

Directory

OF COMMERCIAL TECHNOLOGY

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Commercial Mortgage Insight

Meeting The Industry's Technology Needs

Trying to find out how you can use technology to improve your business? You may be able to find answers in our **2001 Director y of Commercial T echnology**.

The listings were compiled from timely responses to a fax solicitation of commercial technology firms, using the **CM I** database. If you'd like to be added to our database for future directories, contact us at: **Commercial Mortgage Insight**, P.O. Box 2180, Waterbury, CT 06722-2180; (800) 325-6745; (203) 755-0158; fax: (203) 755-3480.

To learn more about **CM I**, contact us by e-mail at info@cmi-online.com, or visit our Web site: www.cmi-online.com/cmi/.

ARGUS IN THE REALM

3050 Post Oak Blvd., Ste. 900, Houston, TX 77056; (713) 621-4343; fax (713) 621-3978. Contact: *Doug Stahl, sales manager*. E-mail: dstahl@therealm.com

Web site: www.therealm.com

ARGUS Lease by Lease for Windows is a cash flow analysis and investment modeling software application that provides flexibility and user-friendly features. It is comprised of a compact group of intuitively designed, well-organized and easy-to-follow input screens, graphs, assumption reports, supporting schedules and audit trails. ARGUS Lease by Lease handles many property types in any stage of the development or investment life cycle. Office, retail, mixed use, industrial, hotel, apartment and portfolios are all available in one program. These components detail existing lease and property revenue and expense information, proposed lease-up of vacant space, as well as current and future market assumptions for roll-overs and renewals of existing leases.

BACK TO BASICS INC.

5080 Pinehurst Terrace, Birmingham, AL 35242; (205) 981-0190; fax (205) 991-8603. Contact: *Wilson Hauck, president*. E-mail: wlhauck@btbinc.com

Web site: www.morserv.com

MORSERV mortgage loan has provided servicing software since 1983. Commercial/multifamily or residential. Daily cash accounting, multiple escrow fund management, investor reporting. Support 200 active loans for \$200 per month on your PC/LAN/WAN. Additional loans a penny per day.

BENEDICT GROUP INC.

900 Small Dr., Elizabeth City, NC 27909; (877) 330-4892; fax (252) 330-4914. Con-

tact: *Ann Wood, executive vice president*.

E-mail: bgiinfo@benedictgroup.com

Web site: www.benedictgroup.com

LOANS! is a servicing and accounting system for commercial, multifamily and other complex loan types. It is used by insurance companies, banks, state housing authorities, leasing companies and other commercial lenders to support portfolios ranging 500 to 500,000 loans and is scalable and easily customized. Features include image and document management, multi-basis reporting, multi-company and division processing, workflow and action queue management, what-if loan restructuring, with automated deferred and capitalized interest options, multi-subsidy processing, cash and accrual accounting, multiple escrow balances, automated lock-box, ACH and GL interfaces, ad hoc data import and export and Internet access.

CHOICEPOINT

100 Alderman Dr., Alpharetta, GA 30005; (800) 279-7710; fax (561) 982-5433. Contact: *Mike Shaw, director banking and financial services*.

E-mail: mikeshaw@dbt.com

Web site:

www.choicepointinc.com

ChoicePoint is a source of data to the financial services industry and provider of decision-making intelligence to businesses and government. Through the identification, retrieval, storage analysis and delivery of data, ChoicePoint services the informational needs of corporations, asset-based lenders and professional service providers, and federal, state and local government agencies.

CO-STAR GROUP INC.

2 Bethesda Metro Center, Bethesda, MD 20814; (301) 215-8300; fax (301) 718-2444. Contact: *Pamela Silberman, vice president, investor and public relations*.

E-mail: info@costargroup.com

Web site: www.costargroup.com

CoStar Group, Inc. is a provider of information services to the U.S. commercial real estate industry. CoStar's suite of products offers customers access to a verified database of commercial real estate information.

cUNDERWRITER INC.

