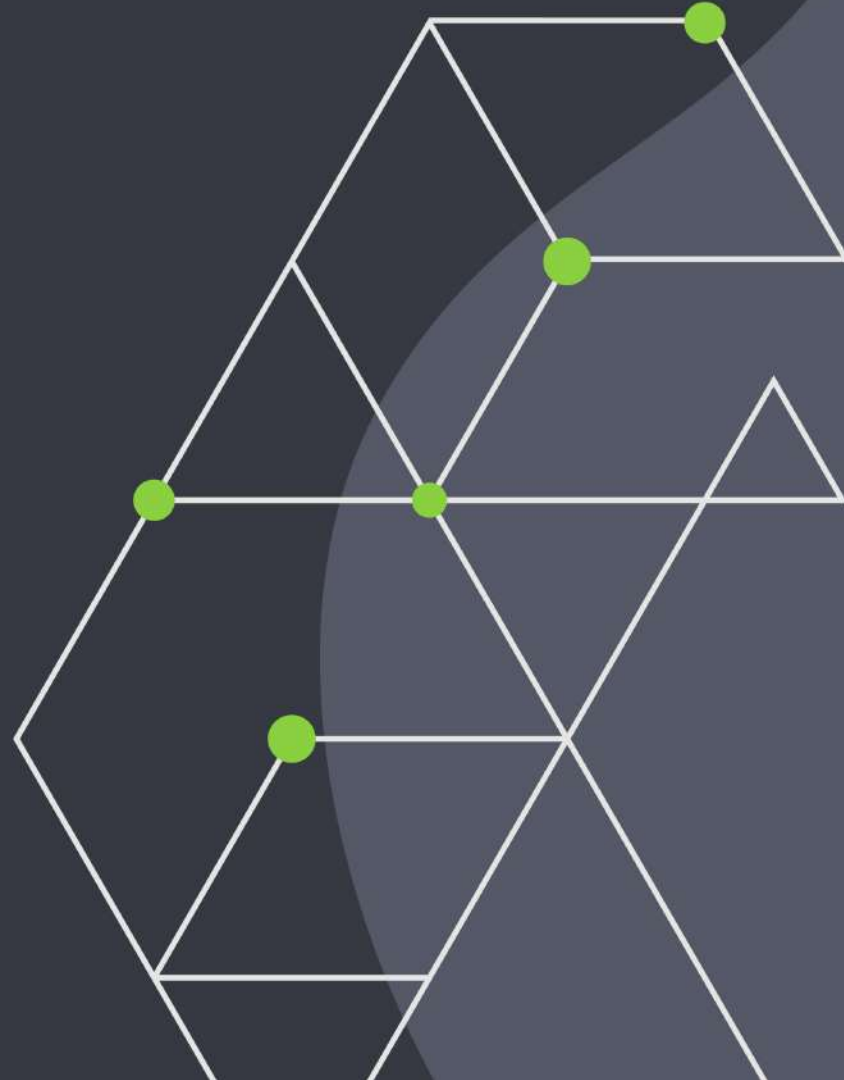




Simple Title - Fast Closings



About **X1** analytics®



2012
Founded



2014

Deployed title decision engine (X1 Xpress®) to streamline title production

- Westcor Land Title Insurance Company (WLTIC) became first title insurance underwriter to insure X1 Xpress engine



2021

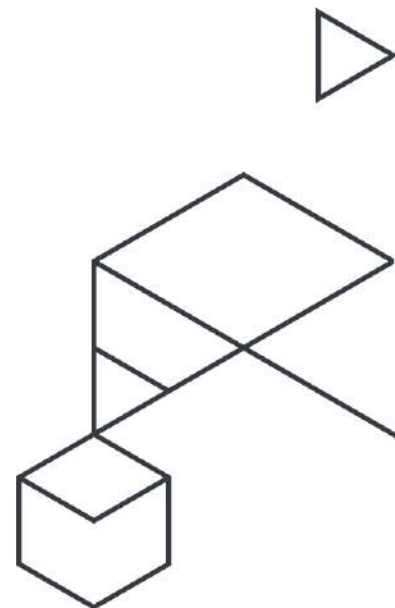
X1 Xpress has become the market leading title decision engine with a proven track record, over 4M decisions processed

