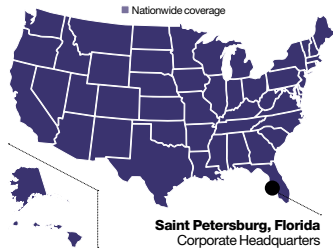


# CLARIFIRE



## KEY PERSONNEL

### Jane Mason

President and CEO

### Melissa Myers

VP, Business Solutions

### Richard Guerrero

Risk and Compliance Manager

## GEOGRAPHICAL SCOPE AND COVERAGE AREA:

- » National Coverage

## KEY FEATURES/BENEFITS:

- » CLARIFIRE® workflows are interactive, connected, and easy to change.
- » Integrated business rules create a digital network of all processes working together seamlessly.
- » KPIs drive metrics and results throughout the process.
- » The integrated calculator contains the latest guidelines for all investor types to determine eligibility, qualifications/decisioning, and structuring in seconds.
- » Loss mitigation workflows, embedded with investor, government, and CFPB rules, automatically initiate appropriate retention or liquidation options.



## CORPORATE DETAILS:

11399 16th Court N, Suite 100 Saint Petersburg FL 33716 | 866.222.3370 | Info@eClarifire.com | eClarifire.com

**COMPANY DESCRIPTION:** Clarifire is a privately held, women-owned corporation that provides SaaS business process automation technology to the financial services industry. Started by a process focused entrepreneur, Clarifire is a group of workflow experts that created the product CLARIFIRE® to make a difference for businesses. The company has over a decade of experience both in process efficiency and software delivery. As a Microsoft Gold Certified Partner and WBENC certified corporation, Clarifire guides organizations through the chaos and into organizational efficiency.

**COMPANY HISTORY:** In 2007, eMASON, INC., dba 'Clarifire', entered the financial services market and enabled its clients to have a workflow solution prior to, during, and after the economic crisis and ever-changing regulatory demands. Its workflow automation software, CLARIFIRE®, drives efficiencies, controls, governance, and visibility by providing business process automation that is front-end configurable. The capability to make changes quickly made the early adopters of the technology leaders in the industry. Today, clients use CLARIFIRE® for all types of workflow and continue to add on, eliminate gaps, and continuously improve how they do business.

**REGULATORY COMPLIANCE:** Evolving regulations and market fluctuations are a continuous challenge for many organizations. Workflow augments the intersection of regulation and technology by driving process efficiencies and implementing controls. Regulatory changes can be implemented by the lines of business, providing the flexibility to control regulatory input, data, and reporting across the organization. Coupled with a workout underwriting calculator containing the latest investor policy changes, CLARIFIRE® is the ultimate in regulatory oversight.

## BUSINESS LINES, SERVICES, AND PRODUCTS:

- » **CLARIFIRE®** is the easy to use, configurable workflow software that automates business processes to target operational goals across an entire organization.
- » **CLARIFIRE CALCULATOR®** is a feature within CLARIFIRE®, designed in partnership with large banking institutions and GSEs, to decision workout options automatically from a single application. It has all the latest workouts rules for all investor and government types, determining eligibility, qualification/decisioning, and structuring in seconds. Once the workout option is confirmed,

the workflow launches automatically, complete with metrics and controls.

- » **The CLARIFIRE COMMUNITY®** feature brings the customer into clients' operational processes and enables bidirectional, real-time communication and collaboration. Through this secure portal, customers can ask questions, submit requests, and upload the images necessary to move their process forward from their computer, tablet, and mobile device.

## COMPETITIVE ADVANTAGE

- » **Peace of Mind** – Clients can relax knowing that their data is secure with the SOC 2 Type 2 Clarifire Private Cloud.
- » **Speed to Market** – Clients select from Clarifire's proven processes or design their own through an easy to use, intuitive interface.
- » **Customer Service** – Clarifire is available to support clients every step of the way.
- » **Pricing** – With Clarifire's flexible pricing, clients buy what they want to use now, add more later, and eliminate when needed. No per-user fees.
- » **Software Design** – Easy to use. Easy to change.
- » **Rapid Proof of Concepts** – Got a workflow challenge? Send it to Clarifire and they will quickly automate it within CLARIFIRE®. A solid proof of concept is provided within a couple of days to solve the challenge.

## ADDED VALUE TO CLIENTS

Here are just a few examples of added value reported by clients:

- » Increased productivity by 400 percent without hiring additional staff
- » Realized a 25 percent decrease in cost per loan
- » Drove 100 percent CFPB and SPOC compliance
- » Decreased loss mitigation cycle times by 60 percent
- » Reduced the number of emails and follow-up communications by 80 percent
- » Reduced manual data related tasks by 30 percent

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