633 Battery Street, Ste.620, San Francisco, CA 94111; (415) 576-8008; fax (415) 397-8081. Contact: *Jim Flaberty, president*.

E-mail: info@cunderwriter.com

Web site: www.cunderwriter.com

Provides both technology and consulting services to integrate the underwriting, closing, securitizing and servicing of loans.

DATA-SELECT SYSTEMS INC.

2829 Townsgate Rd., Ste.300, Westlake Village, CA 91361; (805) 446-2090; fax (805) 446-2089. Contact: *Kym Freeman, vice president*.

E-mail: dataselect@aol.com

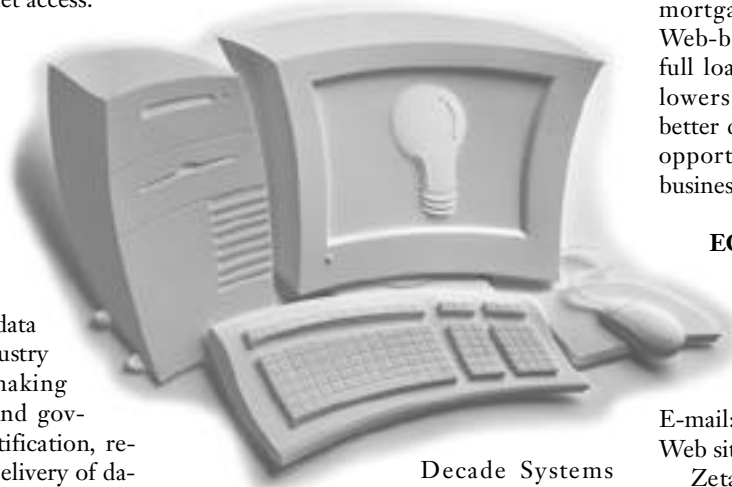
The CLCS III System is an integrated commercial real estate loan servicing and management information system with automated interface modules for all core banking systems.

DECADE SYSTEMS CORPORATION

6000A Sawgrass Village Circle, Ste. 12, Ponte Vedra Beach, FL 32082; (904) 285-9363; fax (904) 285-9433. Contact: *Gerry C. Nelson, chairman, chief executive officer*.

E-mail: gnelson@decadesystems.com

Web site: www.decadesystems.com



Decade Systems provides strategic, technical, operational and proprietary middleware solutions for mortgage lending enterprise data integration. Through its proprietary TEDI (Total Enterprise Data Integration) toolkit, Decade constructs industrial strength, high performance and easily-maintainable integration objects between the disparate services and software for use in the mortgage lending industry. Decade provides integration services, custom integration development and TEDI middleware licenses as separate services to over 70 lenders nationwide.

E-COGNITA TECHNOLOGIES INC.

260 E. Brown St., Ste. 300, Birmingham, AL 48009; (888) 565-0873; fax (248) 647-2776. Contact: *Katheryne Zelenock, president*.

E-mail: feedback@e-cognita.com

Web site: www.e-cognita.com

e-Cognita's flagship product, Stream-loaner, is a customizable standards-based software suite that streamlines commercial real estate transactions by automating traditionally labor-intensive tasks. These include underwriting, transaction management and document generation. It serves

as the interface between lenders, brokers, legal counsel and the other parties involved in a commercial real estate transaction. It integrates all service providers to a commercial loan transaction from origination to securitization, doing so in a documented and collaborative environment.



eMORTGAGEDESK

757 Third Ave, 15th Floor, New York, NY 10017; (212) 872-6812; Fax (212) 872-6807. Contact: *Tim Mueller, CEO*

E-mail: info@reaxon.com

Web site: www.reaxon.com

eMortgage manages the commercial mortgage process. It is a variable-cost, Web-based application that addresses the full loan life-cycle. Increases efficiencies, lowers costs, improves quality, enables better decision making and more business opportunities, and facilitates on-target business projections.

