

Rynoh Pay

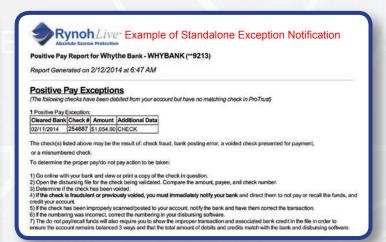


Rynoh has successfully submitted Positive Pay records to Tower Bank on 9/18/2013 5:30 PM (Eastern)

Note: Your bank receives multiple Positive Pay submissions per day. This email is an aggregate of all the items sent throughout the day.

Bank Account:	TOWER II (**4477)
Number of Issued Items:	41
Amount of Issued Items:	\$286,017.74
Number of Voided Items:	0
Amount of Voided Items:	\$0.00
Number of Cancelled Items:	0
Amount of Cancelled Items:	\$0.00
Total Number of Items:	41
Total Amount of Items:	\$286,017.74

Check #	Туре	Amount	Payee
111934	ISSUE	\$453.32	Clerk of Circuit Court
111935	ISSUE	\$75.00	Druckers & Druckers
111936	ISSUE	\$65.77	Neville National Title Insurance Company
111937	ISSUE \$20.00 Neville National Title Insurance Company		
111938 ISSUE \$35.00 QR R			QR Release Tracking
111939	ISSUE	\$50.00	Title Two Underwriting Services, LLC
111940	ISSUE	\$14.00	Joseph Fortuna
111941	ISSUE	\$101.50	Loretta Kimnel
111942	ISSUE	\$275.00	Rliable Title
111943	ISSUE	\$411.59	Reliable Title
111975	ISSUE	\$500.72	Clerk of Circuit Court
111976	ISSUE	\$104.50	Loretta Kimnel
111977	ISSUE	\$68.21	First Virginia National Title Insurance Company
111978	ISSUE	\$20.00	First Virginia National Title Insurance Company



RynohPay is either an automated positive pay interface with your bank, or a standalone positive pay solution if your bank does not provide this service. Positive pay eliminates check fraud, and ensures that only checks you have issued are processed for payment by your bank. RynohPay automatically transmits a file of issued checks to your bank in accordance with the bank's processing schedule. This transmission can be once or multiple times per day. Further, RynohPay supports both payee and non-payee bank positive pay services. No operator intervention is required for file delivery. RynohLive provides a standalone non-payee match positive pay solution.

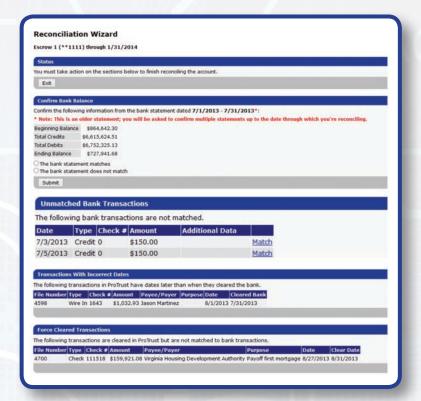
Rynoh Trax

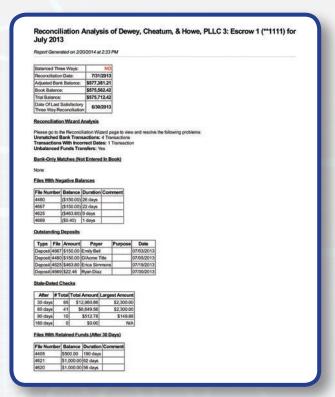
	Field	Comparison	Expression		Days	Edit Permission			
Đ	Amount	>=	5000.00	not cleared after	4	Managers	Edit	Remove	View
Ð	Payee	contains	Regis	not cleared after	4	Managers	Edit	Remove	Viev
Ð	Payee	contains	Clerk	not cleared after	4	Managers	Edit	Remove	Viev
Ð	Payee	contains	County	not cleared after	5	Managers	Edit	Remove	Viev
Ð	Payee	contains	Record	not cleared after	5	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Haz	not cleared after	15	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Home	not cleared after	15	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Flood	not cleared after	15	Managers	Edit	Remove	Viev
0	Payee	contains	Treas	not cleared after	15	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Debt	not cleared after	15	Managers	Edit	Remove	Viev
0	Purpose	contains	Tax	not cleared after	15	Managers	Edit	Remove	Viev
D	Purpose	contains	Surv	not cleared after	10	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Pay	not cleared after	10	Managers	Edit	Remove	Viev
D	Purpose	contains	Jud	not cleared after	10	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Lien	not cleared after	4	Managers	Edit	Remove	Viev
D	Purpose	contains	Mort	not cleared after	4	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Deed	not cleared after	4	Managers	Edit	Remove	Viev
0	Payee	contains	Trust	not cleared after	5	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Rev	not cleared after	5	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Warr	not cleared after	10	Managers	Edit	Remove	Viev
Ð	Purpose	contains	Commis	not cleared after	5	Managers	Edit	Remove	Viev
0	Payee	contains	Commis	not cleared after	10	Managers	Edit	Remove	Viev
0	Amount	>=	0.00	not cleared after	90	Managers	Edit	Remove	Viev
D	Payee	is exactly	irs	not cleared after	5	Managers	Edit	Remove	Viev
Ð	Payee	contains	Old Rep	not cleared after	30	Managers	Edit	Remove	Viev
0	Payee	contains	Fidelity	not cleared after	10	Managers	Edit	Remove	Viev
1	Amount	>=	5000.00	not cleared after	7	Corporate	Edit	Remove	Viev

