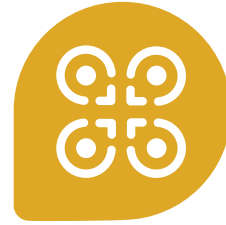


mortgageHUB

FUNDING & PORTFOLIO MANAGEMENT



Industry leading mortgage funding, securitization and portfolio management system for the North American mortgage industry.



RMBS/NHA MBS/CMB

Unparalleled end-to-end functionality and automation to meet the intense demands of these funding mechanisms.



Portfolio Management

Strong whole loan capabilities encompassing managing, monitoring, accounting, reporting and funding.



Covered Bonds

Providing capabilities to assist with the reporting and administration requirements of issuance frameworks.



Aggregation

Unified management and administrative framework to interface to multiple 3rd Party asset servicers.

Powerful

- Granularly track detailed asset data
- Quickly assemble, analyze and price asset portfolios
- Easily transact loan sales and purchases
- Automate all daily and monthly processing tasks

Efficient

- Simplify and standardize complex tasks
- Build asset pools in bulk using repeatable workflows
- Reduce administration costs
- Robust real-time reporting and analysis

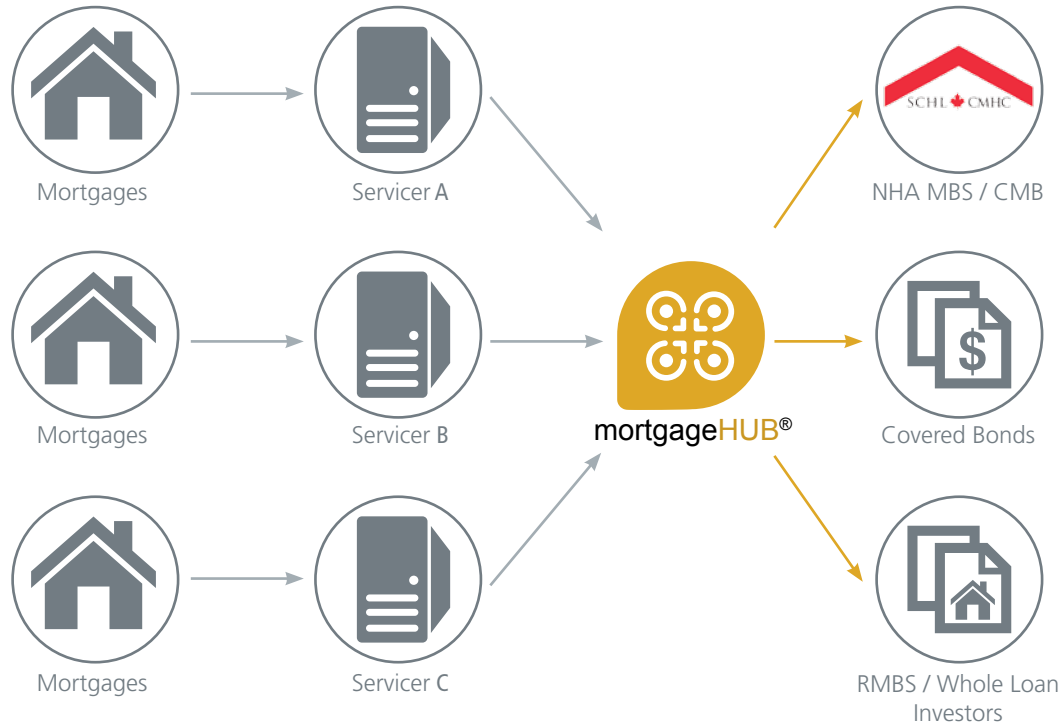
Accurate

- Extensive rigour and controls around complex financial activities
- Ensure compliance to funding program requirements
- Comprehensive accrual and cash basis accounting
- Audit compliant controls and monitoring



Solution Overview

Built with Issuers and Aggregators in mind...



Pool Creation & Administration

- Algorithmic pool creation via opti-pool functionality
- Loan and pool cash flow market valuation
- Support for various funding programs
- Event driven workflow
- Pool ownership trading and classification
- Exclusive support for managing all aspects of CMB participation

Covered Bond/ Pool Functionality

- Configurable eligibility requirements to create compliant portfolios
- Automatically calculate Asset Coverage Test and create investor reports
- Generate rating agency extracts
- Configure liabilities and project/process distributions

End-to-End Accounting

- Built-in journal level and G/L accounting
- User defined chart-of-accounts and posting matrices
- Over 150 discrete journal entries supported for cash/accrual events
- IFRS compliant robust support for Effective Interest Method amortization on loans, pools and CMB swaps

Aggregator Functionality

- Discrete tracking of loan positions and cash flows
- Granular loan data to produce regulatory reporting
- Daily loan interest accrual calculations with estimates and accounting
- Shadow pool creation and monthly pool servicing
- Robust support for accrual based P/L methodology
- Pipeline management and tracking

TAO Solutions is the leading vendor of dynamic structured finance software solutions designed to assist financial institutions with the intractable challenges of interfacing asset portfolios to capital markets funding. Our products, skills and industry expertise help us deliver solutions that reduce costs while adding operational efficiencies to complex and burdensome processing requirements.



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