

# SwixMortgage® Securitization

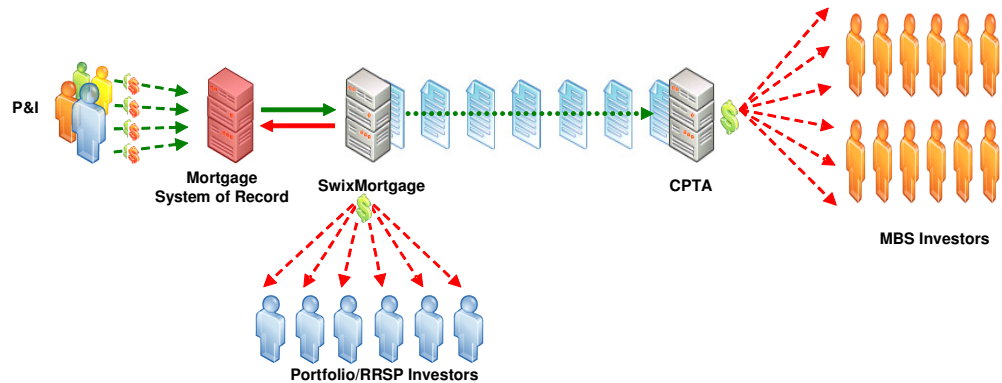
## KEY BENEFITS

SwixMortgage is customized software solution designed to address the uniqueness of the Canadian Lending and MBS marketplace and is backed by a team of industry and technology experts within a global company.

- Automates complex tasks
- Increases profitability with powerful simulation and data analysis tools
- Faster time to market and enables bid/tender responses
- Simplifies remittance processing and accounting
- Removes entry or expansion barriers to the MBS/mortgage investment space
- Increases productivity and reduces / stabilizes staff requirements
- Minimizes implementation and on-going maintenance cost
- Developed using a modular approach to easily increase functionality

## KEEPING YOU AHEAD OF THE INDUSTRY

Integrated with any mortgage application, SwixMortgage offers an effective and optimized securitization, sales and investment application designed to add automation, efficiency and lower the cost for Canadian lenders engaged in active portfolio management.



Portfolio Creation & Selection	MBS Administration	Investor Portfolio Management
<ul style="list-style-type: none"> <li>• CMHC, MBS and bulk sale pool construction</li> <li>• Custom search and pool creation based on user input or regulatory standards</li> <li>• Complex premium/pool size convergence functionality</li> <li>• Loans reserved for future securitization</li> <li>• Pool sale value calculation based upon prevailing market rates, user supplied yield or pool coupon</li> <li>• Different combinations of loans previewed for maximum profitability</li> <li>• Regulatory documents and electronic files (CMHC 2824 and 2834) generation</li> </ul>	<ul style="list-style-type: none"> <li>• Efficient and automated remittance processing</li> <li>• Configurable penalty calculation using custom defined rate and terms</li> <li>• Automatic mortgage liquidation resulting from payoff or adjustment</li> <li>• Exception list generation based on pre-determined business rules</li> <li>• Provides auto-buyback functionality to re-purchase liquidated mortgages or maturing pools based upon definable criteria</li> <li>• Produces month-end accounting reports and necessary electronic files for investors and CMHC (2840)</li> </ul>	<ul style="list-style-type: none"> <li>• Comprehensive investor static-data database</li> <li>• Institutional investor asset cross-referencing</li> <li>• Mortgage syndication management</li> <li>• Simplified individual mortgage sales with percentage sale capability</li> <li>• Calculates accurate sale/market value based upon configurable valuation parameters</li> <li>• Investor driven remittance process with service fee and tax calculations</li> <li>• Extensive remittance and transaction history reporting</li> <li>• Supports RRSP mortgage ownership and 3rd party remittance and payment</li> </ul>

## TECHNOLOGY OVERVIEW

SwixMortgage is based on the proven server-side Java/Struts framework technology and presents users with an intuitive user interface that incorporates comprehensive usability characteristics.

- Allows for ease of deployment, centralized maintenance and remotely hosted implementation
- Zero footprint installation and client O/S independent (Windows®, Linux, Mac OS®)
- Leverages existing investments into core lending/mortgage systems with robust and customizable interface capabilities
- Compatible with Java 2 Platform Enterprise Edition application services such as WebSphere® and Tomcat®
- Utilizes industry standard backend components such as Crystal Reports® and Microsoft SQL Server®

## COMPANY PROFILE

At CGI, we're in the business of satisfying clients. For more than 30 years, we've operated upon the principles of sharing in clients' challenges and delivering quality services to address them.

A leading IT and business process services provider, CGI has approximately 27,000 professionals operating in 100+ offices worldwide, giving us close proximity to our clients. Through these offices, we offer local partnerships and a balanced blend of global delivery options to ensure clients receive the combination of value and expertise they require.

CGI defines success by exceeding clients' expectations and helping them achieve superior performance.

## FOR MORE INFORMATION

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*Comprehensive and detailed information display*

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**Making the complex simple And profitable...**

SwixMortgage can also be delivered via CGI's Application Service Provider ("ASP") solution where CGI will host and manage the SwixMortgage application and all associated hardware and software requirements in a secure CGI data centre.