EQUISYS INC.

3010 Royal Blvd. So., Ste. 180, Alpharetta, GA 30022; (770) 772-7201; fax (770) 442-5789.

Contact: *Brian Garrety, account manager*.

E-mail: sgill@zetafax.com

Web site: www.equisys.com

Zetafax 7, a new exchange connector, has buttons that make sending and receiving faxes within the outlook client easier. One-click faxing is available within Microsoft Office, and Zetafax also offers multi-document faxing from different applications.



FICS

14285 Midway Rd., Ste. 200, Addison, TX 75001; (972) 458-8583; fax (972) 458-0863.

Contact: *Barry C. Malone, vice president, sales*.

E-mail: fics@loanware.com

Web site: www.loanware.com

A commercial servicer for Windows that manages your servicing operation. Features include asset management, comprehensive investor reporting with Fannie Mae, Freddie Mac and Ginnie Mae participations, CSMA reporting, borrower and property financial tracking, detailed escrow administration, collections and delinquency control, customized reports and forms generator, import/export tools, ODBC database, and construction loan management.

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FIRST AMERICAN FINANCIAL GROUP

1000 W. Wilshire, Ste. 344, Oklahoma City, OK 73116; (405) 810-1344; fax (405) 810-0073. Contact: *Jason Wilkens, president*. E-mail: firstamericanfg@msn.com

Commercial origination software and commercial loan products.

FIRST LIQUIDITY

550 West C St., Ste. 1000, San Diego, CA 92101; (888) 270-0975; fax (619) 687-5010. Contact: *Scott Rutledge, vice president*. E-mail: srutledge@firstliquidity.com
Web site: www.firstliquidity.com

First Liquidity is a business-to-business resource providing an Internet-based trading exchange and portfolio management toolset for lending institutions participating in the secondary market for commercial real estate mortgages. Backed by a multi-million dollar investment from First Commercial Corporation, First Liquidity provides an easy-to-use Web site for lending officers, investors and other parties interested in trading commercial mortgage using a real-time trading platform. The company also offers personalized attention throughout the entire buying and selling process. Utilizing advanced Internet and security technologies, First Liquidity includes a suite of analytical tools to help users manage their entire portfolio and optimize return on investment.

GOLDEN OMEGA SOFTWARE

3350 Scott Blvd., Bldg. 56, Santa Clara, CA 95054; (800) 467-9909; fax (408) 986-0664. Contact: *Timi Pereira, president*. E-mail: timi@goldenomega.com

Web site: www.goldenomega.com

Visual Servicer 2000 is Windows 98/2000/NT loan servicing and accounting software that deals with the most complex of loans. It fully automates loan collections for fixed, step rate or adjustable rate loans, construction loans, hypothecations, pools, limited partnerships, personal loans, residential or commercial real estate loans and time shares.

Visual Trust 2000 is a Windows 98/2000/NT trust accounting software maintaining client trust funds with a strict audit trail.

Visual Loan 2000 is a Windows 98/2000/NT loan document preparation software for lenders with separate modules for residential, construction and commercial loans.

HIGHLAND SOLUTIONS INC.

1990 Post Oak Blvd., Ste. 120, Houston, TX 77056; (800) 266-1432; fax (713) 625-2838. Contact: *Stacy Conway, business development manager*.

E-mail: sconaway@highland-solutions.com
Web site: www.highland-solutions.com

Highland Solutions provides Web-site design and development, custom business software, e-commerce development, business analysis, network analysis and design, database administration, LAN/WAN and desktop support services. Our experience includes development, implementation

and support of Web-based technologies for delivering title insurance products, escrow and closing services, flood determinations, property valuations, credit reports, hazard insurance and tax notification services.

KEYSTROKE TECHNOLOGY SOLUTIONS INC.

1511 Third Ave., Ste. 1018, Seattle, WA 98101; (206) 625-1001; fax (206) 381-5720. Contact: *Sean Corrigan, director of marketing communications*.

