

Inquiry Resolution Management (IRM) and the Fannie Mae Clarifire® Application

Clarifire is a web-based process automation software as a service solution that has been embraced by Government Sponsored Enterprises and large financial institutions to streamline complex business processes like end-to-end mortgage default management, loss mitigation, and compliance in a single technology platform. Clarifire drastically increases efficiencies in these areas while simultaneously reducing costs.

These successes prompted Fannie Mae’s selection of the technology for its [Inquiry Resolution Management](#) initiative. Clarifire provides the platform and automated workflow for assigning, tracking, monitoring and routing consumer complaints received by Fannie Mae’s National Servicing Organization, Legal and REO departments, Attorneys General offices, Congress, borrower attorney firms, and other external sources.

IRM in the Fannie Mae Clarifire Application - Functionality and Benefits

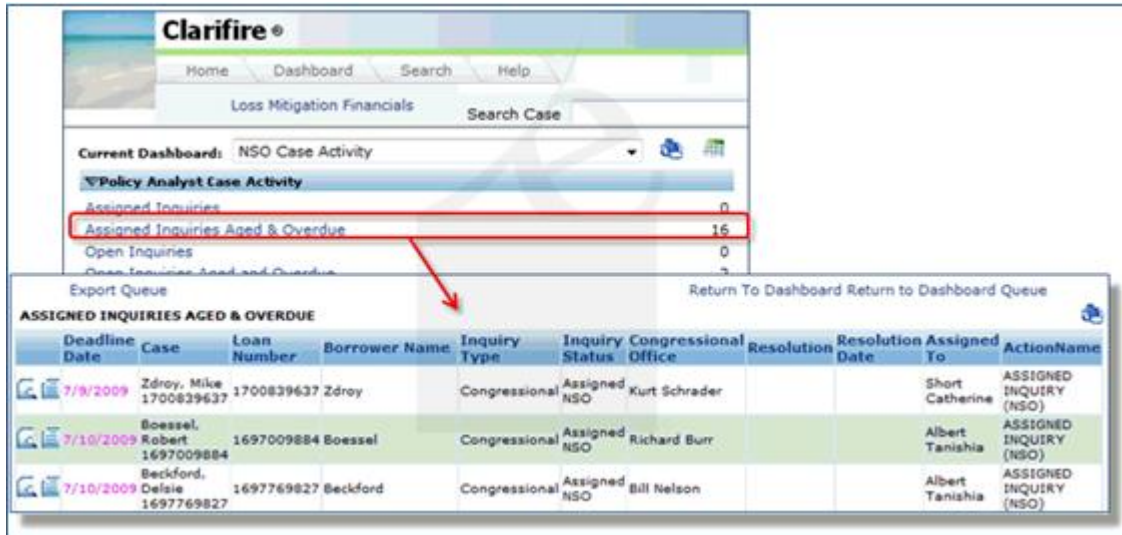
- **Transparency and Visibility:** Clarifire provides secure visibility and full auditability of the status and progress of all inquiries in real-time.

- **IRM Intake Form:** Clarifire’s unique IRM Intake web form provides a single point of entry to initiate the capture of inquiries, and allows the user to resolve the inquiry at intake, assign the inquiry to a Policy Analyst, route the inquiry to a Senior Policy Analyst, or assign the inquiry to a team member in one click. The Clarifire IRM Intake form also enables Fannie Mae users to enter all information regarding the inquiry, upload supporting documents, and add notes at intake in one single point of entry.

- **Automated Workflow:** Clarifire automates workflow among all parties seamlessly, and presents tasks in priority order, streamlining the each step of the IRM process.

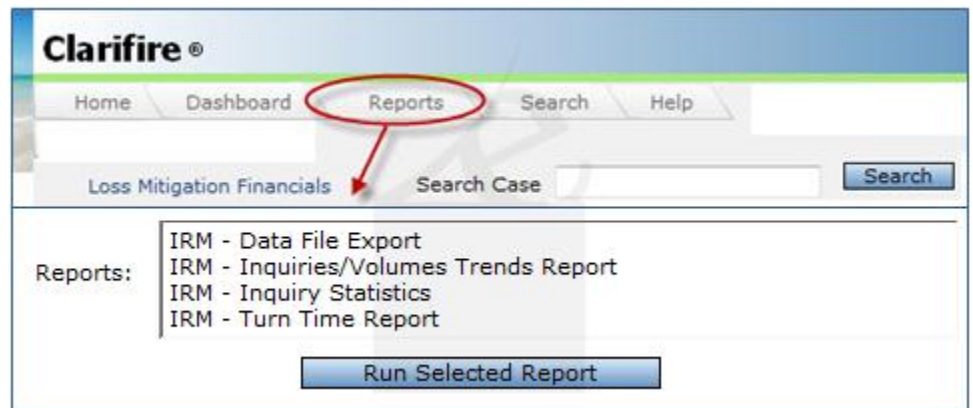
Fannie Mae users also have the flexibility throughout the IRM Process to update data collected after intake.

- **Work Presented on Role-based Dashboards:** Clarifire dashboards provide easy access to all work in real- time. Role-based dashboards are used to manage tasks, assignments, progress, and deadlines, respond to overdue deadlines and exceptions, and gain visibility into work queues.



- Streamlined Communication:** The Clarifire application centralizes and improves communication among participants (reducing/eliminating the need for external faxes, emails and phone calls).
- Enhanced Tracking and Reporting:** The technology automates tracking and reporting capabilities, captures key compliance metrics, and allows generation of customized reports. There are also multiple customized reports users and managers can create and export on the fly,

such as an [IRM Data File Export Report](#), which creates a complete listing of all cases entered into Clarifire - a historical register of all data fields from the IRM inquiry; an [IRM Inquiries/Volumes Trend Report](#); an [IRM Turn Time Report](#); as well as an [IRM Statistics Report](#) created based on user defined filters.



- Communication and Documents Centralized:** Clarifire provides automated document and image transmission, as well as access to and storage of documents, images, and communications at the case level. For IRM, Fannie Mae users automatically upload all of their email correspondence and images to the images tab for their document inventory.

Inquiry Resolution Management made simple. One Platform. One Solution. Clarifire.

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