Rynoh Trax automatically tracks and validates funds flowing into and out of your escrow account(s). A user defined alert list provides automated notification when a specific transaction has not occurred within the specified time frame. The alerts are defined based upon payee, purpose, or amount within a specific number of business days.

For example: if a mortgage pay-off check has not cleared after four business days, you will be notified via the Morning Report. If the company manages multiple escrow accounts, Rynoh Trax also advises you if incoming funds are deposited/ wired into the "wrong account" (provided that the account receiving the funds is also a "Rynoh monitored" account)!

Rynoh Recon





It has been repeatedly demonstrated that the single greatest deterrent to fraud, embezzlement, and accounting errors is frequent reconciliation. That is why the American Land Title Association's Best Practices now call for daily rather than monthly reconciliation. How are you going to accommodate this requirement?

RynohRecon provides automatic and daily three-way account reconciliation as well as electronic verification of your reconciliation results. No other system in the marketplace provides this capability. Not only are your accounts reconciled three-ways but RynohRecon provides embedded tools to identify potential problems in your account. The "Reconciliation Wizard" identifies items preventing proper three-way reconciliation. The "Wizard" flags the error(s), and pinpoints the necessary corrective actions.

A "Reconciliation Analysis" feature looks beyond the three-way balance to ensure that your accounts remain RESPA compliant. A proper reconciliation is far more than three matching numbers (book, bank, and trial balance). The reconciliation analysis feature conducts a rigorous review and comprehensive analysis of items of potenial concern to auditors and regulators.

If required, **Rynoh***Live* automatically prepares, analyzes and delivers your monthly reconciliation reports to your underwriter. Prior to underwriter submission, Rynoh*Recon* provides you with a preview of the report with an analysis top sheet. You can select how far in advance you want to receive this preview; and therefore have ample opportunity to make corrections, if necessary, before the report is submitted. It is that simple.

Rynoh Report

RynohReport is a comprehensive set of daily and monthly reports that enable proactive management and oversight of all agency escrow activities. The daily "Morning Report" is the key management report that must be reviewed every day to protect the agency from fraud, embezzlement, bank errors, and employee errors. It reflects those critical time-sensitive items requiring immediate attention. It is utilized to determine that: deposits have been received and credited by the bank; all disbursements such as: pay-offs, recordings, and insurance premiums have been received and presented for payment in a timely manner; incoming and outgoing wires have been properly processed and that deposits match expected receipts and are deposited in the proper account.

RynohLive delivers numerous additional reports including:

- Positive Pay Report
- Cleared Transactions
- Voided Transactions
- Bank Statement Report
- Ledger Audit Report
- Payanya Banari
- Revenue Report
- Underwriter Submission
- Three-way Reconciliation Report
- Outstanding Transactions
- Funds Transfer Report
- · Reconciliation Analysis Report
- Uploaded Actual Bank Statement
- Trial Balances



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HOW IT WORKS

RynohLive is a bridge application that seamlessly integrates with your settlement software and your financial institution. There is no need to change your internal disbursing procedures or work flow – and using RynohLive to manage your escrow accounts will save you time, money...and quite possibly your business!

Using a cyber-secure cutting edge cloud application with proprietary antifraud algorithms, RynohLive helps clients stay steps ahead of would be perpetrators of fraud and theft with real-time monitoring of their escrow account operations. Every business day RynohLive conducts an automated three-way reconciliation – as well as end-to-end auditing of your escrow accounts. At the same time RynohLive is working around the clock to identify anomalies, potential fraud and audit issues to minimize your exposure to loss. Our clients' rest easier knowing that RynohLive is on the job protecting them via daily management reports and email alerts whenever errors or potentially fraudulent activity is suspected.

BENEFITS

- RynohLive is patented, and the ONLY solution that enables you to truly follow ALTA Best Practices #2; while providing your underwriter, lender, or regulator the transparency and oversight called for in today's market environment. All parties in the transaction are protected from fraud, embezzlement, disbursing errors, or other losses of settlement funds.
- 2. Rynoh*Live* is the only solution in the market today that provides "electronic verification" of your reconciliation, as well as proactive oversight of your escrow accounts.
- 3. Rynoh*Live* provides you the power to review deposits, critical disbursements, wire activity, correct errors and stop would-be thieves.
- 4. Save Time, Save Money, and Demonstrate Regulatory Compliance.

Rynoh*Live*

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Visit: www.rynoh.com