

Mediation Management in the Clarifire® Application

Single Platform Solution

Clarifire, eMASON's web-based business process application, provides secure, automated workflow for its loan servicers and business partners involved in the mediation process - including retained attorney firms, mediation program managers, and counselors - all on one consolidated platform.

Unlike other platforms, Clarifire delivers an innovative and standardized approach to managing workflow, while centralizing communication and documents. The resulting efficiencies allow all parties in the mediation process to work together on a single platform for complete auditability and cost reduction. Automation of the mediation process helps servicers improve the prospect and cycle times associated with assisting borrowers by offering mediation and related workout options early in the loan's delinquency as required by state law.

The Clarifire Community Portal™ allows borrowers to communicate with their Single Point of Contact, receive notifications, upload financial documents and review the real-time status of their workout. Servicers using the Clarifire Community Portal participate in the automated workflow, the workout qualification and decisioning for borrower inquiries. The Clarifire application gives servicers easy access to robust reporting and auditable processes that meet the complicated requirements of managing borrower default activities and communication.

Expedites and Automates Mediation Process for all Parties

Clarifire expedites the process for Fannie Mae loans where mediation is either not accepted by the borrower or, if accepted, does not result in an agreement or a workout as outlined by the initiative. Florida is the first state to receive the benefit of Clarifire's process automation related to pre-filing mediation. As more circuits (and states) adopt mediation programs, the Clarifire application will be the logical choice for managing those programs, as it already has a track record of success.

eMASON is proud to have been selected as the go-to vendor by Fannie Mae's pre-selected Mediation Management program. In fact, Fannie Mae has designated the Clarifire application as the required technology solution and universal platform for its servicers' use in complying with the foreclosure pre-filing mediation process mandated by the Florida Supreme Court's administrative order.

eMASON also engages with other companies in both pre- foreclosure and post-foreclosure mediation processes. It has integrated its Clarifire Calculator™ into its Mediation Management workflow to allow counseling agencies to provide borrowers a snapshot of their workout eligibility prior to attending a mediation session. Better informed parties means more productive mediations.

The Clarifire application bridges gaps between built technologies and provides added value to the pre and post-filing mediation process, including:

- 🔑 **Automated Workflow:** Clarifire automates workflow among all parties seamlessly and presents tasks in priority order, streamlining each step of the process from the referral to mediation to recording the workout and post-mediation session results to the case in the application.
- 🔑 **Increased Visibility:** The application provides all parties increased visibility and auditability of the pre-to-post mediation processes in a secure environment and fosters servicers' ability to meet compliance requirements of the mandated program.

- 📁 **Work Presented on Role-based Dashboards:** All work is managed on role-based Dashboards, allowing users to manage tasks, monitor deadlines, manage and respond to overdue deadlines and exceptions, and view their loan pipelines - all in real-time.
- 📁 **Streamlined Communication:** Clarifire centralizes and improves communication among all participants, reducing or eliminating the need for external faxes, emails and phone calls.
- 📁 **Documents Centralized and Automatically Routed:** Clarifire provides automated generation, transmission, access, and storage of documents at the case level.
- 📁 **Automated Notifications:** All parties are alerted to key milestones via automated notifications, such as when case documents are available for review within the application and scheduling and tracking of mediation and counseling sessions.
- 📁 **Enhanced Tracking and Reporting:** The Clarifire technology automates tracking and reporting capabilities, captures key compliance metrics, and allows generation of customized reports.

Mediation Management is the new imperative. eMASON is the essential partner. Demo its Clarifire technology today!

Clarifire Mediation Management
For more information, please contact Stacie Hawkins at 866-222-3370
or shawkins@eClarifire.com



eMASON, Inc.
4592 Ulmerton Road, Suite 101
Clearwater, FL 33762
Toll Free: 866-222-3370
emason.biz