E-mail: sales@keystroke.com
Web site: www.keystroke.com

Keystroke software automates mortgage lending processes, enabling lenders to make quick, compliant, profitable loans. Keystroke products automate product eligibility, underwriting, rate lock and pricing decisions based on an unlimited amount of business criteria, speeding the approval process and increasing revenue and market share. Business managers can directly administer business rules without assistance, so new products can be introduced quickly to take advantage of market conditions. Keystroke's flexible software integrates into current systems to create comprehensive, intuitive lending solutions. Essential systems do not have to be modified, eliminating the risk of disruptions with solutions implemented based on the most urgent needs first.

LOAN PROTECTOR INSURANCE SERVICES

32901 Station St., Ste. 205, Solon, OH 44139; (440) 498-9367; fax (440) 498-9370. Contact: *Ron Wiser, president*.

E-mail: marketing@loanprotector.com

Web site: www.loanprotector.com

We provide outsourcing of insurance tracking for commercial mortgages. This includes imaging of all insurance documents. Lenders have access to all imaged documents and outgoing correspondence via an Internet connection.

MARTIN PROGRESSIVE LLC

1 World Trade Center, Ste. 7733, New York, NY 10048; (212) 269-6100; fax (212) 269-3993. Contact: *Shannon Yunicb, marketing manager*.

E-mail: awickey@martinprogressive.com

Web site: www.martinprogressive.com

Martin Progressive is a provider of technical services to the banking, finance and brokerage industries. Martin Progressive's direction has been focused on providing services to its clients, offering four core competencies: distributed systems, Internet working, digital architecture and project management.

McCRACKEN FINANCIAL SERVICES

8 Suburban Park Dr., Billerica, MA 01821; (800) 933-4470; fax (978) 439-9068. Contact: *Kim Cooper, marketing manager*.

E-mail: kcooper@mccrackenf.com

Web site: www.mccrackenf.com

O2S is a borrower-based origination to securitization package. Fully integrated with

Strategy CS, this underwriting and pipeline management tool collects information on a loan from as early as the initial loan quote, streamlining the loan process and eliminating redundant data entry.

Strategy CS is a fully integrated commercial mortgage servicing package that handles all servicing needs from accounting and escrow processing to surveillance and investor reporting for Fannie Mae, Freddie Mac, CMBS and private investors.

MIDLAND LOAN SERVICES

210 W. 10th St., Kansas City, MO 64105; (816) 435-5000; fax (816) 435-6853. Contact: *Kim Smalling, director of marketing*.

E-mail: kimsma@univest.com

Web site: www.midlands.com

Midland's Enterprise! Loan Management is a Web-based commercial loan management system, with integrated loan servicing, accounting, asset management and investor reporting.

Revolutionary data model - scalable and specifically designed for managing CMBS and life company loans throughout the credit life cycle.

Single electronic loan file - allowing for storage of all loan documents, correspondence and images.

Flexible data presentation - a standard report library, powerful custom reporting tools and easy-to-customize screens and views.

CMBS and Life Company Functionality - featuring automated cash movement and specialized CMSA and FAS reporting.

MINDBOX

300 Drake's Landing, Ste. 155, Greenbrae, CA 94904; (415) 785-3050; fax (415) 785-3055. Contact: *Paige Mazzoni, vice president, marketing*.

E-mail: mazzoni@mindbox.com

Web site: www.mindbox.com

The ARTEnterprise Product Family - a suite of artificial intelligence development tools and product components. Reduces costs and risk with a proven approach that enables rapid automation of your policies for complex business processes, such as loan underwriting, pricing and deal negotiation. This technology enables tailoring of each individual interaction to optimize each customer. The components based on ARTEnterprise include:

ARTOptimize - a suite of functionality automating the entire loan process, from credit analysis to product selection; from pricing to deal structuring.

ARTQualify - a product eligibility engine.

