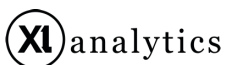


X1 Xpress Refi Title Commitment

Instant Title Decision Engine
Streamlined Title Commitments

Powered by X1 Analytics &
Westcor Land Title Insurance Company



X1 Xpress Refi Title Commitments

- Leverages data and analytics to automate title decisions and streamline ALTA Title Products
- Similar to GSE Appraisal Waivers, X1 Xpress instantly identifies loans qualifying for "Streamlined Title"
- Over 2.5 million transactions processed

Why X1 Xpress?



Accelerated Application to
Close Timelines



More Efficient Loan
Processing & Underwriting



Better Borrower Experience

How Does X1 Xpress Work?

Examines:

Credit Data

Property Data

Title Data

Other Data Assets



Property algorithms determine if qualified for "Streamlined Title"

Title Clear?
Qualified for Streamlined?



~1 Minute

YES



< 1 Hour

ALTA Commitment
or Prelim Generated

NO



Title Search &
Exam Completed

ALTA Commitment
or Prelim Generated



Typically 1-5
Business Days

X1 Xpress Use Cases



Instant Title Decision

Provides borrower(s) and loan officer with immediate assurance at Point of Sale (POS)



Expedited Title Commitment

X1 Title Search Waivers streamline the production and delivery of Title Commitments & Prelims



Portfolio Analytics

Enables the servicer to identify existing borrowers within their portfolio who qualify for Title Search Waivers