



Frequently Asked Questions



Welcome!



CLARIFIRE® is indispensable to businesses that want to modernize and simplify their organizational processes. Our logo represents our clients' transition from organizational chaos to streamlined efficiencies. Brighter automation lets you work differently. As prospective clients discover their potential with CLARIFIRE, a brainstorm of questions arise. Here's a summary of our most popular questions when evaluating CLARIFIRE for loss mitigation.

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Who is Clarifire?

Started by a process focused entrepreneur, we are a group of workflow experts that created the product CLARIFIRE to make a difference for businesses. We have over a decade of experience not only in process proficiency, but software delivery too. We are here to guide your organization through the chaos and into efficiencies, using our product your way.



Clarifire / CLARIFIRE

1 What is the difference between Clarifire and CLARIFIRE?

You may have heard of eMason, Inc. We are doing business under the name Clarifire to simplify and enhance our brand. The company and the product are named the same. We capitalize the application name.

Disaster Recovery

3 How does Clarifire handle disaster recovery?

Clarifire takes an Architecture-First approach to create an effective BC/DR Plan. This technique has redundant equipment and services in place on a full-time basis, including preconfigured wireless laptops to the Clarifire operations environment via Virtual Private Network (VPN) connection for configuration, monitoring, and administration. This methodology allows for key BC/DR team members connection and communication. The architecture is also designed with fault tolerant components in the primary production location as well as backup components in the alternate location if needed. Our full Business Continuity/Disaster Recovery plan is available upon request.

Implementation

4 What is your normal timeline for new implementations?

Out of the box implementation with connectivity to Black Knight MSP or other systems of record is 4-6 months. Custom integrations to proprietary back office systems are typically 6-9 months.

Compliance

2 What security controls does Clarifire have in place?

Every year Clarifire's security and trust services controls are verified by an independent, third-party auditor who prepares a SOC 2 Type 2 report according to AICPA standards. We are currently updating our controls to comply with the changes resulting from SSAE18 and the new TSP Section 100.

5 What is the lead time on installing new enhancements?

Business process, configurable data collectors, or web service configurations can be made by the business and deployed whenever needed. CLARIFIRE functionality enhancements are scheduled up to three times per calendar year. We make every effort to work with the client to schedule releases into their production environments.

Clarifire FAQs

Deployment Process

5 What is included in Clarifire's deployment process?

We employ our proprietary deployment automation and continuous integration methodology once development, unit test, QA is all signed off. We have a stringent SDLC process that is adhered to using our own instance of CLARIFIRE.

Support

7 What is the cost of support?

Professional services can be purchased in pre-paid bundles. This dedicated hours model guarantees hours per month and resource availability. A minimum of required support hours is based on the type of workflows implemented.

Environments

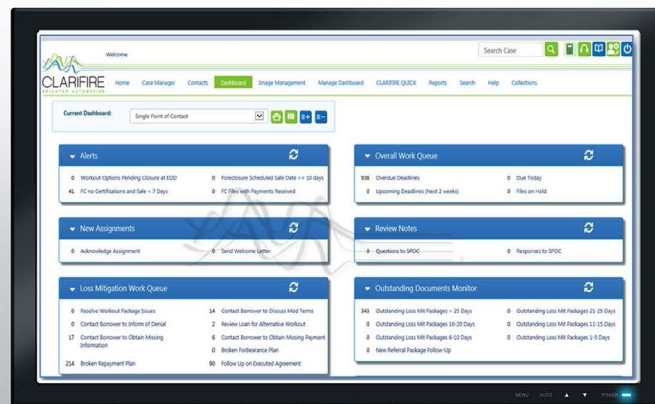
6 What environments are available for testing changes before moving to production?

This is depending on the client model contracted. The typical lower environment structure will include a Configuration, QA, and UAT site. Additional environments may be requested at an additional cost.

Pricing

8 What is the pricing for CLARIFIRE?

Clarifire offers flexible pricing models, such as processed-based or enterprise licensing to meet individual client needs. All models include unlimited user access. Purchase the workflows you need, then add on or choose the enterprise approach for unlimited process automation.



What is CLARIFIRE?

