

Process Flow Diagram : HPC to Refinance

Figure 1A- HPC to Refinance Process Flow

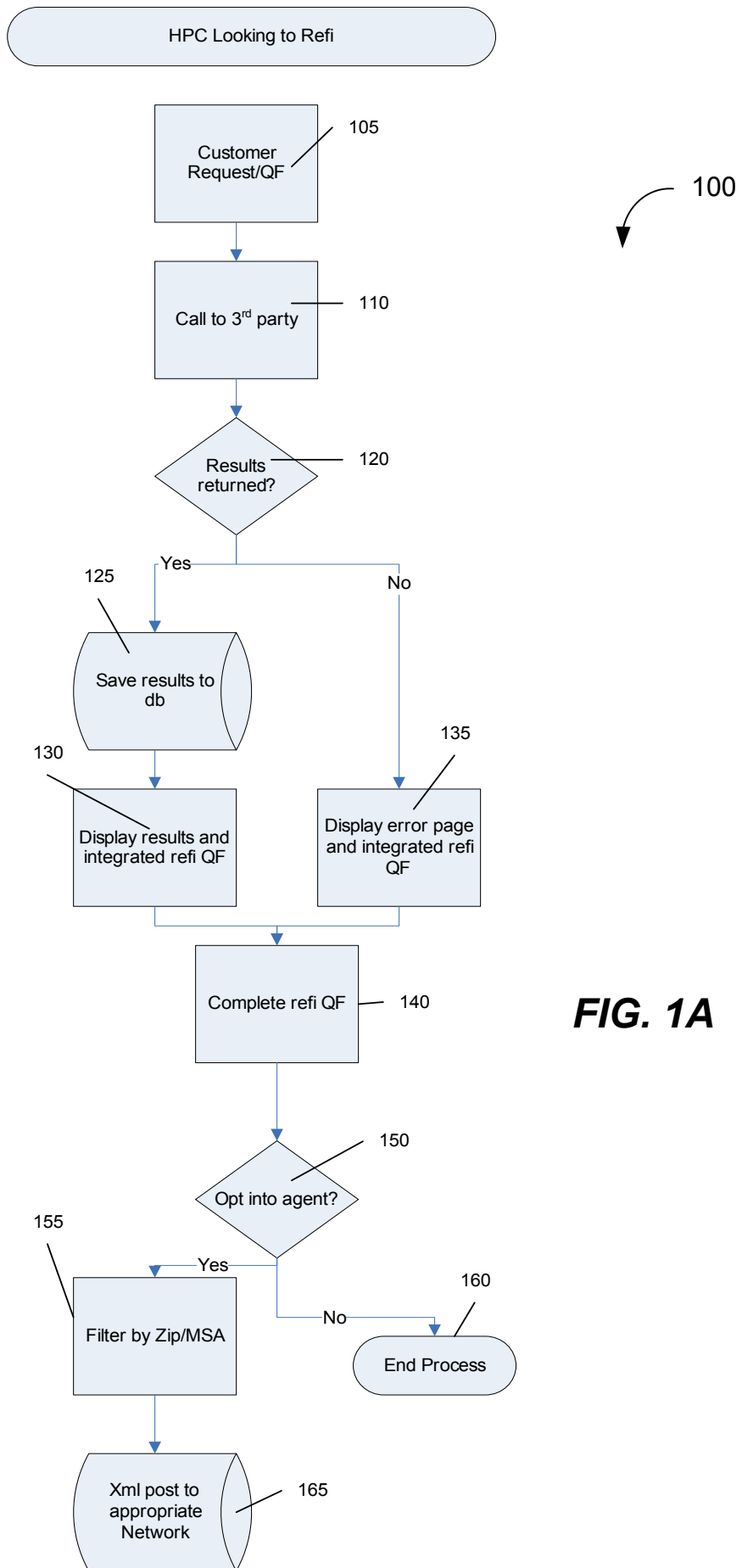


FIG. 1A

Figure 1B: Landing Page:

168

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SELL A HOME

HOME LOANS

NEW HOME
CONSTRUCTION

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Find Your Home's Market Value in Seconds!

What's your home really worth? If you are thinking of selling, our Free Home Price CheckSM looks at local area sales to help you estimate your home's value in just seconds. Let the professionals help you figure out the appropriate listing price. To get your free report, click below.

[Click Here](#) to view a sample report.