Most large national title companies utilize X1, who collectively service majority of top 20 lenders
Lenders get a full picture on title condition at order entry – facilitates an instant clear to close
Title Companies improve efficiency by accelerating Title Commitment turn times and eliminating unnecessary title curative work



2022+

Looking Ahead - Enhance Lender Centric Products such as Point of Sale Capabilities and Lead Generation services such as Lender Account Review & Pre-Screen



X1 for Title Companies



X1 Xpress

Instant Title Engine Accelerates Title Commitment Turn Times

Data & Analytics engine empowers title companies to delivery Title Commitments & Prelims in hours instead of days



X1 Lender Advantage

Strengthen Lender Relationships with Lender Centric Capabilities

Provide your lender clients with X1 capabilities crafted to facilitate quick and easy closings from instant title decisions and expedited Title Commitments to Lead Generation services



PropFacts

Comprehensive Nationwide Real Property Data and Valuations

Automate workflows and gain instant insights into your property or loan portfolio

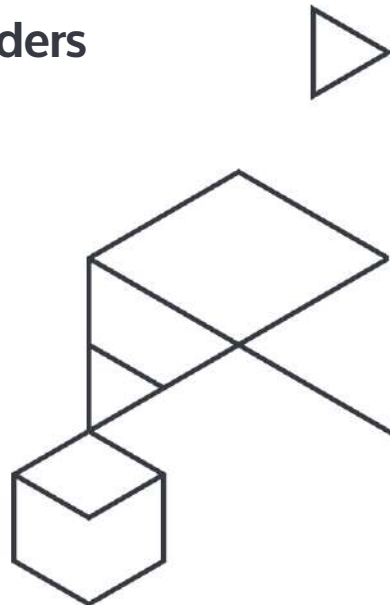
X1 Xpress[®] Overview

X1 Xpress is an automated data analytics engine which searches multiple data sources to identify matters of the public record which impact title insurance

