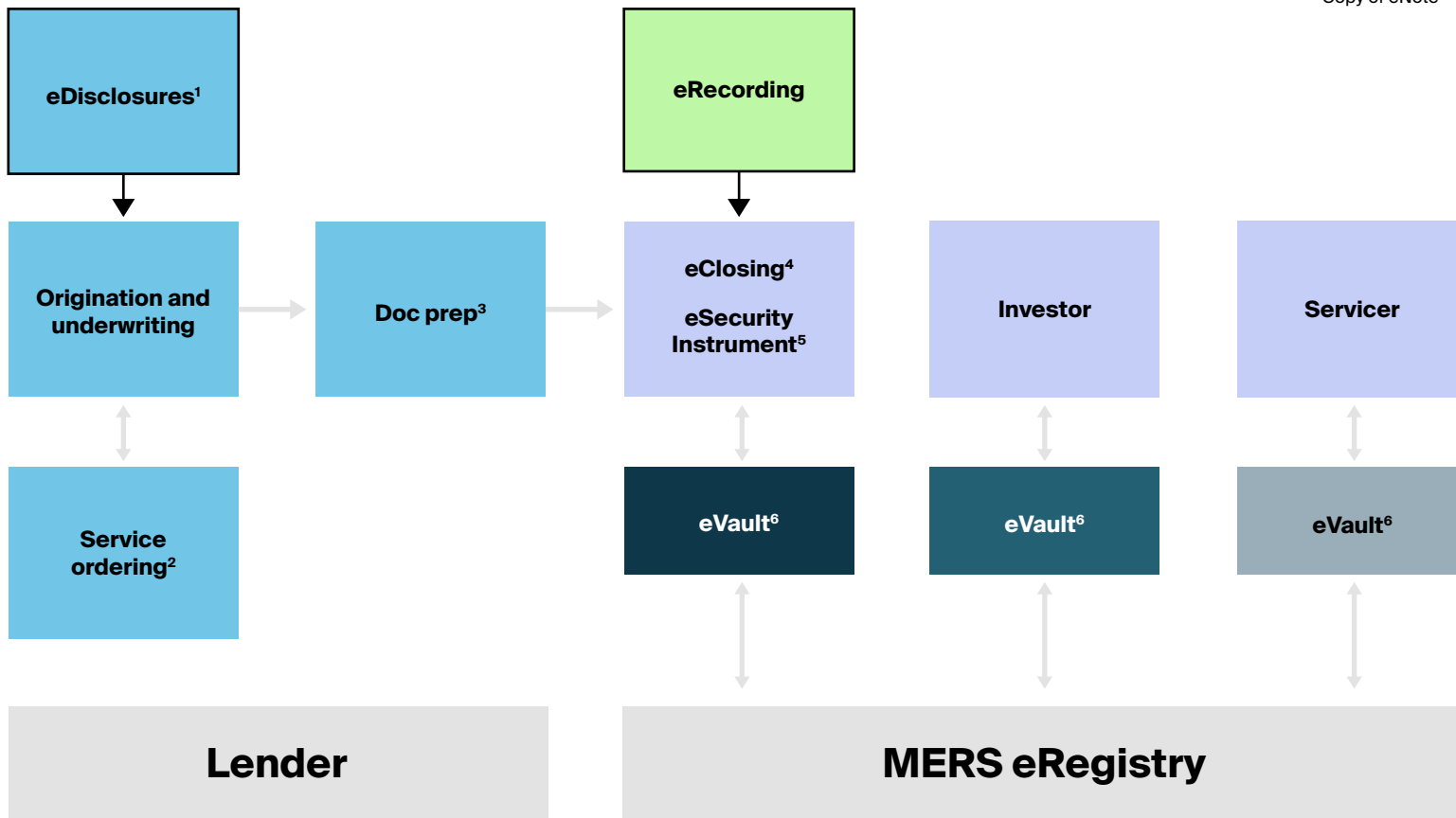


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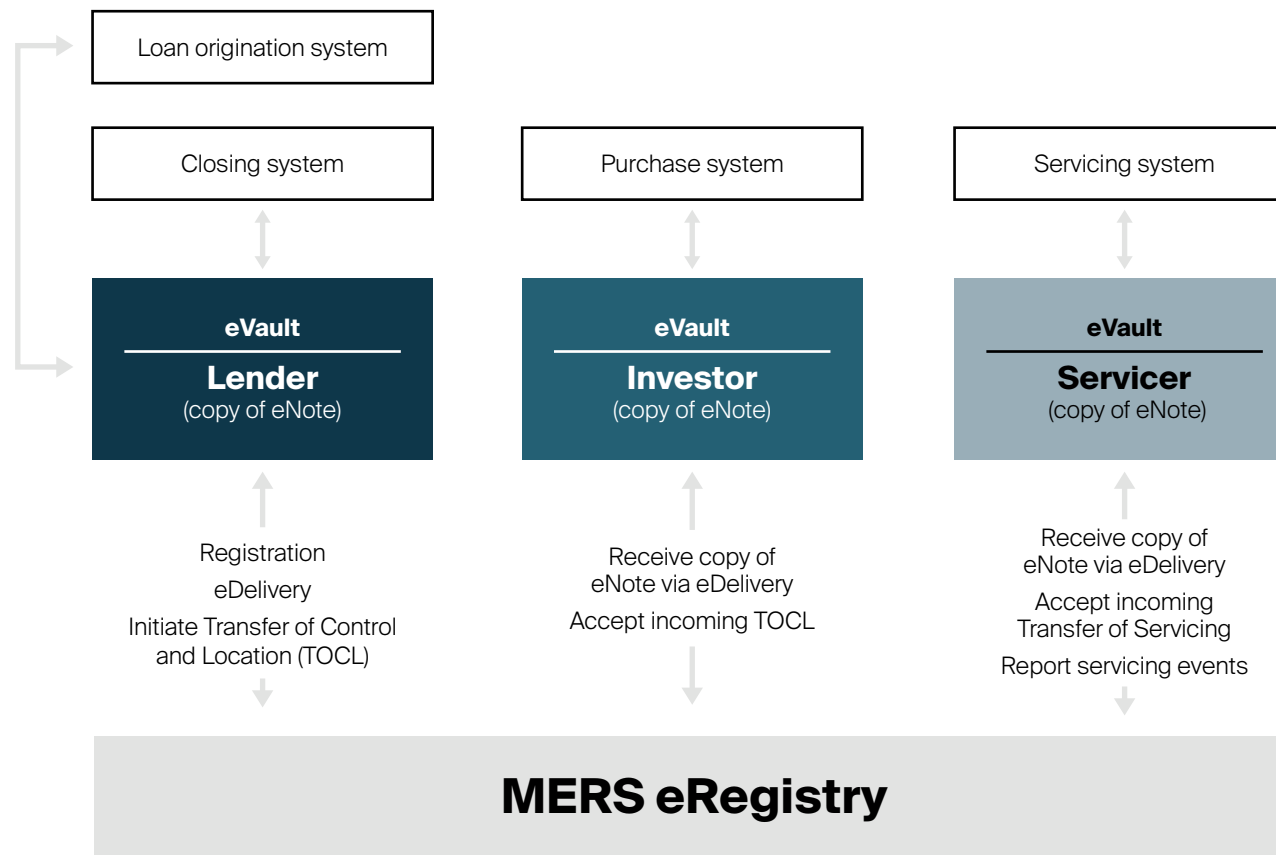
A high-level look at the components of an eMortgage

¹Borrower opt in
²Credit, Flood, Title, Hazard, MI
³eNote in SMART Doc® format
⁴Borrower opt in, eNote (eSignatures)
⁵If eNotary allowed
⁶Copy of eNote



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A deeper dive into MERS eRegistry functions, including eVault system interfaces



eVaults provide:

- Connection to MERS eRegistry
- Ability to generate XML transactions to MERS eRegistry
- Monitoring for incoming notifications from MERS eRegistry
- Interface to internal systems
- User interface