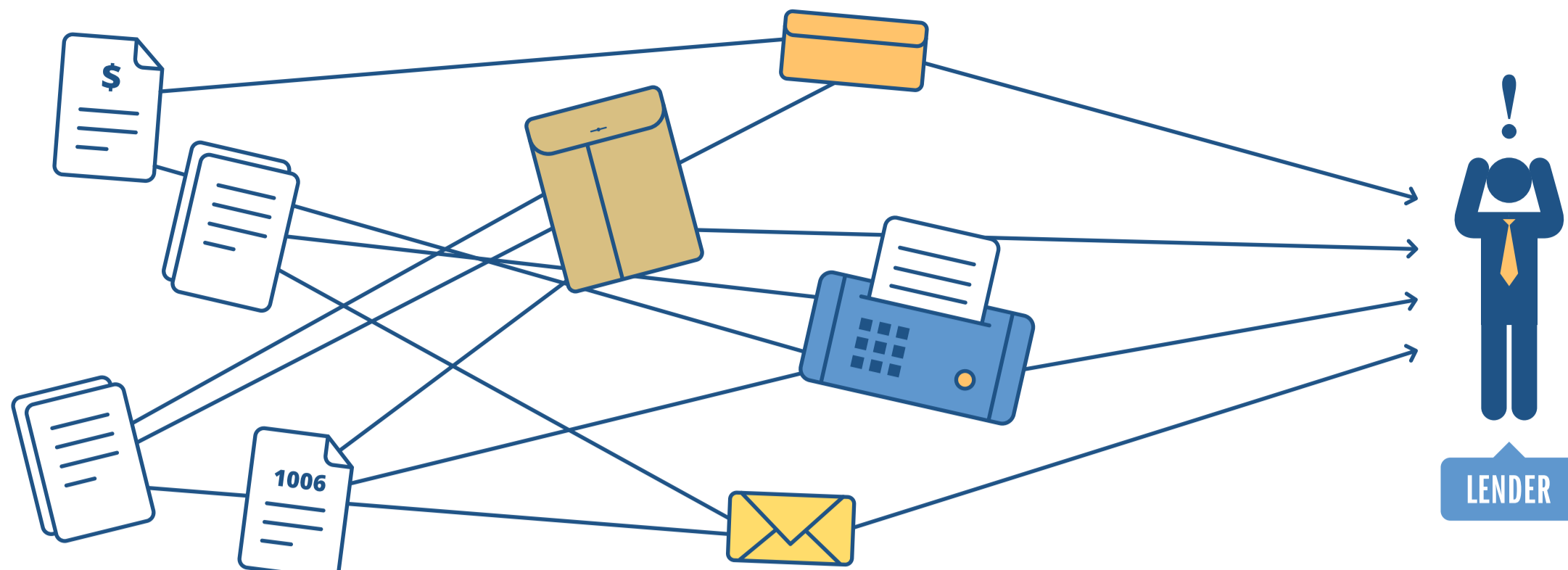


SOLVING THE MORTGAGE PROBLEM

THE PROBLEM



- | | |
|--|--|
| <p>1</p> <p>Outdated Process
Information gathered using paper and processed manually</p> | <p>2</p> <p>No Fraud Analysis
This method not capable of managing fraud!</p> |
|--|--|

UNCHECKED FRAUD = \$112 BILLION BETWEEN 2005 AND 2007



The Financial Crisis Inquiry Commission was created to "examine the causes, domestic and global, of the current financial and economic crisis in the United States."*

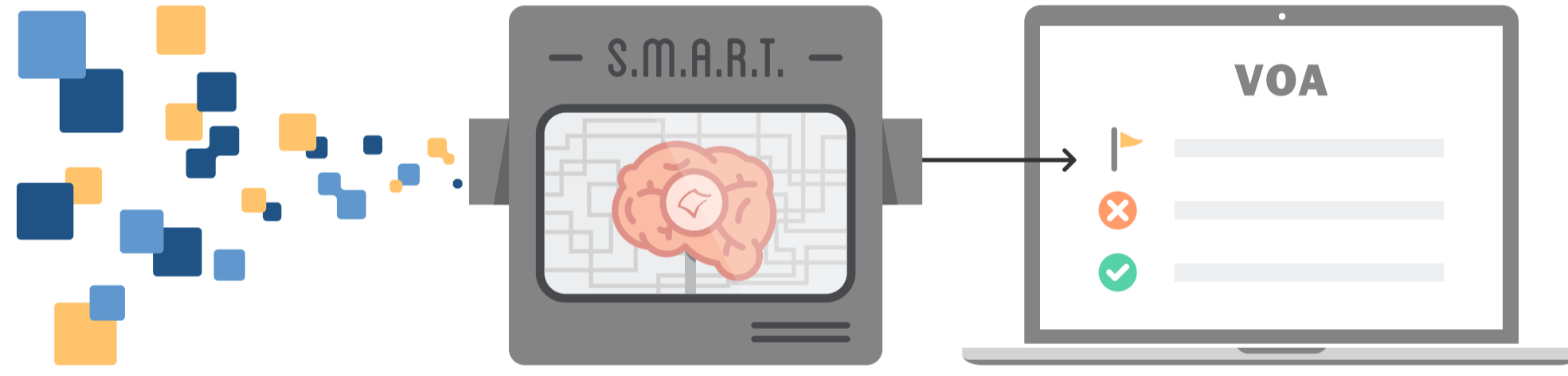
THE VERIFICATION OF ACCOUNT SOLUTION

"We're changing the way people lend money."

3 Easy Steps and You're Done



Be S.M.A.R.T. Say "No" to Fraud



VOA's proprietary S.M.A.R.T. engine analyzes digital data and flags potential risks.

Borrower Benefits Say "Yes" to Ease

- Easy** (Icon: Tablet)
- Fast** (Icon: Clock)
- Accurate** (Icon: Target)
- Secure** (Icon: Lock)

Good News for Mortgage Investors

- Quality Data**
Digital data that is accurate and complete
- Reduced Risk**
A borrower's ability to repay can be easily assessed
- Quality Control**
Reports are read only and stored for future reference

VERI-TAX is the trusted third party for account verification

- VOA reports are accepted by investors (Fannie Mae, PennyMac, etc.) in lieu of paper bank statements and the VOD 1006 form.
- VOA meets QM asset verification standards.



Fannie Mae Approved



FCRA Approved for HUD



Meets CFPB Requirements



Fulfills Dodd-Frank Act Ability-to-Repay