170

Please enter the zip code of the property to be valued

175

Click here for your FREE report

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Get a \$165,000 Loan for \$636 a Month. Refinance Today and Save!*

choose → your state



*Terms & Conditions Apply



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We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to

FIG. 1B

200

Figure 2 – Home Price Check QF

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Get the knowledge. Get the edge.

Real Estate.com - Real estate listings, new homes for sale, find a REALTOR[®] or request a mortgage, refinance or home equity loan.

1-800-RealEstate

STEP 1 Complete Form **STEP 2** Processing Info **STEP 3** Get Instant Value Range and check email for comparable sales

Home Price CheckSM

Learn the estimated value of your home by completing the questions below.

PROPERTY INFORMATION

House Number: * 202 Street Direction: 204 Street Name: * 206 Street Suffix: 207
City: * 208 State: * 209 Zip: 28205

Type of Home: - Select One - 210 Listing Status: 212 - Select One -
Residency Status: - Select One - 215 When do you plan to move? - Select One - 217
How many bedrooms? - Select One - 219 Approximate year built: 221
How many bathrooms? - Select One - 223 Neighborhood: 225
Lot size/Acreage: - Select One - 227

CONTACT INFORMATION - (Secure and Confidential, No Spam or Spyware)

Name (First, Last): * * * indicates required field
Email Address: * Confirm Email Address: * 229
Phone Number: - - * ext.
Why are you looking for your home's value: Just Curious Preparing to Sell Preparing to Refinance 231

By clicking "Get My Instant Value," I accept the privacy policy and terms and conditions, and understand my request will be forwarded to a licensed real estate agent for fulfillment.

233

[Terms and Conditions](#) [Privacy Policy](#)

FIG. 2

Figure 3 – Value Results returned and Integrated OF

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Get the knowledge. Get the edge.

Real Estate.com - Real estate listings, new homes for sale, find a REALTOR® or request a mortgage, refinance or home equity loan.

1-800-RealEstate

STEP 1 Complete Form **STEP 2** Processing Info **STEP 3** Get Instant Value Range and Complete Refinance Request

Home Price CheckSM

Your results for **4800 Doris Avenue**

Price Evaluation	
Low	High
\$108,300	\$124,700

Thank you for requesting your free Home Price CheckSM. Your value range is above. The value range reflects the fact that there may be undisclosed information and upgrades done to the home and property.

If you don't want to refinance, click [here](#) to get more detail on your home's value from a local real estate agent.

Continue on with your refinance request and have lenders compete for your loan

Tell Us About Your Loan

Do you have more than one mortgage on the property? 303

Which mortgage(s) do you wish to refinance? 304

How much additional money would you like to borrow? [Smart Tip](#) \$.00 305

Estimated Property Value: \$.00 307

Tell us About Your Mortgage(s)

	1st Mortgage	Other Mortgages
Estimated mortgage balance(s)?	\$ <input type="text" value=""/> .00	\$ <input type="text" value=""/> .00 309B
Monthly mortgage payment(s)? Include principal, interest, taxes and insurance	\$ <input type="text" value=""/> .00	\$ <input type="text" value=""/> .00 311B

Tell Us About Your Finances

What is your gross annual income? [\(estimate ok\) Smart Tip](#) .00 314

Minimum monthly debt payments (Do not include housing payments): [\(estimate ok\) Smart Tip](#) .00 315

What is your employment status? 317

Have you ever declared bankruptcy? 319

How would you describe your credit history? [Smart Tip](#) 321

So We May Respond to You

I would like to receive special offers and money saving tips from GetSmart via email. 323

Do you agree to accept GetSmart's [Privacy and Security statement](#), [Lending Disclosures](#), [Affiliated Business Disclosures](#) and [Terms of Use](#) in [electronic form](#), and acknowledge that you have read and understand them? Please print these documents for your records. 322

getsmart 1 324 325

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BBB
RELIABILITY PROGRAM
BBBOnline

Equal Housing Opportunity

FIG. 3

Figure 4 – Results and Thank you Page ↙ 400

1-800-RealEstate

- STEP 1** Complete Form **STEP 2** Processing Info **STEP 3** Get Instant Value Range and Complete Refinance Request

Home Price CheckSM

Your results for **4800 Doris Avenue**

Price Evaluation

Low \$108,300	High \$124,700
-------------------------	--------------------------

301

Thank you for requesting your free Home Price CheckSM. Your value range is above. The value range reflects the fact that there may be undisclosed information and upgrades done to the home and property.

If you don't want to refinance, click [here](#) to get more detail on your home's value from a local real estate agent.