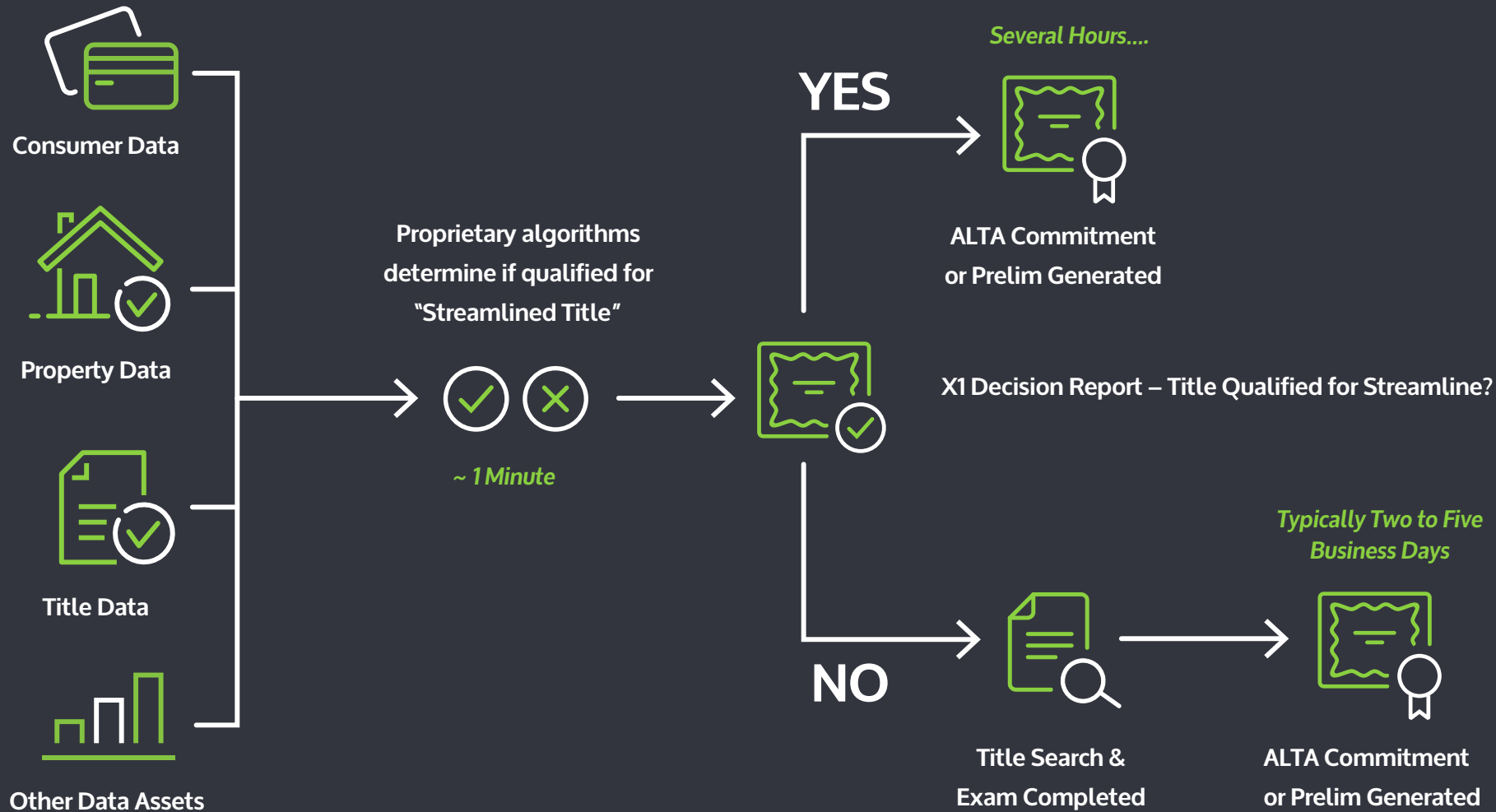
- Provides instant title decision and title condition at order entry
- Applies Automated Underwriting Rules
- In many cases, returns all required elements enabling Title Commitments to be completed in hours instead of days
- Can facilitate Instant Clear to Close decisions to help lender fast track closings

Long, successful track record with more than 4M decisions processed, servicing 11 of top 20 lenders
Nationwide coverage, API accessible

Engine is title underwriter agnostic



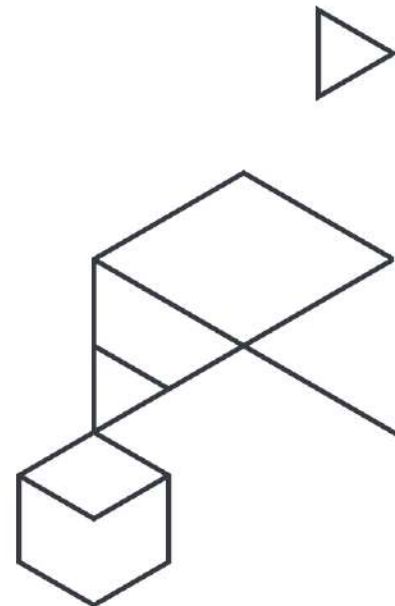
How Does X1Xpress® Work?



X1 Lender Advantage

X1 Analytics provides title companies with competitive advantages to strengthen existing lender relationships and develop new business with both retail lenders and mortgage brokers.

