

THE ANSWER TO GENERATING **MORE**



MORE **LOANS**

MORE **SATISFIED MEMBERS**

MORE **PRODUCTIVE EMPLOYEES**

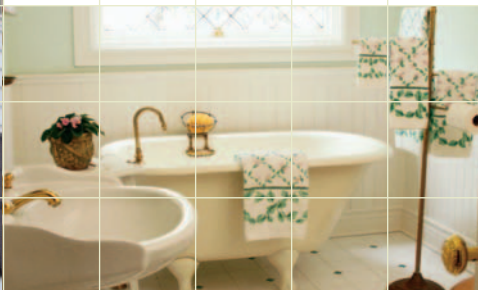
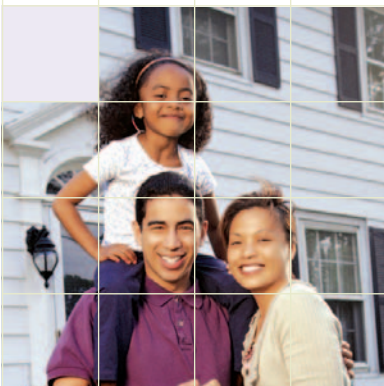
credit union solutions

About VARRIS Mortgage Solutions

Founded originally as Members Mortgage in 1997 by **Vincent Lucania** and **Harris Wong**, VARRIS Mortgage Solutions is the result of their combined 30 years as credit union mortgage lending experts. From 1989 until 1996, Lucania and Wong helped build CUSO Mortgage, one of the pioneers in credit union mortgage services, serving respectively, as Vice President and Operations Manager of the company.

Following a series of ownership changes for CUSO Mortgage, Lucania and Wong set out to create a new company. Their mission was simple – offer exceptional quality and cost effective mortgage services to credit unions. Protect the quality of service and integrity of the product at all times.

Providing excellent service to a select group of credit unions over the years has solidified the company's presence at the forefront of this competitive and complex industry. VARRIS Mortgage Solutions is now perfectly positioned to expand its client base, and ready to make a difference for your credit union today.



Credit Union Solutions

Even if you have an existing mortgage department, **VARRIS Mortgage Solutions can make a difference.**

1

Production

Our **turnkey** solution is **private label** with **no overhead**, **no set-up fees** and **no minimums**. From Loan Origination through Marketing, our Primary and Non-Traditional Divisions can do everything for you in your name.

Mortgage Divisions

- **Primary** – Designed for credit unions seeking to integrate a **full-service** mortgage department into their operations.
- **Non-Traditional** – Already have an existing mortgage department? Turning away **Alt-A** and **Sub-prime** loans? Add a full-service Alt-A/Sub-prime Division with ease.

Loan Origination: Call Center, Loan Consulting, Processing, Underwriting, Documents, Pre-Funding, Funding by Credit Union, Post Closing, File Delivery

Secondary Market: Products & Pricing, Commitments, Loan Sales

Technology: Online Mortgage Center, Automated Systems, Data Integration

Reporting: Pipeline Reports, HMDA

Marketing: Credit Union Branding, Standard Materials, Custom Materials

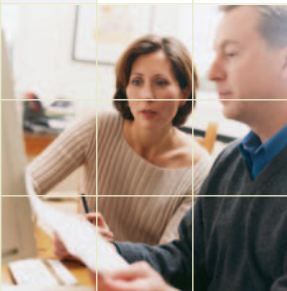
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Servicing

Expand your mortgage portfolio with more complex loan products.

Now, you can stop passing up valuable loans for your portfolio due to servicing complexities, like those that have tax and insurance impounds, are interest-only or have other features that your system may not be equipped to handle. With the use of **VARRIS private label** loan servicing, you have the solution to retaining these types of loans without the hassle. There's **no overhead, no set-up fees** and **no minimums**.

- **Select Loan Servicing** – complement your in-house servicing.
- **Portfolio Servicing** – complete portfolio servicing available.
- **Online Servicing Center** – account status, online payments, and more.



Consulting

To reach long-term objectives or find a quick solution.

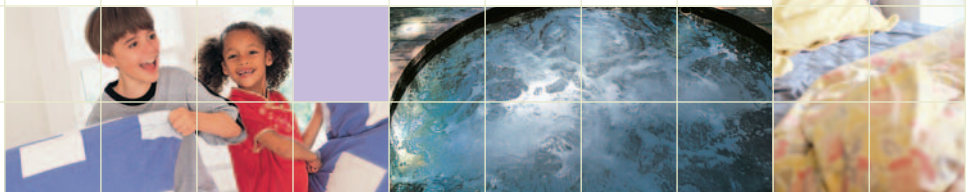
VARRIS can assist and empower you with the wisdom from our many years of experience within the industry. With our direct access to so many areas of mortgage lending, we're on top of the latest trends and newest technologies.

- **Analysis** – in-depth evaluations, targeted or comprehensive
- **Strategic Planning** – develop a system for reaching your loan goals
- **Implementation** – of planned system changes
- **Trouble-shooting** – assist you in identifying the source of a problem

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Learn More About Our Services

Please visit our web site at www.varris.com for more information about our services. For a customized brochure or to schedule a meeting, simply contact Vincent Lucania at **1-877-4-VARRIS**, ext. 108 or send an email to vlucania@varris.com.





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