Ben, Great News!

You've taken the first step toward getting your loan from a Lender who is eager to win your business. Your Lender(s) will contact you directly to determine how they can best meet your needs.

Get Started Now:

1. Lender(s) will contact you within 24 hours (or the next business day)
2. A trusted loan officer will provide you with competitive rates and advice
3. You can choose the loan program that best fits your financial situation
4. If you have any questions, call GetSmart Customer Care toll-free at **1-800-GETSMART** (1-800-438-7627)


Your Lender Matches:

403

Upon review, we were unable to immediately match you with Lenders based upon the information you provided. We will continue to review your information for the next 24 - 72 hours, and will notify you via email if we find Lenders to meet your needs.

To ensure you have the most choices possible we will continue to review your information for the next 24-72 hours to find additional Lenders.

404

 **PRINT PAGE**
Results also E-Mailed to you.

402

*Lenders will contact you within the next few business days. If you choose to contact these lenders immediately, please keep in mind they may not yet have information. In many cases, it takes at least one business day for them to receive this information.

FIG. 4

Process Flow Diagram: LT Home Equity and Refinance QF

500

Figure 5 – LT Home Equity and Refinance QF

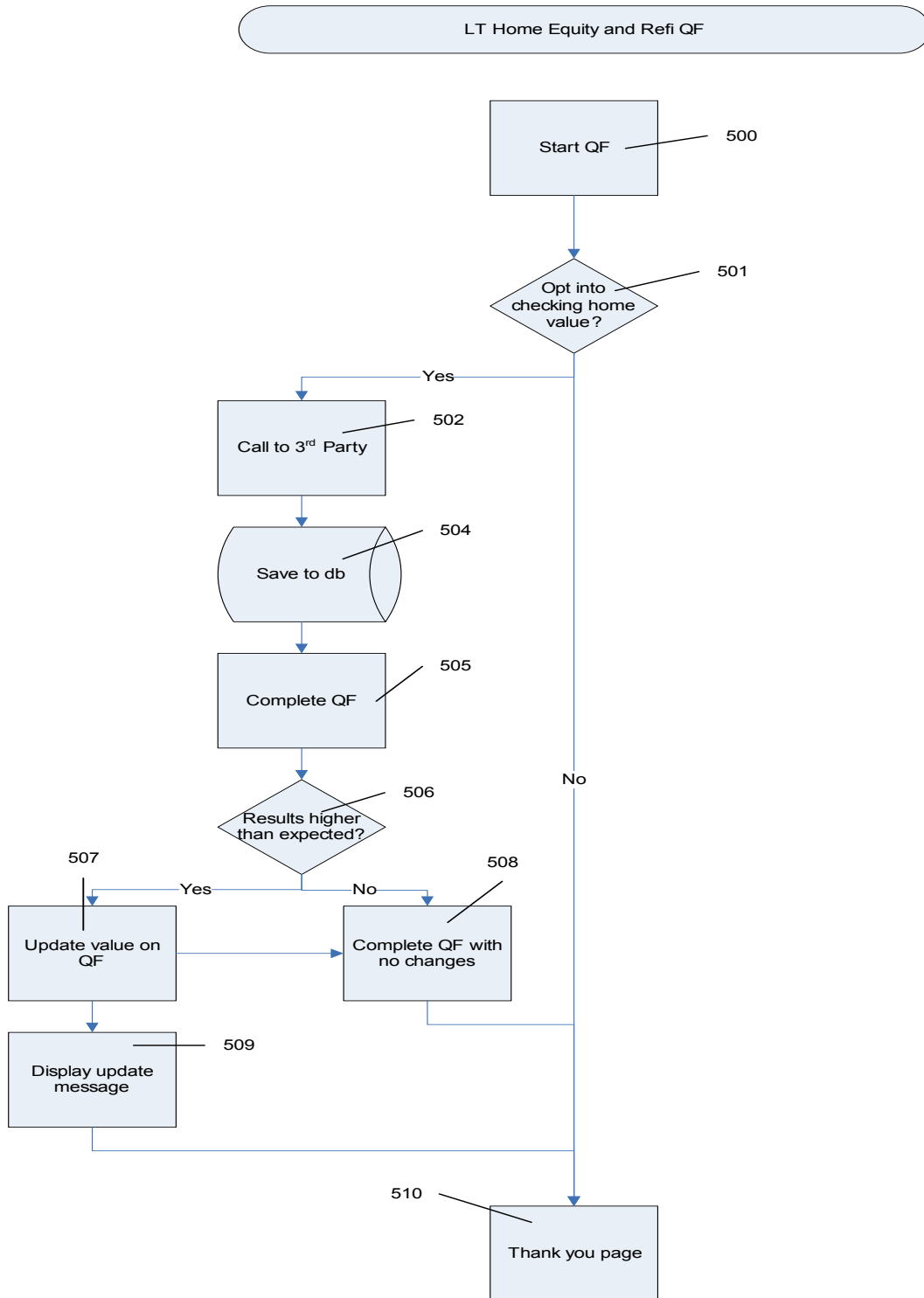


FIG. 5

600A

Figure 6 – Landing Page



LendingTree Lenders *Beat* the *National Average on Rates!* †

Need help?
1-800-555-TREE

602

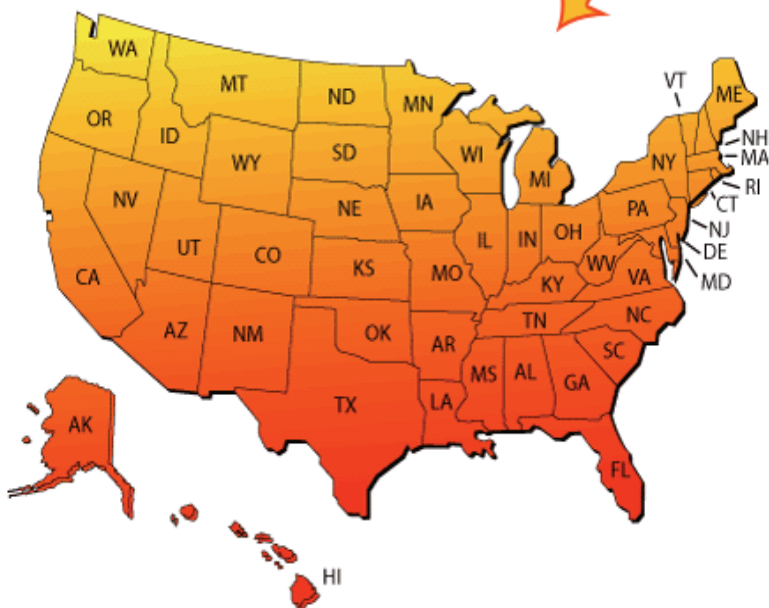
- Home
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- Refinance**
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- Find a Home
- FREE Credit Report
- Knowledge Center
- more >>

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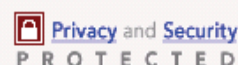
COMPARE UP TO 4 REFINANCE OFFERS INSTANTLY !

Click your state below to get started:



With LendingTree, you win...

- ▶ Certified lenders compete for your loan and you compare and choose from multiple offers online!
- ▶ **9 out of the TOP 10** financial institutions are a part of the [LendingTree Network](#)⁴
- ▶ LendingTree trained consultants are available to assist you whenever you need them. Call **1-800-555-TREE (1-800-555-8733)**.



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FIG. 6


700


Figure 7 – LendingTree Refinance OF



Refinance Loan

STEP 1 2 3 4


[Click for Live Chat](#)



The LendingTree difference:

- One simple form
- Lenders compete for you
- Up to **4 real offers** in minutes
- Compare offers easily online
- Live customer support via phone, chat or email
- LendingTree helps you every step of the way.

Start Now!

Which is better:

- [15 or 30 year term?](#)
- [fixed or adjustable rate?](#)

Tell us about your loan

Mortgage(s) you are refinancing: Existing first mortgage only

Type of loan you are looking for (Select up to 3):

Fixed Rate: 10 year 15 year 20 year 25 year 30 year 40 year

Adjustable Rate: 1/1 ARM 2/1 ARM 3/1 ARM 5/1 ARM 7/1 ARM 10/1 ARM

Other: Other products including Interest Only

Current mortgage balance: First \$.00 2nd Mortgage \$.00

First mortgage term: Years **First mortgage rate:** %

Estimated value of your home: \$.00

Additional cash you would like to borrow: \$.00

Property location: State: North Carolina ZIP:

Type of home: Single-Family Detached Primary Home 1 unit

Estimate your credit profile: Excellent

Have you ever declared bankruptcy? Never Declared

Have you ever had a property foreclosed upon? Never Foreclosed

Are you requesting a loan with a spouse or other co-borrower? No co-borrower

Does the co-borrower live in the home specified above? Yes No

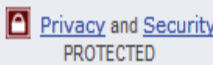
Did you know that nearly 50% of homeowners underestimate the value of their home? If you underestimate the value of your home, you may be leaving money on the table.