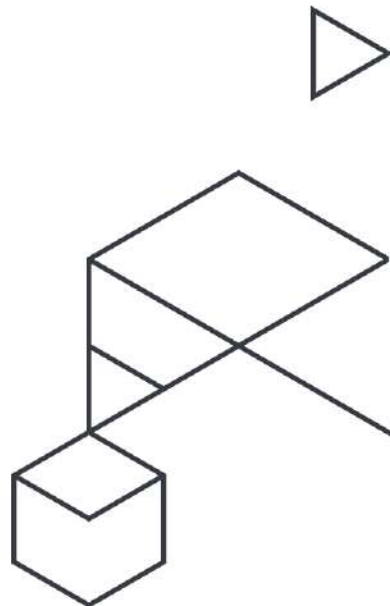
- 1. Instant Title Decisions – provides immediate transparency to condition of title and helps a lender understand how quickly the file can close**
 - Lender Workflow Decision identifies orders with minimal curative work that can close quickly i.e. Express vs. Traditional
 - Subordination Decision helps Lenders understand if a Home Equity applies and if so, whether handled internally or Pre-Close
- 2. Xpress Refi Title Commitments – X1 Xpress equips title companies with the tools to quickly complete title commitments and market same-day service to lenders and mortgage brokers.**
- 3. Lender Account Review –Portfolio Analytics tool to help lenders and servicers identify loans improve portfolio retention by identifying loans within their portfolio that qualify for Express closings.**



PropFacts

Comprehensive nationwide real property data facilitates property searches and generates data sets in an instant.

- Assessment data, Deeds, Mortgages, Assignments & Releases and Foreclosure Filings
- Industry Leading Automated Valuation Models (AVM)
- Available via API Integration or Batch Processing



X1 for Lenders



X1 Instant Title Decision

Provide Lenders with Instant Title Decisions including 'Clear to Close'

Provide lenders with instant title decisions to better manage pipelines, schedule closings more effectively and close loans faster



X1 Xpress Refi

**Faster Title Commitments
Fewer Headaches**

Data & Analytics engine empowers title companies to delivery Title Commitments & Prelims in hours instead of days



X1 Lender Account Review

Improve Borrower Retention Rates

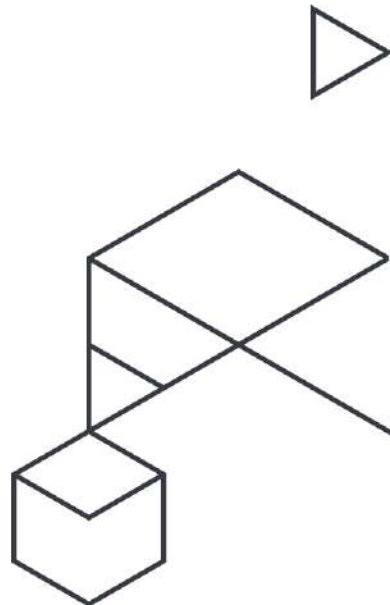
Enables lenders to identify borrowers within their servicing portfolio who quality for Express Closing

