

# DIRECT CONNECTIONS™

A newsletter for lenders with private label sites powered by eMagic.com LLC, an MGIC company

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## eMagic Enhancements

It's a new year, and eMagic has started 2005 with a bang! Substantial additions this quarter feature LP.com®, Trio<sup>sm</sup>, and a collaboration with WellFound Decade – see individual articles for more info. Always striving to deliver the best product, Direct Connections™ sites have also benefitted from several updates.



### New for Q1 2005:

#### Infrastructure Enhancements

- Personal Password updates, including 'read only' access to your eMagic pipeline.
- Improved Rate Lock Express™ product, with enhanced lock resubmission rules and search capabilities.

#### User Experience Updates

- New Auto Refresh feature automatically checks for service order updates.
- Improved Pipeline search performance and streamlined process with revamped Expanded and Specific Search parameters.
- Clarified page information throughout the site to make search results and printouts easier to identify.
- Effective March 1, MGIC's Notice of Loan Approval documents are viewable from your site on MGIC-facilitated services.



**Now is the time!**  
**Convert to Personal Passwords.**  
**You control access links and make your own changes as your organization changes.**

## Trio<sup>sm</sup>

### Get it Together! Now.

Trio<sup>sm</sup>, the latest addition to the eMagic-powered Direct Connections™ platform is now live!



Trio is a complete document imaging and delivery solution. On your Direct Connections site, originators create a virtual loan file – the Trio Folder – deliver it electronically for underwriting and receive an e-mail notification of the UW decision. Underwriters receive an e-mail when the loan is ready for underwriting, access the Trio Folder through your eMagic pipeline, resubmit/order new services on the loan as they do now, and return a decision – all *online*.

### The Ultimate Shared Loan Folder

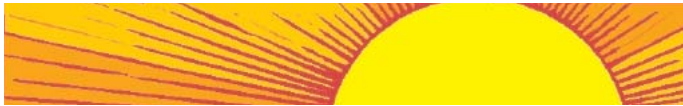
Trio provides your DC site users increased file security and reduced storage and delivery costs. Designed for efficiency, underwriters and originators enter data, collaborate 'on-the-fly,' submit files and render decisions all on one platform. When paired with eMagic's Open Messaging Specifications (OMS), Trio can even allow you to incorporate document images into your in-house processing system.

### Take Action

The cost is already included in your monthly site maintenance fee. Find out how you can further customize your site with Trio! Contact an eMagic Sales Manager for more details.

*See the eMagic Sales Manager box on page 2 to locate your regional Sales Manager.*

## LP.com®



It's the dawn of a new day! Freddie Mac has announced a 'sun down' date of March 31, 2006 for LP Classic (eMagic's current version of LP Express). Starting in April, your private label site can offer LP.com. Take advantage of the LoanProspector.com® (LP.com) System-to-System Interface between eMagic and Freddie Mac.

### LP.com Benefits

Compared head-to-head, LP.com has several benefits over LP Classic:

- Easy-to-use Feedback, including Loan Summary
- Document Checklist
- Infile OR Merged Credit

### Painless integration to your site

LP.com allows more flexibility in ordering AU decisions from Freddie Mac than the current LP Classic engine. The transition to LP.com can be painless – use your existing eMagic powered interface to:

- Offer LP.com AU and Merged Credit services
- Offer Merged Credit services on FHA and Conv/VA loans
- Support LP.com documents, including LP Feedback, Infile Credit, and Merged Credit reports



### You're in control We do the work

- Choose the credit option best for your company.
- Work with your eMagic team to determine the timing, communication and rollout strategies for your internal team and your customers.

Contact your eMagic Sales Manager for details.



**Did you know? You can customize your Direct Connections site at no additional cost!**

Contact your eMagic Sales Manager to find out how.

## eMagic's New Partner: WellFound Decade

WellFound Decade Corporation, a leading provider of business integration



software, has partnered with eMagic to enable customers to seamlessly integrate data and documents from your eMagic-powered site with your back-end system.

### Integrate your back-end system

WellFound Decade has created a repeatable system interface to eMagic's portal, empowering companies to cost-efficiently integrate their back-end loan origination systems with eMagic. By leveraging the existing library of source and target adapters of WellFound Decade's Mortgage Integration Foundation, customers can enhance end-to-end productivity without the inherent cost or risk associated with the development of hard-coded, point-to-point integration.

In short, you can make data readily available without the need to re-key information. Seamless integration between WellFound Decade's solution and eMagic's interface creates an impact - with this partnership, the whole is much larger than the sum of its parts.

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