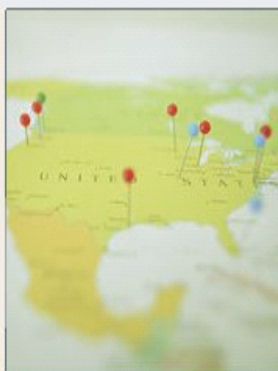
YES, check my home valuation using public records - at absolutely no cost to me. If a higher value is found, use the new value in my loan request.

<< Back
703
>> Continue

FIG. 7

Figure 8 – LT Refi OF page 2





We've got great rates in North Carolina.

Congratulations!
We are finding qualified Lenders that meet your criteria. By providing more information, you can help us find the loan that's right for you.

➔ ➔ ➔ ➔ ➔

Refinance Loan


STEP

1

2

3

4

 [Click for Live Chat](#)

Borrower Information

You can learn more about how we protect your information in our [Privacy Policy](#) and by clicking continue you acknowledge receipt of our Privacy Policy and request that LendingTree save the information on your form so that we may assist you with your transaction and facilitate the loan process.

First: Middle: Last: Suffix:

Daytime/Work phone: - - Evening phone: - -

Employment status: Borrower
Full Time

IMPORTANT: We will use this email address to send you details of your lender matches and offers. To ensure you receive your offers, make sure the address you enter is correct. [Tip](#)

Email address:

Confirm email address:

Create a password:

Please re-enter for accuracy:

Please alert me to money saving tips and special offers via email. Yes No

Loan Details

When do you plan to close your loan? Within 30 Days

Are you or your spouse on active duty or a veteran of the U.S. military? Yes No

Do you agree to accept the LendingTree [Privacy and Security Statement](#), [Lending Disclosures](#), [Affiliated Business Disclosures](#), and [Terms of Use](#) in **electronic form**, and acknowledge that you have read and understand these documents? Please print these documents for your records.

Yes, I agree.

<< Back
>> Continue

FIG. 8

Figure 9 – LT Refi OF page 3



NEED HELP?

[Click here, and we'll call you](#)

or Call 1-800-411-TREE
a Loan Specialist is waiting to help you



Privacy and Security
PROTECTED

We are narrowing the list of lenders who meet your criteria.

Please continue through this form so we can find the best offer for you.

⇒ ⇒ ⇒

Help with numbers:
[Monthly pre-tax salary](#)
[Additional monthly income](#)
[Monthly Debt Payments](#)
[Monthly Debt Calculator](#)
[Current monthly housing payment](#)

Refinance Loan

STEP



[Click for Live Chat](#)

Tell Us About Your Finances

Do you own 25% or more of a business? Yes No

Would you prefer to provide less than the standard [documentation](#) of your income, employment, and assets? Yes No

Monthly pre-tax salary: Borrower \$.00

Additional monthly income: \$.00

Total monthly debt payments: \$.00
(Do not include monthly housing payment.)

Current monthly housing payment: \$.00

Homeowners' Association or Condominium dues: \$.00

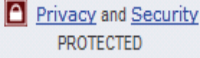
[<< Back](#) [Save Your Place](#)

[>> Continue](#)

FIG. 9


1000

Figure 10 – LT Refi OF Page 4



Refinance Loan

STEP 1 2 3 4

 [Click for Live Chat](#)

Borrower Details

Current mailing address:

City: State: ZIP:


Time at current residence: Years Rent or own?

Previous address:
(if less than 2 years at current residence)

City: State: ZIP:

Date of birth: / / **Marital Status:**

Citizenship status:

Social Security #: - - 

Current employer: **Your title/position:**

How long have you worked for your current employer? Years

Reservation number: (Optional)

By clicking "Continue" or "Submit" you certify that all the information you have provided in this qualification form is true and complete. You authorize LendingTree and the financial institutions to whom LendingTree provides this information to check your credit and employment history, to answer questions regarding their credit history with you, and provide that information to credit bureaus and to return their decision to you via the LendingTree system. At present time, Fair Isaac Corporation (the company that provides "FICO" credit scores) reports that, for mortgage, home equity or auto loans, it consolidates all credit inquiries that occur within a 14-day period into one inquiry for scoring purposes.