X1 Instant Title Decision

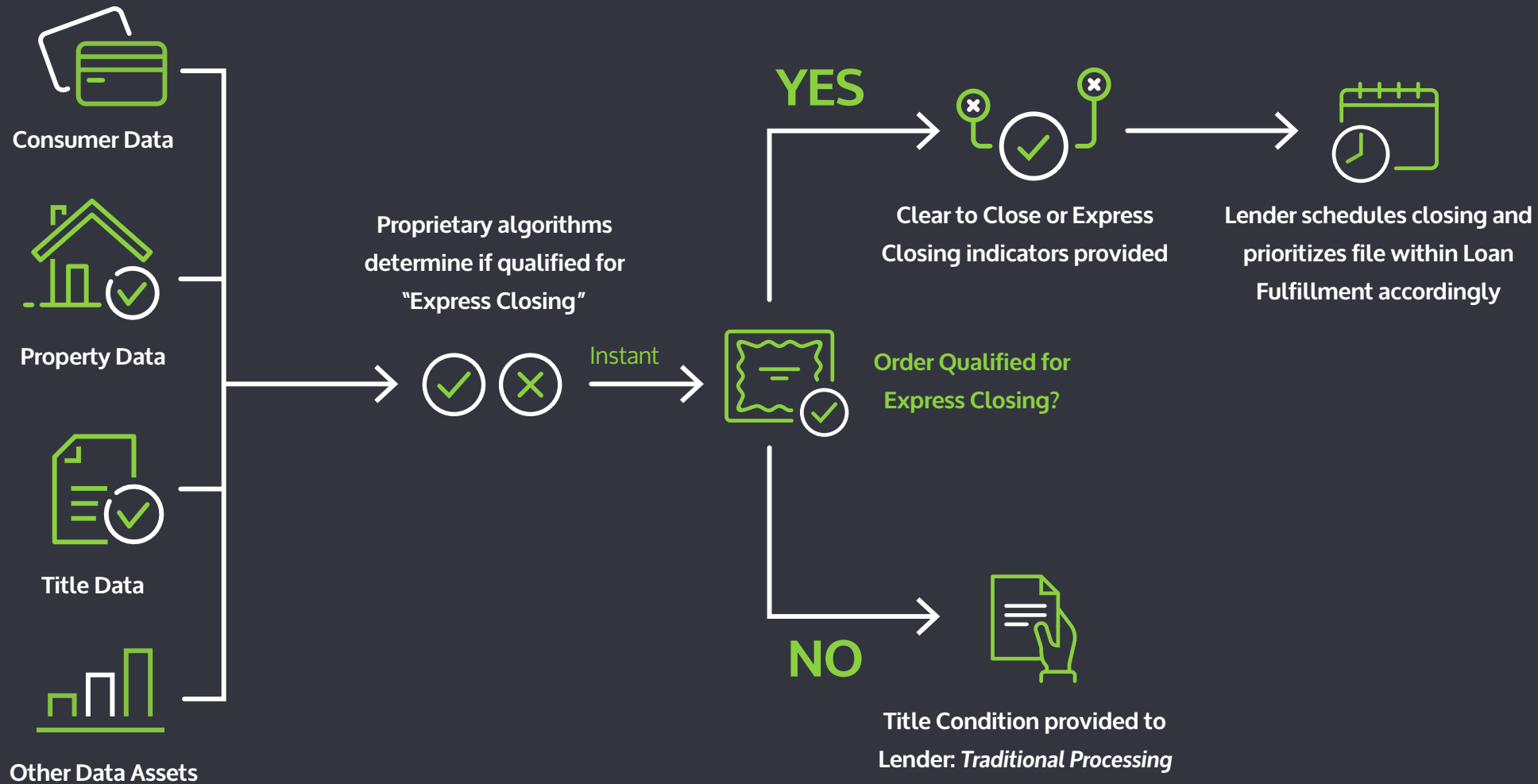
Instant Title Decisions – provides immediate transparency to condition of title and helps a lender understand how quickly the file can close

Similar to GSE Appraisal Waivers, X1 Instant Title Decisions determines if a loan qualifies for Expedited Title:

- Instantly determines if loan is 'Clear to Close' enabling lender to prioritize loans, schedule closings more efficiently and close more loans
- Identifies loans that can close quickly i.e. minimal curative work vs. loans requiring traditional title search/exam process
- Subordination Decision helps Lenders understand if a Home Equity applies and if so, whether handled internally or Pre-Close



