







# Empowering **Capital Markets** with innovation and accuracy

At **Visionet**, we deliver accurate solutions that facilitate efficient secondary market operations driven by AI-ML led technology and our subject-matter expertise. Our solutions streamline workflows, enhance accuracy, and accelerate decision-making across following areas:

|   |  |   |  |
|---|--|---|--|
|    | Pre-securitization reviews<br>(including data integrity, loan<br>grading, ASF reports, etc.) |      | Whole loan due diligence,<br>compliance review, collateral<br>review for QM and non-QM loans |
|  | MSR<br>asset reviews   |    | Pre-purchase<br>reviews for bulk<br>and flow deals   |
|   |  |    | Property<br>report services  |
|   |  |  | Document<br>processing across<br>the loan value chain  |

## Due diligence / loan reviews services: Expertise you can rely on

Our services combine over **28 years of experience in mortgage industry and cutting-edge technology** to deliver unmatched **accuracy, speed and cost-effectiveness**.

### Credentials and Expertise

|                                 |   |
|---------------------------------|---|
| Rating agency approvals         | Approved TPR by S&P, Moody's, Fitch, DBRS-Morningstar, KBRA   |
| Due diligence expertise         | Comprehensive securitization reviews (including ASF reports, data integrity reports etc.), whole loan reviews, collateral reviews, compliance reviews, MSR asset review and fraud detection |
| Loan program coverage           | Non QM (DSCR, RTL, Bank Statements, Self-employed, etc.), HELOCs/Closed-End Seconds, Agency, Government, Jumbo  |
| Transactions and Loans reviewed | Over 85,000 reviews conducted   |





# Property report services for capital markets and originations: Driving accuracy and efficiency across transactions

We provide comprehensive property reports including title, liens, taxes, and valuations to support residential mortgage transactions.

## Yearly processing and timely delivery

|  |  |                           |                              |
|--|--|---------------------------|------------------------------|
| Yearly batches processed<br><b>15+</b> | Files per batch<br><b>10K-50K</b><br>files | Accuracy<br><b>99.5%+</b> | SLA adherence<br><b>100%</b> |
|--|--|---------------------------|------------------------------|

## What sets us apart

|  |   |  |  |
|--|---|--|--|
| <br><b>Reputation</b>              | <b>28+</b> years of mortgage experience   | <b>NMLS certified</b>  | Trusted by <b>100+</b> mortgage institutions   |
| <br><b>Proprietary platform</b>   | <b>99.9%</b> uptime, handling over <b>100K</b> transactions yearly. Capable of handling bulk and flow volumes | AI Powered Studio trained for <b>2200+</b> documents and <b>1500+</b> data fields                                  | Data validation, ASF tape preparation, Client portal for Exception Management and integrations with core systems |
|  | Save <b>40%</b> of cost while reducing turn times by over <b>50%</b> ; without any upfront investment         | Handles <b>5x</b> peak volume with no downtime   |  |
| <br><b>Underwriting Expertise</b> | Average tenure of underwriters: <b>10+ years</b>  | <br><b>Information security</b> | ISO 27001, GDPR, and SSAE 18 SOC-1/SOC-2 compliance  |