

MARKET PULSE

The Evolution of Online Lending Solutions

Data-Vision has been delivering online lending solutions since the beginning of Internet usage. The last 20 years has seen a significant amount of technological changes and advancements. A few of these advancements include: the first version of Mosaic Browser release, Netscape release of their Mozilla browser, Microsoft releases Windows 95 including the Internet Explorer web browser, to the latest in .net technologies, mobile offerings and the explosion of apps. Technology has evolved a great deal in the last 20 years.

In addition to the technology advancements, the mortgage industry has gone through a significant number of changes over those 20 years. From automating the loan origination process, to automated underwriting with DU/LP, to online lending, mobile advancements, social media and a host of compliance tools.

Today's regulatory environment, which presents new rules and regulations all the time creates even more challenges for lenders trying to keep up with these never ending changes. Technology, and the host of advancements that have been delivered over the last 20 years can be a great enabler to addressing this constantly changing mortgage market.

The key is having trust in a technology provider that has a proven track record for applying the most advanced technology to specifically address the challenges and opportunities in the mortgage industry on an ongoing basis. ❖



dv Data-Vision inc.

20 YEARS OF PROGRESS AND WE'RE NOT DONE INNOVATING

1993 Data-Vision founded and incorporated (March 15). Although the founders came from a mortgage technology background, the company was originally formed to create electronic catalogs.

1994 Data-Vision recognized the power of the graphical browser and the Internet and becomes a web design company.

1995 Data-Vision begins growing their customer base and expanding their staff.

1996 Data-Vision grows as sites move from online brochures to more interactive data driven applications.

1997 Noticing that many banks and mortgage companies are looking to them to create their web presence, Data-Vision turns back to its roots, deciding to focus solely on the Mortgage Industry.

1998 Data-Vision introduces its first vertical market product, LoanQuoter, to the mortgage industry.

1993 First version of Mosaic Browser released.

1994 Netscape released their Mozilla browser.

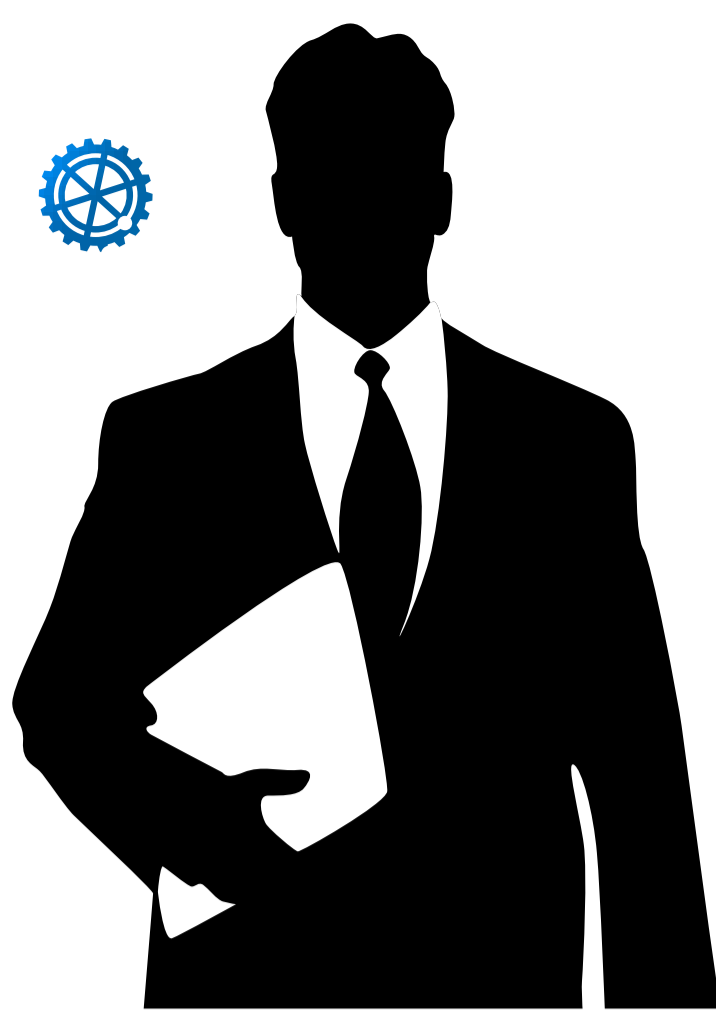
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Click for more



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LoanQuoter allows a lender to quickly and easily obtain a web presence and collect information online.

1999

LoanQuoter integrates with first LOS

LOS

2000

Data-Vision introduces RemoteDocs electronic document delivery service. Data-Vision expands office space to accommodate growth.

2001

RemoteDocs releases the first version of its packager for capturing and delivering print streams. RemoteDocs offers free document delivery while airlines were grounded after September 11th.

+ +

2002

RemoteDocs adds 25,000th recipient. Data-Vision named to Mortgage Technology's top 100 vendor list. RemoteDocs releases its R-Viewer PCL viewing software.

25K recipients +R-VIEWER

2003

RemoteDocs implements an XML interface for direct posting to the RemoteDocs servers by other products. Data-Vision named to Mortgage Technology's top 100 vendor list.

XML

2004

Data-Vision named to Mortgage Technology's top 100 vendor list. LoanQuoter adds Freddie Mac Loan Prospector integration. RemoteDocs sends 1 millionth package.

1M packages Loan Prospector

2005

RemoteDocs releases scheduled notifications to notify senders when packages are not picked up within a scheduled timeframe. LoanQuoter adds Fannie Mae Desktop Underwriter integration. RemoteDocs hits 100,000 recipient mark. Data-Vision named to Mortgage Technology's top 100 vendor list.

Desktop Underwriter

100K recipients



2006

LoanQuoter adds live chat capability. Data-Vision named top 25 Mortgage Technology Vendor. Data-Vision wins Industry Help Desk award. Data-Vision expands office space again to accommodate growth.

e

2007

RemoteDocs starts delivering electronic disclosures through ESIGN. LoanQuoter adds Multi-Lingual option. Data-Vision named to Mortgage Technology's top 50 technology provider list.

2008

Data-Vision named to Mortgage Technology's top 50 service provider list.

250K recipients

2009

LoanQuoter introduces Wizard Apps. LoanQuoter adds a Consumer Portal where lenders and borrowers can securely exchange messages and documents. LQ / RD integration allows for documents sent through RemoteDocs to be added to the LoanQuoter Consumer Portal. RemoteDocs hits 250,000 recipients. Data-Vision named to Mortgage Technology's top 50 service provider list.

2010

LoanQuoter adds Prequalification form. RemoteDocs adds Processing Task List to help track disclosures. RemoteDocs sends 5 millionth package. Data-Vision named to Mortgage Technology's top 50 service provider list.

5M packages

2011

LoanQuoter implements loan level price adjustments. LoanQuoter allows applications to populate liabilities from credit pull. Data-Vision named to Mortgage Technology's top 50 service provider list.

2012

LoanQuoter adds rules based conditional fees. LoanQuoter introduces LoanQuoter mobile. Data-Vision named to Mortgage Technology's top 50 technology provider list. RemoteDocs passes 400,000 registered recipients.

+ \$

400K recipients

2013

20 Year Anniversary

We're committed to constantly delivering innovative products and offerings as we continue to grow with our customers long into the future.