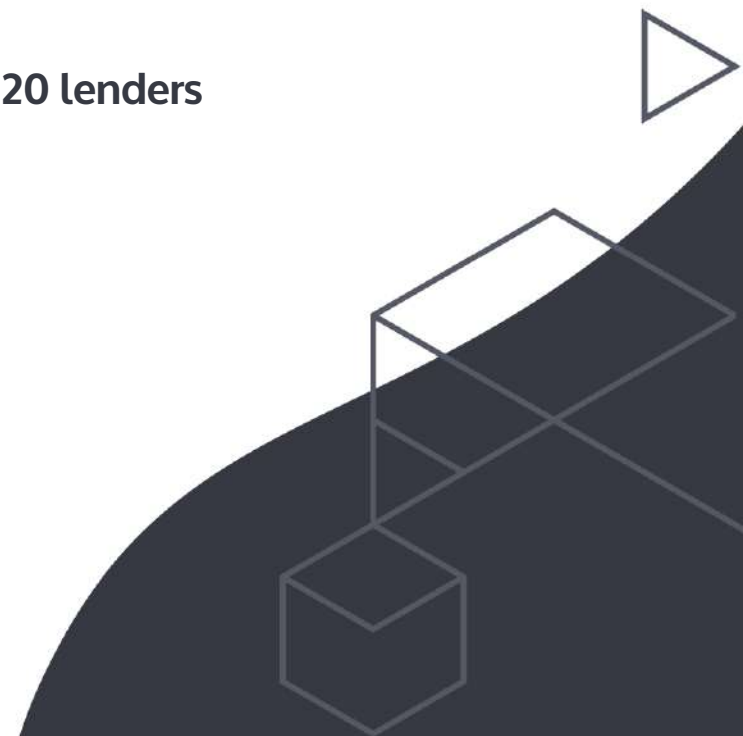
How Does **X1** Instant Title Decision Work?



X1 Xpress Refi

- **Since 2014, Title Companies have utilized X1 Xpress® engine to expedite processing Title Commitments**
 - Applies Automated Underwriting Rules to help title companies streamline title production
 - In many cases, returns all required elements enabling Title Commitments to be completed in as little as several hours instead of days
- **Long, successful track record with more than 4M decisions processed**
- **X1 Xpress® utilized by most large national title agents, who service most of the Top 20 lenders**
- **Engine is title insurance underwriter agnostic**

Ask your Title Company about X1 Xpress® today!



X1 lender account review®

Powered by X1 Lender Express and its proprietary data analytics engine, the Lender Account Review Service identifies loans in a lender's portfolio that qualify for express real estate title insurance processing and therefore can move to close more quickly.

By identifying borrowers whose loans can be expedited to close, Lender Account Review Service allows lenders to send more targeted offers and provide borrowers with more accurate closing date estimates.



