



# About AWD®

[Home](#)
[Contact AWD](#)
[Site Map](#)
[AWD Customer Center](#)

[Fact sheet](#)
[FAQs](#)
[Benefits](#)
[News & Events](#)
[Corporate Info](#)
[Affiliates](#)

## New AWD® Functionality Augments BPM Solution for Mortgage Lenders

### Conditions Manager for Mortgage provides intelligent business rules engine

KANSAS CITY, MO. (Oct 10, 2003) – Building on more than 30 years of leadership in the financial services industry, DST announced new functionality to enhance AWD's business process management (BPM) solutions for mortgage lenders. The new solution employs a flexible, business rules-driven approach to streamlining the process of fulfilling outstanding requirements prior to loan closing. AWD is a product of DST Technologies, Inc., a wholly owned subsidiary of DST Systems, Inc.

The AWD Conditions Manager for Mortgage solution is immediately available and will be demonstrated at the MBA's (Mortgage Bankers Association) 90 th Annual Convention and Expo 2003, October 19 - 22 in San Diego. (AWD will be in booth #1105.)

Manual processes associated with processing "conditions," or the supporting documents and other material required to approve a loan (e.g., credit reports, bank statements, employment verification etc.), can seriously slow loan completion. In this highly competitive market, the ability to accelerate a closing date can provide a significant advantage. The AWD Conditions Manager for Mortgage streamlines a lender's processes by (1) determining the required conditions by integrating with automated underwriting engines; (2) separating follow-up activities into automated and manual tasks; (3) executing the automated tasks without human intervention while managing the assignment and execution of manual tasks; and (4) ensuring that all tasks (automated and manual) are completed by the assigned due date.

"The AWD Conditions Manager for Mortgage solution applies our proven BPM capabilities to the unique business needs of a loan origination operation," said Tim O'Brien, director of AWD Sales. "Speed and accuracy are critical to maintaining profitability and competitive edge in the lending business. We believe that the AWD solution addresses both of these challenges by providing lenders with a tool that reduces bottlenecks in the origination process and imposes a level of quality control not currently seen in this industry. In the coming months, I believe that BPM will truly revolutionize the origination process."

In addition, AWD's document management repository enables a true Electronic Loan File, improving customer service by providing immediate access to all materials associated with the loan. AWD captures documents as they arrive by mail, fax, e-mail, Internet or other communication channels. AWD then automatically ties together the various conditions documents and stores them in the appropriate loan file, eliminating lost/misplaced paper, reducing overall processing time and providing immediate access to all loan file information.

AWD BPM technology supports other lending processes in addition to conditions underwriting, including loan application and origination, closing, training and compliance. For all lending processes, AWD provides a watertight audit trail for improved quality control, information security compliance review, and real-time business intelligence to monitor the loan status for faster completion. With electronic loan files in a central repository, AWD eliminates the need to transfer or access paper files and removes geographic barriers to productivity.

**About DST Technologies, Inc.**

DST Technologies, Inc. is a wholly owned subsidiary of DST Systems, Inc. Through sophisticated information processing and computer software services and products, DST Technologies helps clients improve productivity, increase efficiencies, and provide higher levels of customer service. For clients in a variety of industries, including mutual funds, brokerage healthcare, insurance, and video/broadband, Automated Work Distributor (AWD) has helped reduce the cost of operations while increasing the speed and accuracy of business processing and customer service through business process management technology.

**About DST Systems, Inc.**

DST Systems, Inc. provides sophisticated information processing and computer software services and products that help clients improve productivity, increase efficiencies, and provide higher levels of customer service. DST Systems is organized domestically and internationally into three operating segments: Financial Services, Customer Management, and Output Solutions. DST Systems operates one of the most advanced data centers in the world, which provides information-processing services to support the products within each operating segment. These products are further enhanced through the integration of DST Systems' advanced technology and e-commerce solutions.

