

SwixMortgage Securitization

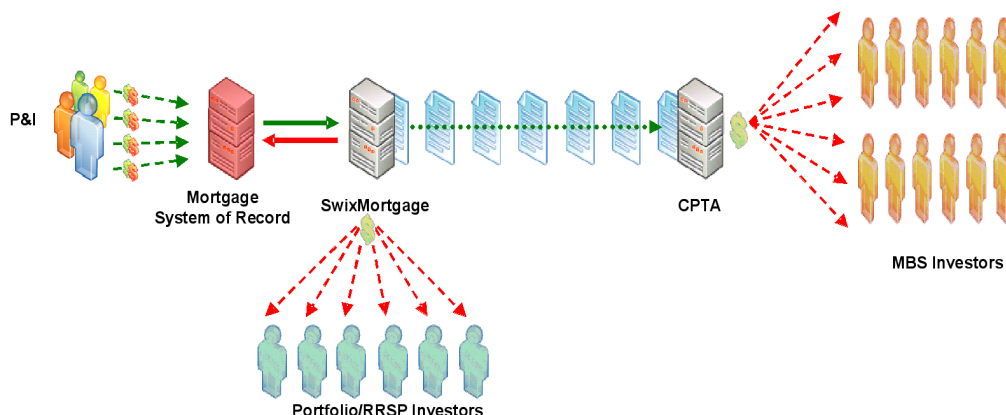
KEY BENEFITS

SwixMortgage is a customized software solution designed to address the uniqueness of the Canadian lending and MBS marketplace and is backed by a team of industry and technology experts within a global company.

- Automates complex tasks
- Increases profitability with powerful simulation and data analysis tools
- Faster time to market and enables bid/tender responses
- Simplifies remittance processing and accounting
- Removes entry or expansion barriers to the MBS/Mortgage investment space
- Increases productivity and reduces/stabilizes staff requirements
- Minimizes implementation and ongoing maintenance cost

KEEPING YOU AHEAD OF THE INDUSTRY

Integrated with any mortgage application, SwixMortgage offers an effective and optimized securitization, sales and investment application designed to provide automation, efficiencies and lower costs for Canadian lenders engaged in active portfolio management.

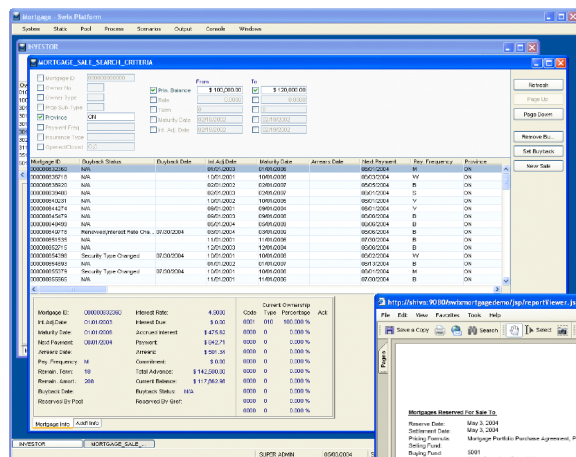


Portfolio Creation & Selection	MBS Administration	Investor Portfolio Management
<ul style="list-style-type: none"> • CMHC, MBS and bulk sale pool construction • Custom search and pool creation based on user input or regulatory standards • Complex premium/pool size convergence functionality • Loans reserved for future securitization • Pool sale value calculation based upon prevailing market rates, user supplied yield or pool coupon • Different combinations of loans previewed for maximum profitability • Regulatory documents and electronic files (CMHC 2824 and 2834) generation 	<ul style="list-style-type: none"> • Efficient and automated remittance processing • Configurable penalty calculation using custom defined rate and terms • Automatic mortgage liquidation resulting from payoff or adjustment • Exception list generation based on pre-determined business rules • Provides auto-buyback functionality to re-purchase liquidated mortgages or maturing pools based upon definable criteria • Produces month-end accounting reports and necessary electronic files for investors and CMHC (2840) 	<ul style="list-style-type: none"> • Comprehensive investor static-data database • Institutional investor asset cross-referencing • Mortgage syndication management • Simplified individual mortgage sales with percentage sale capability • Calculates accurate sale/market value based upon configurable valuation parameters • Investor driven remittance process with service fee and tax calculations • Extensive remittance and transaction history reporting • Supports RRSP mortgage ownership and 3rd party remittance and payment

TECHNOLOGY OVERVIEW

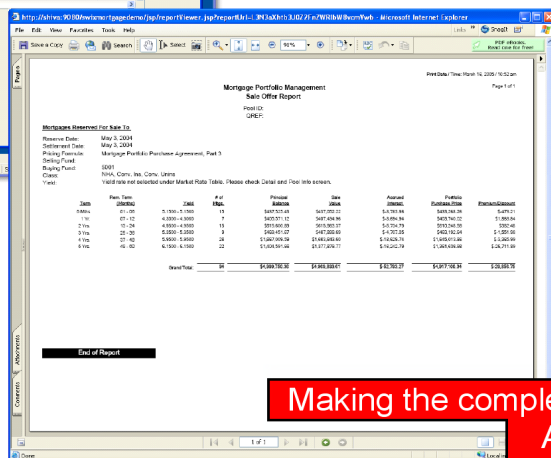
SwixMortgage is based on proven server-side Java/Struts framework technology and presents users with an intuitive user interface that incorporates comprehensive interface usability characteristics.

- Allows for ease of deployment, centralized maintenance and remotely hosted implementation
- Zero footprint installation and client O/S independent (Widows®, Linus, Mac OS®)
- Leverages existing investments into core lending/mortgage systems with robust and customizable interface capabilities
- Compatible with Java 2 Platform Enterprise Edition application services such as WebSphere®, and Tomcat®
- Utilizes industry standard backend components such as Crystal Reports® and Microsoft SQL Server®



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COMPANY PROFILE

At CGI, we're in the business of satisfying clients by helping them win and grow. For more than 30 years, we've operated upon the principles of sharing in clients' challenges and delivering quality services to address them.

As a leading IT and business process services provider, CGI has a strong base of 26,000 professionals operating in more than 100 offices worldwide, giving us the competitive advantage of close proximity to our clients. Through these offices, we offer local partnerships and a balanced blend of global delivery options to ensure clients receive the optimal combination of value and expertise required for their success.

We define success by helping our clients achieve superior performance and gain competitive advantage.

FOR MORE INFORMATION

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SwixMortgage can also be delivered via CGI's Application Service Provider ("ASP") solution where CGI will host and manage the SwixMortgage application and all associated hardware and software requirements in a secure CGI data center.