Send More Targeted Offers



Improve Portfolio Retention Rates



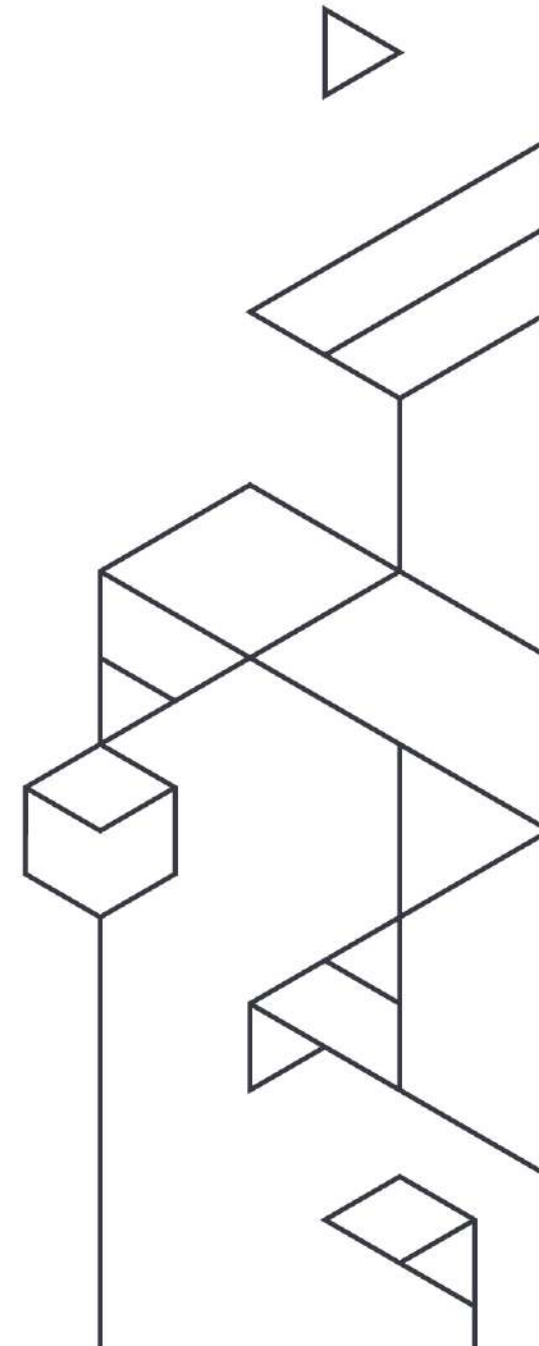
Facilitate Quicker Closing



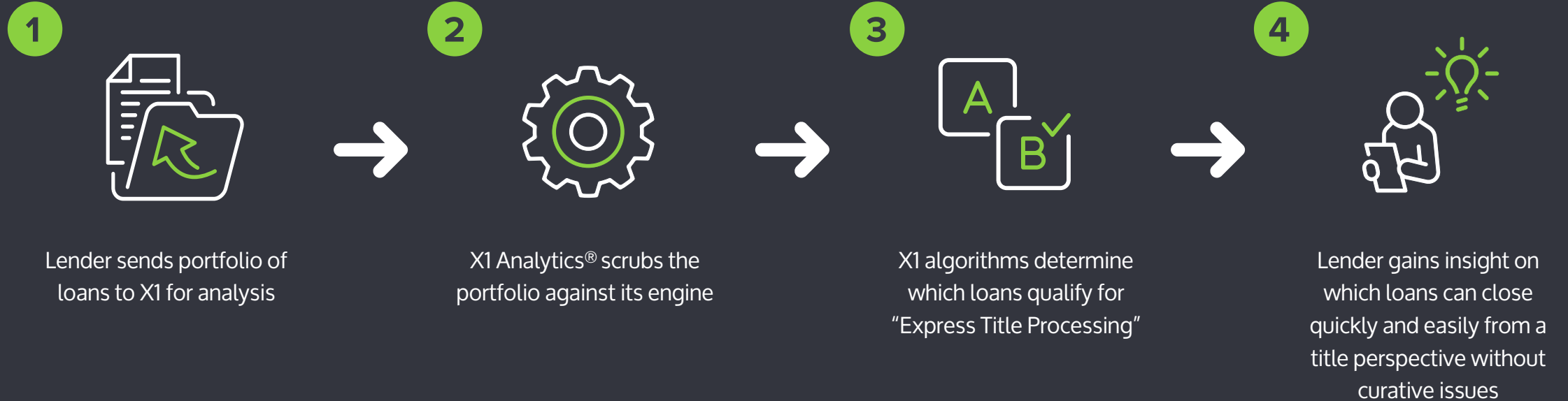
Increase Process Efficiencies



Enhance Customer Experience



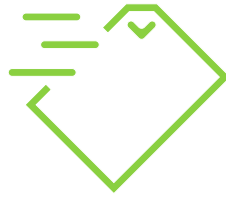
How Does **X1** lender account review® Work?



Why **X1** analytics[®] ?



**Enables Same Day
'Clear-to-Close'**



**Accelerate Application
to Close Timelines**



**More Efficient
Processing &
Underwriting**



**Create Enhanced
Borrower & Employee
Experience**