral transparency that CMS offers: access to clear, comprehensive, and correct subject property details throughout the life of the loan. Begin to enjoy the efficiency of CMS today.

CMS

Reserved for Client Logo

COLLATERAL MANAGEMENT SYSTEM® Menu | Results | Workspace | Print | Log Out

  

	JAV110720073	225 E MONROE ST	LENA	IL	61040	Express Appraisal	INCOMING (NEW)		NOV 7 2007 4:44PM	07-20070034-5		
	334838	3244 MARSH AVE	ALBANY	CA	94706	1004 - Uniform Residential Appraisal Report	EXCEPTION - MANUAL ASSIGN	DANNY PORTER	Oct 18 2007 10:00AM	Oct 18 2007 1:04PM	DPLT-071018-0007-1	Yes
	147655	2941 LAGUNA	SPRINGFIELD	CA	95645	1004 - Uniform Residential	ASSIGNED TO	WALLACE	Oct 18 2007	Oct 18 2007	071018-	Yes

  

Folder #: JAV-10-22-20070001
Loan #: JAV102511
Doc ID: JAV-10-22-20070001-1
Service: 1004 - Uniform Residential Appraisal Report

**Addr:** 591 EMPIRE ST  
FREEPORT, IL 61032 STEPHENSON

**Borrower:** Laura Hook

**Customer:** NORTHWEST ILLINOIS BRANCH

**Loan Officers:** JANE MICHAELS

**Doc Status:** ASSIGNED TO PROVIDER

**Drop Type:** Detached

**Loan Amount:** \$150,000.00

**Reviewers:** ALEX HAILEY

**Date Received:** 14-Nov-2007

**Date Assigned:** 09-Nov-2007

**Due From Service Provider Date:** 16-Nov-2007

**Due In Customer Date:** 21-Nov-2007

**Service Provider:** Waters, Mary

**Tel:** 815-335-8994 Ext:

**Fax:** 815-335-3483

**Email:** MWATERS@MAIL.COM

CMS

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Report Date: 08-Jan-2008

  

### Appraisal QC Review

Appraisal Score

576

Score Key

  

### Property Information

Subject Property	
Address:	1960 Laguna Del Campo
City-State-Zip:	Templeton, CA 93465
Value:	\$1,450,000.00
Appraisal Date:	14-JUL-2007
Appraiser Name:	Mary Waters
Appraiser License:	12345678

Subject Property	
Sq. Ft.:	3377
Year Built:	2003
Bedrooms:	4
Full Baths:	3
Census Tract:	102.00
Form Type:	1004