

Why DST?

What makes DST unique among other mortgage solutions providers? We use AWD in our own processing and customer service operations.

DST and its affiliates combine to make the largest single AWD user. DST deploys AWD as its strategic workflow and customer management solution for its internal mutual funds operations, servicing more than 19 million accounts. Because we have firsthand experience with AWD and rely on it to reduce our own operation costs, DST is committed to its ongoing research and development.

Creating revolutionary technology and applying our own solutions – DST is uniquely qualified to meet your needs.

AWD: REAL SOLUTIONS FOR REAL-WORLD BUSINESS CHALLENGES

AWD has real-world experience that spans many industries, including banking, brokerage, mutual funds, insurance, healthcare, and video/broadband. Because we take time to understand the issues that affect their unique environments, our clients realize immediate, measurable improvements.

With more than 85,000 workstations deployed around the world, we have the expertise to help your mortgage company reach new levels of customer satisfaction, quality, and productivity.

For more information regarding AWD solutions, contact DST at (888) DST-INFO or on the Web at www.dstsystems.com.



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AWD Solutions for the Mortgage Industry

- Increase your market share
- Decrease loan origination costs
- Manage the market's peaks and valleys
- Enhance customer service



We Are Committed to Your Success

DST Systems is pleased to introduce the Automated Work Distributor™ (AWD®) to the mortgage industry. AWD is a proven business process management and customer service solution, with experience in banking, brokerage, mutual funds, healthcare, insurance, and video/broadband industries.

Based on our broad experience, AWD has developed a solution targeted to mortgage operations using the same technology proven in other industries. We offer AWD with confidence in our solution and commitment to your success.

We also understand and address the issues you face in today's competitive marketplace:

MANAGING THE ENTIRE BUSINESS PROCESS

With AWD, you can dramatically increase processing speed – even at higher volumes – and manage the loan to faster completion. Mortgage companies can miss closing dates and other deadlines due to lost documents, conditions delays, or other holdups in the business process. But AWD gives you the tools you need to manage the entire business process, monitor progress at each step, and to make adjustments as needed to close the loan faster.

ENSURING COMPLIANCE AND QUALITY

AWD provides all of the knowledge processors need to ensure work is completed within compliance guidelines. In addition, business rules-based scripting allows you to bring new processors into the workflow easily or to reassign work as needed. Work is not only completed faster – it is more accurate with enhanced quality control.

REDUCING COSTS AND INCREASING REVENUE

AWD dramatically reduces costs associated with paper traffic and manual labor. We understand that the more money we can save you, the more savings you can pass to your borrowers. And increased customer satisfaction brings an increase in business. In addition, AWD's automation capabilities free your organization to take on more business – increasing your revenue potential.

AWD OPTIMIZES LOS PERFORMANCE



With AWD, you can leverage your existing technological investment. AWD integrates with and improves the performance of your loan origination system (LOS). With this seamless integration, AWD goes beyond workflow to ensure all of the information needed to manage your business and service your customers is available to the right people at the right time.

AWD transcends traditional LOS imaging and workflow – giving you all of the tools and information needed to better manage your business processes and service your customers.

ELECTRONIC FILES AT YOUR FINGERTIPS

AWD captures information from any communication channel – phone, fax, mail, e-mail, or Web contacts – and stores



it in an “electronic file.” The mortgage industry is traditionally paper-intensive. But AWD can dramatically reduce paper traffic and the costs associated with it, such as photocopying, express mail, and document storage/retrieval.

AWD captures information from any communication channel and stores it in an electronic file.

WORLD-CLASS CUSTOMER SERVICE

With AWD, the information needed to service the customer is available to the right people at the right time. With instant access to all customer information and transaction history, your associates will be able to answer customer inquiries on the first call.

AUTOMATION TO REDUCE NON-VALUE-ADDED STEPS

AWD can simplify – or eliminate – repetitive, time-consuming manual tasks. AWD automation can work through those tasks by applying your pre-defined



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business rules. Exceptions or more complex tasks can be automatically routed to an associate. With AWD automation, you don't waste time manually tracking conditions or additional documents.

AWD integrates with your LOS and other application systems to dynamically monitor turnaround and send automated notices. Even data feeds from DU and LP, MI companies, title companies, and credit bureaus can be accepted into the workflow without human intervention.

ENHANCED COMPLIANCE AND QUALITY CONTROL

AWD rules-based scripting ensures compliance and quality at each step, dynamically guiding processors through various tasks. In addition, scripting allows new associates to be trained with greater speed, and you can easily reassign work to other processors – while assured that the business rules are being applied.

REAL-TIME REPORTING AND TREND ANALYSIS

AWD empowers your management with our real-time reporting and trend-analysis tools. AWD monitors the progress of the workflow and captures the data for meaningful feedback. With this data, management can respond quickly to delays within the operation and reprioritize work as needed.