PLEASE MAKE SURE YOU HAVE READ THE TERMS & CONDITIONS. PRINT OR RETAIN A COPY FOR YOUR RECORDS.

In order to enhance consumer experience, LendingTree will make every effort to provide you with loan offers from 5 Lenders. When you submit your loan request, please know that the site references mentioning "up to 4 offers" should be read as "up to 5 offers" for the product you have selected.

<< Back
[Save Your Place](#)
>> Continue

Congratulations!

You are almost ready to receive real offers from Lenders who are competing for your business. Just complete this page to provide all the information we need to find the best deal for you.

Did you know...

Refinancing can help you lower your monthly payments and save thousands per year.

FIG. 10

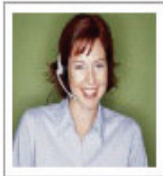
Figure 11 - Refi OF Page 5



NEED HELP?

Click here, and we'll call you

or Call 1-800-411-TREE
a Loan Specialist is waiting to help you



Privacy and Security
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Refinance Loan

Additional Required Information

[Click for Live Chat](#)

Borrower's Information

Federal law requires that financial institutions request the following information for mortgage and home equity loans in order to monitor the Lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. The gathering of this information will have **no bearing on the financial institution's response**. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender not discriminate on the basis of this information or on whether you choose to furnish it.

Ethnicity Identification:

Race Identification:

- I choose not to furnish this information
- Asian
- Native Hawaiian or Other Pacific Islander
- American Indian or Alaska Native
- Black or African American
- White

Gender:

[<< Back](#) [Save Your Place](#)

[>> Submit](#)

FIG. 11

1200

Figure 12 –Receipt Confirmation and House Valuation

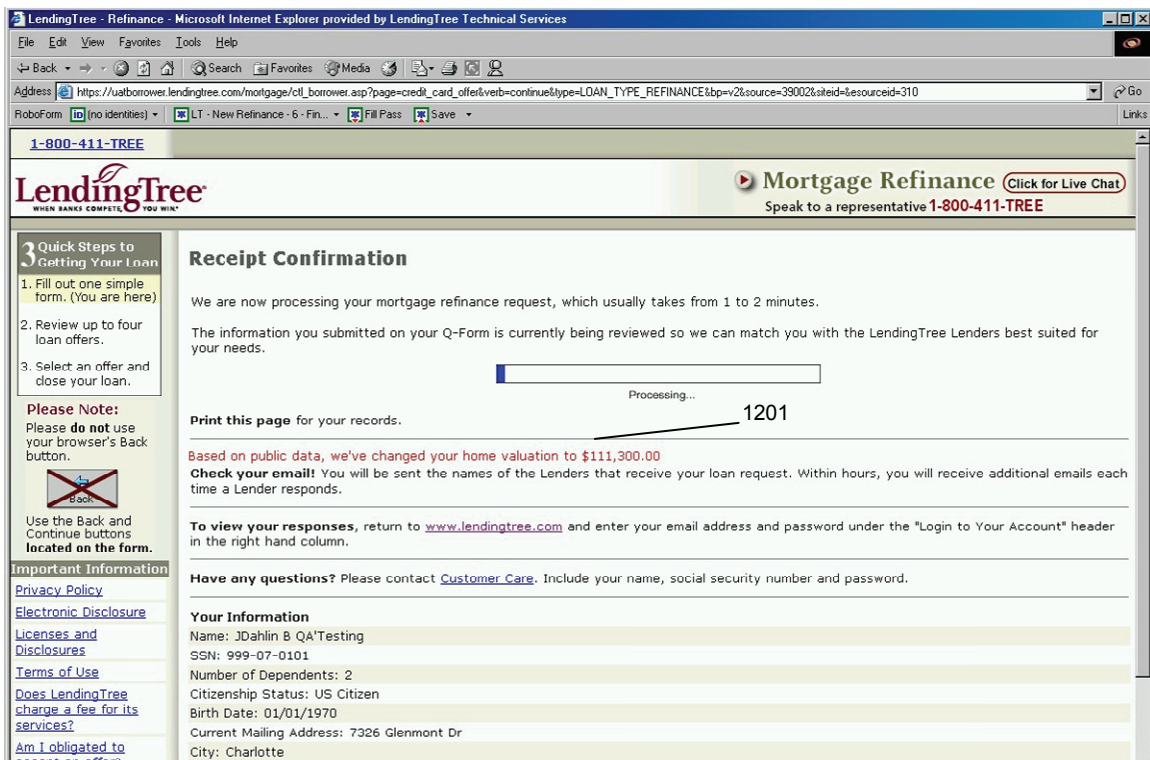


FIG. 12

Figure 13A - Refi OF XSell Page




NEED HELP?