ARTPrice - a pricing engine.

ARTCredit - a credit analysis and grading tool.

MORTGAGE BUILDER SOFTWARE INC.

24370 Northwestern Hwy., Southfield, MI 48075; (248) 208-3223; fax (248) 208-6142. Contact: *Keven Smith, president*.

E-mail: ksmith@mortgagebuilder.com

Web site: www.mortgagebuilder.com

Mortgage Builder is a Windows-based

software package that is designed to be a complete mortgage lending solution. The system allows for processing, closing and underwriting of all loan types for both wholesale and retail production. Post-closing functionality is also available for final document tracking, warehousing, HMDA and 1098 reporting. Custom document and report designing capabilities are also available, as well as the ability to export your data from the system into any third party Windows package. Interfaces are available to FNMA's Desktop Underwriter, Mornet, Midanet, Ginnienet, Credit Bureaus, FHLMC's Loan Prospector, as well as the Glenn Computer Servicing System.

NAI

P.O. Box 950, Hightstown, NJ 08520; (609) 448-4700; fax (609) 448-8126. Contact: *Anthony Beja, (all respondents)*.

E-mail: abeja@naidirect.com

Web site: www.naidirect.com

NAI offers access to commercial property services and provides Web-enabled commercial real estate services by combining NAIDirect.com with the resources of over 230 offices and 3500 agents to deliver local services worldwide. With a global management infrastructure, every project is fulfilled with a consistent level of service. And, with an online property inventory and transaction management platform, clients are able to control and streamline their entire process.



NETFUNDING.COM

3400 Peachtree Rd. NE, Ste. 1625, Atlanta, GA 30326; (404) 965-9292; fax (404) 842-1522. Contact: *Tim Radomski, director*.

E-mail: tim@netfunding.com

Web site: www.netfunding.com

NetFunding.com is an e-marketplace that connects borrowers, brokers and lenders of commercial real estate capital. NetFunding.com is a full-service site that facilitates transactions from quotes to closing. The e-marketplace provides a true competitive bidding environment that is not biased by a limited lender affiliation. NetFunding.com has over 400 registered lenders.



NORTH SHORE SYSTEMS

6324 Variel Ave., Ste. 320, Woodland Hills, CA 91367; (949) 494-6614; fax (949) 497-1631. Contact: *Sean McCracken, vice president, business development*.

E-mail: seanm@northshoresystems.com

Web site: www.northshoresystems.com

NSS has a suite of products for au-

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tomating the commercial real estate lending process. The suite is anchored by its flagship product, North Shore. This product consists of several different software modules that can operate stand-alone or as an integrated system.

North Shore modules are: Pipeline Module (with optional Fannie Mae DUS component), Portfolio Analysis Module and Securitization Module.

North Shore Java is a Web-based version of pipeline that can be mixed and matched with the client server version for optimum performance.

OCWEN TECHNOLOGY XCHANGE

10 Cadillac Dr., Ste. 350, Brentwood, TN 37027; (615) 371-0723; fax (615) 373-1485. Contact: *Bob Stout, vice president.*

E-mail: bstout@synergysoftware.com

Web site: www.otx.com

Ocwen Technology Xchange (OTX) brings e-commerce and software solutions to the mortgage and real estate industries. OTX produces the REALSynergy system, which is an automated full-service platform, specifically created for servicing commercial and multifamily loans. Users can work with loan structures including complex remittance requirements, monitor multiple properties for each loan, track building-site reports and detailed appraisal summaries. REALSynergy provides easy-to-use contact management, call tracking and task management, and also offers fully integrated banking and cash management, including ACH capability.

PRECEPT CORP.

One Kaiser Plaza, Ste. 785, The Ordway Bldg., Oakland, CA 94612; (510) 267-6700; fax (510) 267-6701. Contact: *Tony Fineman, director and counsel.*

E-mail: tfineman@preceptmortgage.com

Web site: www.preceptmortgage.com

Online commercial mortgage origination service.

