

Titleserv Technology Primer

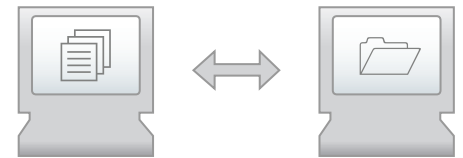


Today's business model and tomorrow's business goals demand solutions strongly rooted in technology.

As businesses begin to exchange information, the ability to successfully communicate and retain that information in a widely accepted format is as important as providing products to customers. With a wide variety of vendors, and uncertain technological abilities they may possess, it becomes difficult to build complex e-commerce solutions between partners without realizing the enormous differences between existing computer systems.

Bridging the Gap

Bridging the information gap between businesses is a large undertaking, often outsourced to a highly technical “Business to Business” (B2B) provider, who creates electronic standards and acts as a middleman in exchanging that information, for a fee. These B2B providers have the ability to move large amounts of data between lending institutions and vendors, and act as the common denominator between them. Frequently, many vendors simply do not possess the ability to integrate into such a complex technological environment, and it may not be a cost effective solution at the time; but since the lending institutions have already integrated with the B2B provider, these vendors are now forced to use the B2B provider in a manual fashion — at the website level. Unfortunately, what successful B2B providers have in integration, they lack in a website. Since manual website data entry is not a primary concern, it lacks power, sophistication, and is sometimes even hosted on slower servers. What is a vendor to do?



Application Service Providers

An ASP solution can come to the rescue. An “Application Service Provider” (ASP) will build a sophisticated web presence and host it on their powerful backbone, providing web services comparable to a custom in-house solution, again, for a fee. Lending institutions and vendors alike use this common site to exchange information, and may even use it to provide functionality their own systems do not. Vendors who lack the sophisticated e-commerce solutions of larger lending institutions can use this site to perform their necessary day-to-day operations without expending massive costs in creating a true e-commerce solution.



The downside to a pure ASP solution is opposite to that of the pure B2B solution. That is, successful ASP sites may contain a powerful website to be used manually, however their e-commerce abilities are very limited. A large lending institution faces the harsh reality of potentially hiring a separate staff of employees solely dedicated to using this website in order to re-enter much of the information already contained within their own systems, for the purposes of communicating this data to vendors. What is a lending institution to do?



The Solution is TITLEtrak

TITLEtrak is the answer. Consider it the best of both worlds. Leading the industry with the most powerful web-based application, and providing strong e-commerce data exchanges, it contains all the benefits of both a strong ASP and B2B solution together. For those lending institutions and vendors possessing the ability to exchange data using today's industry standard, XML, we provide complete integration. At the same time, our outstanding web services allow both partners to use our system to track all aspects of their orders in real-time, approve and complete requests, as well as upload and download documents directly to our systems.

TITLEtrak acts as a B2B integration provider by providing XML data exchange between lending institutions and vendors, but it also hosts information on our servers as well, such as status, notes, documents and images, and all file-related information, unlike most B2B providers. TITLEtrak acts as an ASP by providing a sophisticated and powerful web experience, but it also allows lending institutions and vendors to exchange XML data, including final document packages, unlike most ASP services. It is simply a complete internet-based solution to production and integration at once.

Clearly, there is a need for a common integrator. One platform that can create an e-commerce experience tailored to the needs of everyone at all levels of sophistication, while still providing a level of service expected by large corporations. TITLEtrak is that platform. Based on today's modern web technologies by Microsoft, we host and maintain the most powerful production web services in the industry, along with providing a fully automated e-commerce set of services as well.



Built on a strongly integrated foundation, TITLEtrak provides partners with a common, flexible integration solution. Our software utilizes new .NET® strategies implemented by Microsoft, as well as proven web-based hosting services. Our systems run on the latest Microsoft servers, providing maximum uptime and efficiency, and include large information servers running Microsoft SQL® as well as secure web servers running Microsoft Internet Information Services®. Fax servers integrated into Microsoft Exchange® provide fax capability with the convenience of e-mail, directly from our automated web services. Our data management software provides the ultimate in scalability and performance, as well as maintaining a 128-bit SSL secure environment against the unknown behind our sophisticated firewall.

With software like this, Titleserv is able to provide vendor management, business-to-business and ASP systems to production processing plants, lending institutions, and vendors alike, anywhere in the country, using one internet-based solution.



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