CLARIFIRE is an easy to use workflow software which automates business processes. This creates operational efficiencies and controls. The technology is front-end configurable and delivers intelligent, business rule driven processes that are easily changed. CLARIFIRE helps visionary businesses like yours use the power of process automation to increase productivity, add capability for driving corporate change and improve your bottom line.



Functionality

1 What makes CLARIFIRE workflow different?

CLARIFIRE workflows are interactive, connected, and easy to change. Business rules create a digital network of all processes working together seamlessly, with KPIs driving metrics and results. Loss mitigation workflows, embedded with investor and CFPB rules, automatically initiate appropriate retention or liquidation options.

2 Does CLARIFIRE have the ability to automatically assign rules such as SPOC reps to accounts?

Yes, CLARIFIRE has the ability to make assignments at process initiation for any process type. Load balancing, impersonation, and skill level ratings eliminate manual assignment of work.

3 Does CLARIFIRE support BDE Processing?

CLARIFIRE can accept and process BDE files out of the box for MSP clients. The timing of full processing is dependent on the customer requested logic for processing and data volumes. CLARIFIRE also supports custom data import files from proprietary systems.

4 Does CLARIFIRE have any loan and/or user volume constraints?

There are no loan/user volume constraints. The CLARIFIRE architecture is scalable to support the client's needs. Additional hardware/infrastructure is added on an as needed basis to support the growing volumes at an additional cost to the base subscription.

5 How many address lines does CLARIFIRE have?

The number of address lines is configurable.

Document Creation

6 How does CLARIFIRE handle document creation?

CLARIFIRE has a set of approved GSE, government, and investor-based loss mitigation documents available for use. These documents are automatically assembled by CLARIFIRE triggered by business rules. You can add conditional logic along with different logos if you are subservicing. You can also create new and modify document templates using the document assembly feature.

Connector

7 Does CLARIFIRE have connectivity to the Black Knight web service?

Yes, we have a complete, current web service library that includes all of the Black Knight services associated with loss mitigation and collections.

Borrower Portal

8 Does CLARIFIRE have the ability to automatically order titles?

CLARIFIRE has a connector to First American title ordering that enables a click of a button or a business rule to automatically place orders for title products to First American. We can use this same connector to other title vendors.

9 Does CLARIFIRE have the ability to collect secure data and documents from the borrower?

The CLARIFIRE COMMUNITY® is an external facing portal that can be accessed by customers and vendors. CLARIFIRE has an automated progress bar that guides a borrower through completion of documents, automates notifications and launches workflow in real time. On-demand access to information, responses and easy accessibility is just part of this feature.

Dialer Campaigns

10 What do you use for dialer campaign creation?

Logic for dialer campaigns is provided by the client. We use standard formats to provide data to the dialer as dictated by the dialer. Clarifire does not provide dialer technology.

11 Can you apply behavioral based dialer campaigns?

Yes, CLARIFIRE provides behavioral based logic for dialer campaigns based on client criteria.

Security

12 How does CLARIFIRE handle access security?

CLARIFIRE security is role-based and provides the ability to configure by profiles or individuals. Role-based security is used to provide access to functionality, content, and features of CLARIFIRE.

Looking Ahead

13 What is your roadmap for 2018?

The CLARIFIRE 2018 roadmap encompasses ongoing enhancements for self-service functionality to CLARIFIRE, OCR with AI connectivity, and Process Builder enhancements. We are also adding a Spanish option to the CLARIFIRE COMMUNITY.

What is CLARIFIRE's Workout Decisioning Feature?

Our workout decisioning feature, CLARIFIRE CALCULATOR, is designed in partnership with large banking institutions and GSEs that solves for a specialized need to serve borrowers with options for workouts. Complete with all the latest guidelines for all investor types, our integrated calculator determines eligibility, qualification/decisioning, and structuring in seconds. CLARIFIRE ingests all financial data needed to review and approve a workout. The loan and customer information is validated and missing information is presented to the user. Once complete, CLARIFIRE automatically displays options according to the workout hierarchy information for that loan type or investor. The user interface displays any failed workout rules so that users can easily troubleshoot and communicate with the customers. Once a workout is selected, the associated workflow is automatically launched to move the process forward, complete with controls and governance. This all happens in a matter of minutes!