PRINCETON FINANCIAL SYSTEMS

600 College Rd. East, Princeton, NJ 08540; (609) 987-2400; fax (609) 514-4794. Contact: *Kelly O'Neill, marketing associate.*

E-mail: info@pfs.com

Web site: www.pfs.com

PAM for Mortgages manages, accounts for and services portfolios of commercial mortgage loans. The system is designed to handle complex loan structures, including adjustables, floaters, interest-only loans and GMPs, as well as unusual workout structures and multiple investors. The system is ideal for insurance companies managing mortgage loan portfolios.

PROCTOR FINANCIAL INSURANCE CORP.

295 Kirts Blvd., Ste. 100, Troy, MI 48084; (800) 521-6800; fax (248) 269-5735. Contact: *Sari Stefanin, director of marketing.*

Web site: www.pfic.com

Mortgage Guard is a master policy written with the lender as the named in-

sured. Mortgage Guard provides primary protection to the lender and gives users instant binding authority to place both fire and flood coverage as needed. Residential, commercial, REO, and mobile homes are all eligible. Sure Track delivers complete outsourcing options for your servicing operation. Services are delivered according to your business rules and include mail opening, basic tracking and customer service functions. Web-based Inforcer tracks expiration dates on standard homeowners' policies and provides complete letter-writing capabilities.

PROPERTY & PORTFOLIO RESEARCH INC.

40 Broad St., Ste. 518, Boston, MA 02109; (617) 426-4446; fax (617) 426-4443.

Contact: *Bill Tanski, director of business development.*

E-mail: editor@ppr-research.com

Web site: www.ppr-research.com

Property & Portfolio Research Inc. provides independent, quantitative real estate research, performance forecasts and portfolio strategy services to managers, lenders, investors and developers in the institutional real estate community. One of PPR's core services is its debt service, which permits users to quantify, compare and manage the risk of loans, portfolios of loans and tranches of CMBS. PPR's Z-score risk/pricing model permits direct risk comparisons across loan structure, market and property types.

R.V.I. GROUP

177 Broad St., Stamford, CT 06901; (203) 975-2127; fax (203) 975-2160. Contact: *Bonnie Barkley, vice president.*

E-mail: bbarkley@rvigroup.com

Web site: www.rvigroup.com

Balloon insurance for credit tenant leases.

REALMETRICS INC.

555 Theodore Fremd Ave., Ste C-205, Rye, NY 10580; (914) 921-3131; fax (914) 921-3205. Contact: *Scott Sprouse, director sales and marketing.*

E-mail: scott.sprouse@realmetrics.com

Web site: www.realmetrics.com

READI Explorer software has been developed as a business process solution for commercial real estate investments, both fixed income and private equity. READI Explorer is built upon a normalized relational database so information needs to be entered only once at the appropriate point in the workflow process. READI Explorer helps clients capture positions in a financial transaction from an investment perspective; aids in immobilizing all relevant documents in an electronic file cabinet and then allows monitoring of time-critical events and data. Deals are always "transaction-ready" for sale or securitization.

ROBODOCS.COM

610 Newport Center Dr., Ste. 220, Newport Beach, CA 92660; (949) 640-9081; fax (949) 640-9083. Contact: *Gary J. Highland, president and general counsel.*

E-mail: feedback@robodocs.com

Web site: www.robodocs.com

Prepares mortgage loan documents for multifamily, commercial and construction loans.



SS&C TECHNOLOGIES INC.

80 Lambert Rd., Windsor, CT 06095; (800) 234-0556; fax (860) 298-4987. Contact: *John Stone, vice president, real estate.*

E-mail: solution@sscinc.com

Web site: www.ssctech.com

SS&C Technologies delivers software solutions and services to institutional investors worldwide, including asset managers, mortgage bankers, insurance companies, banks, and hedge fund managers. SS&C helps our clients manage, in aggregate, more than \$3 trillion in assets. Applications are delivered via a license, outsourcing or application service provider.

