



About the company

Founded in 2002, eKomas emerged as a young player in the competitive arena of mortgage-banking software. None of the software companies serving the mortgage industry at that time offered a reliable, secure and robust system that does not sacrifice rationality of cost and ease of access.

Recognizing this need, eKomas comprehensively embraced the latest web-based technology to give mortgage bankers all that the web has to offer: limitless access and painless maintenance at a fraction of the cost of a client-server system.

Products

:: Technology

Our products are uniquely superior because we provide 100% web-based software to simplify the complex mortgage banking process by assisting mortgage bankers in a large part of their business; such as loan tracking, rate and program management, broker management and program search.

Our software runs on LAMP, an Open Source Website platform combination of Operating System (Linux), Web server (Apache), database (MySQL) and scripting language (PHP). Known for its reliability, LAMP is the platform of choice for the development and deployment of high performance web applications. The LAMP platform offers a low-cost and highly productive programming environment, particularly for web-based applications.

:: Unlimited Access

Since our software is 100% web-based, it is accessible anywhere you have an internet connection 24/7. This web-based technology gives mortgage bankers a greater chance to expand their business with no limitations.

:: Security

At eKomas, we understand that internet security is a major concern. It is our job to provide mortgage bankers with the best protection to prevent unauthorized access to their information. Our state-of-the-art security solution at *Gen II* and *PricingMaster.com* help mortgage bankers' work in a safe and comfortable environment.

:: Customization

Each mortgage banker has different requirements and needs. *Gen II* was designed to accommodate those needs. The ease of customization of the *Gen II* software is unprecedented in the industry. Our goal is for *Gen II* to

match your operational process rather than you having to adjust what you do to accommodate the software.

:: Gen II

Gen II is a rules-driven, 100% true web-based Business Process Management engine. It is designed to help companies optimize their business processes. *GEN II* is highly customizable and we will tailor it to fit your needs in a very short period of time.

:: PricingMaster.com

PricingMaster.com is a resourceful application designed for the management of loan programs. *PricingMaster.com* provides a quick and accurate way to search thousands of loan programs for rates and pricing adjustments. eKomas has developed an unprecedented searching algorithm that allows you to search thousands of programs in a fraction of a second.

Training

eKomas provides two types of training for our software:

- Onsite Training
- Online Training

Each of the trainings consists of two categories:

- Administrative Training:
A technical training that teaches the administrator how to set up the system for general use and how to make simple customization changes to the "out-of-the-box" look.
- Non-administrative training:
Individual user training for underwriters, doc prep, funders, etc. This is an actual hands-on training.

Results

eKomas provides business solutions that will greatly:

- Expand productivity
- Reduce processing time
- Increase sales effectiveness
- Reduce operational errors

These are only a few of the many ways eKomas will help you lower the cost of doing business.

Support

We provide complete support for our customers:

- Pre-sales
- Post-sales
- Technical support

Support is always available via email, phone, online and onsite support. At eKomas, customer satisfaction is our key to success.

Proven Proficiency

Customer Praise:

When you receive service like this, you almost wonder if it's too good to be true. I would like to thank eKomas for their responsiveness.

You always hear that your service provider will give you great service, but you never know, until you actually need it.

*Thanks so much for the exceptional service and we look forward to a long relationship with your company!
"Still Amazed!"*

— **Donna Smith, Randall Mortgage - Dublin, Ohio.**

eLenderSoft is definitely No. 1 in technology and nobody else is even close to No. 2.

— **Nick Florez, Meridias Capital- Las Vegas, Nevada.**

eKomas has developed the next generation lending application. As a mortgage lender I've used many other mortgage software; plus I have shopped the rest of them. eKomas's eLendersoft and eBrokersoft run with the best of the pack. My staff loves the system. It is VERY cost effective, easy to use, there is no software to install on workstations and remote users have full access from any internet connection. My IT costs have been reduced by 70%.

— **Lee Walsh, American Homebuyer - Longwood, Florida.**

eLenderSoft is easy to learn, and eKomas has been with us every step of the way in learning and improving the software.

— **Jeffery Emery, California Mutual Funding - Van Nuys, California.**

eKomas has developed an excellent web based mortgage banking software! It is user friendly, it's being constantly improved on, and users can access the program from anywhere.

eLenderSoft and eBrokerSoft provides you with all the tools that you need to operate an efficient banking operation! I recommend this software to anyone!

— **Allen Khoshnam, Great Western Home Loans - Tarzana, California.**

Partners

First American CREDCO (www.credco.com)

Ellie Mae (www.elliemae.com)

Fannie Mae (www.fanniemae.com)

:: Closing Document

DocuPrep (www.docuprep.com)

Document Systems, Inc. (www.docmagic.com)

International Document Services (www.idsdoc.com)

LSSI Document Preparation (www.lendersupport.com)

:: Credit Agency

Mortgage Information Source (www.misource.com)

Southwest Credit Services, Inc. (www.swcsi.com)

First American CREDCO (www.credco.com)

Factual Data (www.factualdata.com)

LandSafe, Inc. (www.landsafe.com)

Credit Communications, Inc. (www.ccireports.com)

:: Loan Origination Software

Calyx Software's Point (www.calyxsoftware.com)

Ellie Mae's Genesis 2000 (www.genesis2000.com)

:: HMDA

QuestSoft's HMDA Relief (www.questsoft.com)

PCi Corporation (www.pciwiz.com)

:: Risk Management

Tuttle Risk Management (www.trmshedge.com)

Mortgage Capital Management, Inc. (www.mortcap.com)

:: Compliance

PCi Corporation (www.pciwiz.com)

ComplianceEase (www.complianceease.com)

:: Flood Certification

Document Systems, Inc. (www.docmagic.com)

PCi Corporation (www.pciwiz.com)

:: Secure Delivery

eLynx, Ltd. (www.elynx.com)