MORTGAGE LOAN MODIFICATION

Personal Information

Last Name:

Middle Name:

City:

State:

Zip

Mobile Telephone:

CLARIFIRE CALCULATOR FAQs



Workouts

1 What government workouts does CLARIFIRE CALCULATOR support out of the box?

Workout	
FHA Informal Forbearance	USDA Informal Repayment
FHA Formal Forbearance	USDA Special Forbearance
FHA Special Forbearance	USDA Loan Modification
FHA Repayment	USDA Special Loan Servicing
FHA Standalone Partial Claim	USDA Stand Alone Mortgage Recovery Advance
FHA HAMP	USDA Preforeclosure Sale
FHA Disaster Forbearance	USDA Deed In Lieu
FHA Disaster Loan Modification	USDA Disaster extend Modification
FHA Disaster STandalone Partial Claim	USDA Disaster Cap and Extend
FHA Preforeclosure Sale	USDA Disaster Mortgage Recovery Advance
FHA Deed In Lieu	VA Repayment Plan
FHA COVID-19 Forbearance Plan	VA Special Forbearance
FHA COVID-19 Standalone Partial Claim	VA Loan Modification
FHA COVID-19 Owner-Occupant Loan Modification	VA Streamlined Modification
FHA COVID-19 Combination Partial Claim and Loan Modification	VAAM
FHA COVID-19 FHA-HAMP Combination Loan Modification and Partial Claim	VA Compromise Sales
FHA COVID-19 Non-Occupant Loan Modification	VA Deed In Lieu
FHA COVID-19 Preforeclosure Sale	VA Refund Option
FHA COVID-19 Deed in Lieu	VA Disaster Extend Modification
	VA Disaster Modification

2 What GSE workouts does CLARIFIRE CALCULATOR support out of the box?

Workout
FNMA Repay
FNMA Forbearance
FNMA Flex Modification
FNMA Modification (Cap and Extend)
FNMA Streamlined Modification (Cap and Extend)
FNMA Streamlined Flex Modification
FNMA Disaster Payment Deferral
FNMA COVID Payment Deferral
FNMA Short Sale
FNMA Deed In Lieu
Freddie Repay
Freddie Forbearance
Freddie Disaster Forbearance
Freddie Disaster Relief Modification (Cap and Extend)
Freddie Extend Mod (Disaster)
Freddie Flex Modification
Freddie Streamlined Flex Modification
Freddie Disaster Payment Deferral
Freddie COVID Payment Deferral
Freddie Short Sale
Freddie Deed In Lieu

Configurations

3 What can be configured within the workouts?

Today, you have the ability to configure the rules associated with the workout. Rules include interest rate calculations, term lengths, step rates, high end and low end values, minimums, maximums, percentage calculations, escrow inclusions, capitalization inclusions, etc. There are several hundred rules in the system for different investors. MY MOD® is an in-progress project that will provide the ability to design modification terms through the UI. These self-service enhancements are ongoing and part of the product roadmap.

4 What rules are configured by the client vs. you as the vendor?

All workout rules by workout are configurable by the client, once they are created and exposed in the Rules Manager. Only changes in logic or calculations are configured by the vendor, who develops the new workout rules.

5 How are configurations made by the client deployed to production?

All workflow configurations and workout rule configurations are made in a configuration environment before being promoted and tested through QA and UAT. Once the changes are accepted, they are pushed into production. A change request is entered, which kicks off the process for the production deployment. This can happen as often as the client needs. We recommend a change control governance committee to control the quality and cadence of changes.

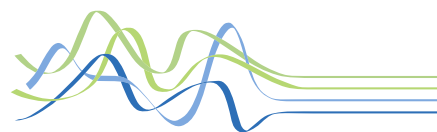
6 What does the income calculator feature do?

The income calculator takes monthly, bimonthly, hourly wages and deducts the deductions. Hourly wages and deductions are calculated and compared against the national standards.

7 Can you support workouts for private investors?

There is a mortgage workout modeler that can be used for specialty products.

The power of workflow, coupled with an automated workout calculator and efficient, easy to use, on-demand customer access, makes **CLARIFIRE Best in Breed.**



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