TENA COMPANIES INC.

251 W. Lafayette Rd., St. Paul, MN 55107; (800) 255-8362; fax (651) 293-4400. Contact: *Tom McDonough, quality control consultant.*

E-mail: sales@tenaco.com

Web site: www.tenaco.com

TenA produces SecondLook software for quality control. SecondLook audit software is configurable to meet a company's commercial needs. SecondLook is customizable, regardless of review requirements. A built-in report writer allows users to modify existing reports or create custom reports.

THE CARLISLE GROUP

544 Jefferson Ave., Scranton, PA 18510; (570) 963-2036; fax (570) 963-2035. Contact: *Bob Koester, vice president.*

E-mail: bob@carlislegroup.com

Web site: www.carlislegroup.com

The Carlisle Group's Collateral Analysis System provides a powerful, flexible and consistent Windows 2000/NT interface for managing all types of whole-loan collateral. From tape-cracking to printer-ready prosectus reports, from million-record student loan deals to cross-collateralized commercial portfolios, CAS is used to perform a wide variety of tasks.

THE REALM

380 Madison Ave., 21st Fl., New York, NY 10017; (212) 972-3100; fax (212) 972-3113. Contact: *Gregory Spevok, chief marketing officer.*

E-mail: info@therealm.com

Web site: www.therealm.com

The REALM is a real estate business-to-business process solutions company that combines the resources of software companies. The REALM offers integrated budgeting, financial analytical software, remittance processing and property management solutions for the commercial real estate industry that improve operating margins and work-flow efficiencies. In

addition to its desktop analytical enterprise software, the REALM provides ASP hosting services for its clients.

TIKON MORTGAGE TECHNOLOGIES

605 Third Ave., New York, NY 10158; (212) 697-8484; fax (212) 697-6830. Contact: *Charles Altman, president.*

E-mail: cjaltman@tikon.com

Web site: www.tikon.com

TIKON develops legal solutions for commercial real estate document creation, due diligence and risk analysis. TIKON'S LegalDocsNow enables the creation of documents with alternative legal provisions. LegalDocsNow also captures a database of all legal terms and provisions contained in each particular document, as well as all the quantitative data.

TREEV INC.

8009 34th Avenue South, Bloomington, MN 55425; (800) 229-5430; fax (952) 854-6308. Contact: *Kent Anderson, vice president, Financial Services Group.*

E-mail: treevinfo@treev.com

Web site: www.treev.com

TREEV, an enterprise-wide integrated content management solutions provider specialize in areas such as lending, trust, signature verification, HR, AP/AR, and item processing. Our web-enabled solutions streamline business processes, giving single desktop access to applications and information with online viewing of documents, statements and reports.

U.S. SURVEYOR

605 State St., Newburgh, IN 47630; (812) 853-7720; fax (812) 853-2465. Contact: *Patrick Hocking, business development.*

E-mail: phocking@ussurveyor.com

Web site: www.ussurveyor.com

U.S. Surveyor is a provider of commercial and residential land surveying services, performing any and all types of land surveying services nationwide.

UNIVEST FINANCIAL SERVICES, LLC

7000 Central Parkway, Ste. 970, Atlanta, GA 30328; (678) 579-1022; fax (770) 394-6068. Contact: *Ted Davis, vice president.*

E-mail: jimgoi@ufsnet.com

Web site: www.ufsnet.com

Univest is a provider of services to support loan and real estate transactions and provides these services to public and private entities not only in the United States, but also Canada, Latin America, the Far East and Europe. Univest has developed systems to assist our clients with a variety of different services including: mortgage loan due diligence services, real estate due diligence and property inspection services, real estate mortgage loan underwriting services, asset summary and investor file preparation for CMBS issuance, commercial real estate valuation, brokerage and leasing and portfolio data management, presentation and distribution, asset management and special servicing and interim or primary loan servicing.