Click here, and we'll call you

or Call 1-800-411-TREE
a Loan Specialist is waiting to help you



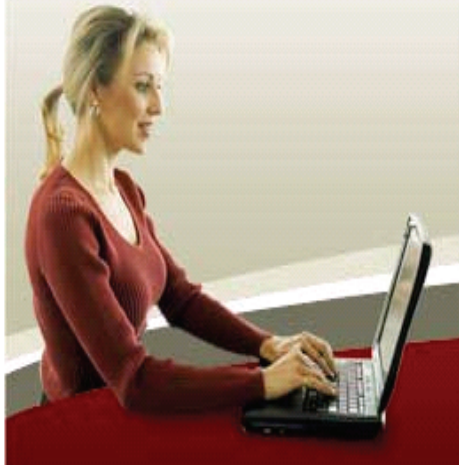
 We are currently processing your loan request. This should take **approximately 3 minutes** before you will be able to review your offers. Please answer the questions below in order to continue.



As we process your request, we would like to provide you with the following services.
Please answer the questions below in order to continue.

Lenders Know What's in Your Credit Report. *Shouldn't You?*

When you order your free report here, you will begin your free trial membership in LendingTree Triple Advantage Credit Monitoring. If you don't cancel your membership within the 30-day trial period, you will be billed \$12.00 each month that you continue your membership. This offer is not related to the free credit report that you are entitled to under Federal law. To obtain that free report, you must go to www.annualcreditreport.com



Ben D Test ,
Get your Free Credit Report & Credit Score in Seconds*
 With enrollment in your FREE trial of LendingTree Triple Advantage you'll receive both FREE, plus:

- **Automatic daily monitoring** of all 3 of your national credit reports
- **Email alerts** of key changes to any of your credit reports
- **Unlimited Experian® credit reports & credit scores** with paid membership
- **\$50,000 Identity Theft Insurance** provided by [Virginia Surety Company, Inc.](#)
- **Exclusive access** to financial calculators, informative credit info, and more

Get My FREE Report & Score Now!

No Thanks

*For your protection, instant reports are delivered upon identity verification.

FIG. 13A

Process Flow Diagram: HPC Unbundled

Figure 13 – HPC Unbundled Process Flow

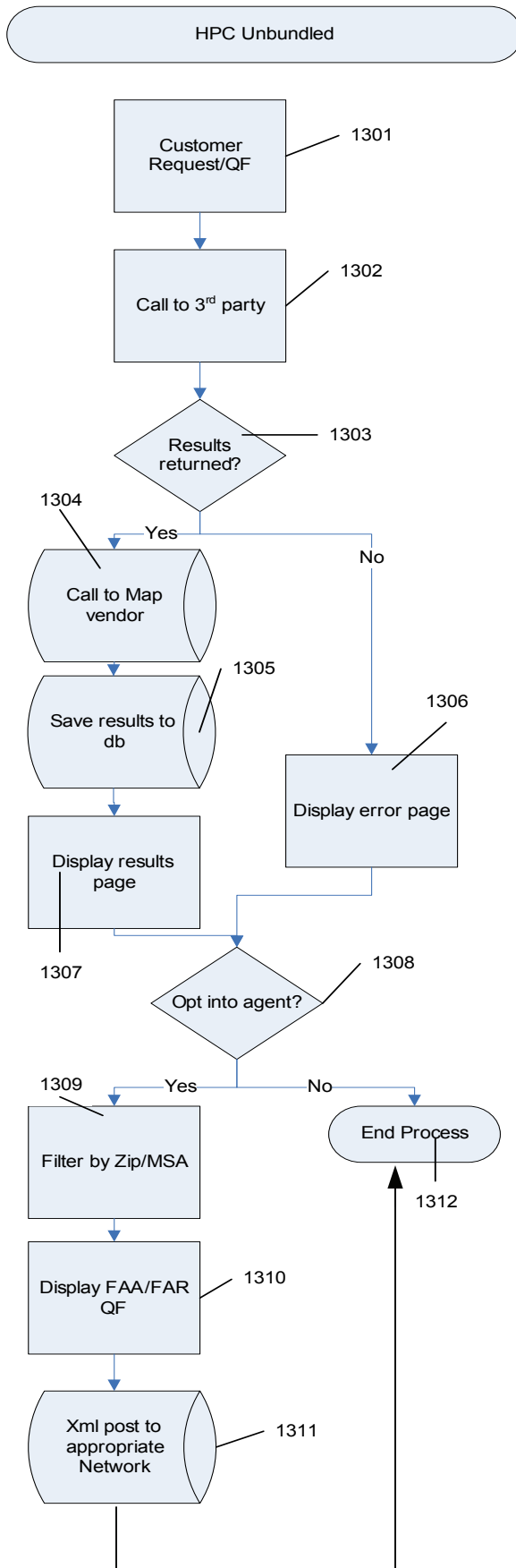


FIG. 13B

Figure 14 -Home Price Check landing page

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Get the knowledge. Get the edge.

BUY A HOME | RECENT SALES | MORTGAGE | TIPS & TOOLS | MY ACCOUNT | **1-800-RealEstate** (1-800-342-9283)

HomePriceCheck™

Find the Market Value of a Home in Seconds!
ABSOLUTELY FREE — NO EMAIL ADDRESS REQUIRED.

Address **1401** City, State OR Zip **1402** **Get Value** **1403**

No Email Needed!

Why Use HomePriceCheck™?

- Value Your Home** - You can find out how much your home is worth in today's market.
- Equity Check** - Find out how much equity you have built up by comparing it's value with mortgage principle.
- Listing Price** - Find out what price you should sell your home for by comparing it to homes in the area.
- Nosy Neighbor** - Find out how much your neighbors house is worth, or your bosses house for that matter.

How do we do it?
The way we come up with the value of homes is by collecting different types of data, including: home sales history, tax info and census data.

Powered by OnBoard

***Click for Details**

citibank
myHomeEquity.com

Rates as Low as **7.0%** Variable APR*
120 x 600

citibank
myHomeEquity.com
Equal Housing Lender

FIG. 14

Figure 15 - Home Price Check Results Page

RealEstate.com
Get the knowledge. Get the edge.

BUY A HOME RECENT SALES MORTGAGE TIPS & TOOLS MY ACCOUNT 1-800-RealEstate (1-800-342-9283)

HomePriceCheck™ Value Another Home!
Address: City, State or Zip:

Results for: **1208 Falkenburg Court, Matthews, NC 28105**

Exact Value: **\$274,500** (85% confidence score)

Value Range: **\$265,000 - \$283,000**

[> Search Listings like this](#)

Property Info

Type:	Single Family
Bedrooms:	3
Bathrooms:	2
Total rooms:	9
# Stories:	2
Sq ft:	1,730
Lot size:	0.38 acres
Year built:	1978
Year updated:	1980
Heating:	Gas
Cooling:	Central

1 Year Value Report

1yr 5yr 10yr

\$136k
\$134k
\$132k
\$130k
\$128k
\$126k
\$124k

J A S O N D J F M A M J J

HomePriceCheck PLUS™

Get a FREE customized Competitive Market Analysis from a real estate agent in your area. This customized home value report will include:

- Free RealEstate.com refrigerator magnet
- Detailed comps of local properties
- Firm hand shake with eye contact
- Agent to sell your house and make 6%

Comparable Recent Sales

MAP	ADDRESS	BED BATH	SQUARE FOOTAGE	LOT SIZE	SOLD DATE	SOLD PRICE
	1208 Falkenburg Ct	4 2	1,751	.37 acres	2006-01-24	\$255,000
A	461 Sweetgum Ln	4 2.5	1,834	.25 acres	2006-01-24	\$258,000
B	844 South Blvd	4 2	2,031	.33 acres	2006-01-24	\$245,000
C	4992 Charleston Dr	4 2	1,834	.42 acres	2006-01-24	\$238,000
D	780 Winterwood Rd	4 2.5	1,834	.37 acres	2006-01-24	\$241,500
E	4981 Smith Dr	3 2	1,718	.29 acres	2006-01-24	\$255,000
F	1611 George Nelson Ln	4 2	1,834	.37 acres	2006-01-24	\$255,000
G	654 Centerville Ave	3 2	1,834	.37 acres	2006-01-24	\$255,000
H	9880 Finestra Dr	4 2	1,834	.37 acres	2006-01-24	\$255,000
I	780 Winterwood Rd	4 2	1,834	.37 acres	2006-01-24	\$255,000
J	780 Winterwood Rd	4 2	1,834	.37 acres	2006-01-24	\$255,000

FIG. 15