

ENTERPRISE APPLICATION PROCESS GUIDE

**FOR
SARBANES-OXLEY (SOX 404)**



OPTION ONE
M O R T G A G E

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Enterprise Application Process Guide

Overview

This guide defines how OOMC IT department will satisfy the Sarbanes/Oxley (SOx 404) documentation requirements along with the associated process that will ensure each item is formally updated on a quarterly basis.

Documentation Suite

There are several key components that comprise the OOMC Sarbanes/Oxley audit documentation. They are:

- Enterprise Application Catalog (Excel spreadsheet)
- Interface Specification (Visio diagram showing enterprise applications)
- 3rd Party Interface Diagram
- ERP (PeopleSoft HR and Financials) Interface Diagram
- Touch Point Charts (Six Visio diagrams showing physical connections)
- IT Website (Distribution mechanism)
- Process Guide (this document)

Each is further described later in this guide. All documents and charts will have a revision history entry each time a process or procedure is updated or revised.

APPLICATION	Description	TECHNOLOGY					
		Applications / Technologies	Database Servers	Platform Database	Version #	Web Server	App Server
Loan Operations							
1	APR (Approval Management System)	Being replaced by FSC, February 2004	Firewall	ORACLE	nt, sp	2.1	
2	Approval Reports	Being replaced by FSC, February 2004	Firewall	ORACLE	nt, sp	2.1	
3	Approval Control	Being replaced by FSC, February 2004	JDBC	ORACLE	nt		ORACLE
4	ACPL (Approval Certification & Validation System)	Being replaced by FSC, February 2004					ORACLE
5	SOX (Controls) Integration Point	SOX (Bank Origination System, System) interface to SOX reports from SOX integration point and provides functionality for processing loan audit, processing control, handling errors, the approval, handling & control of the process from SOX SOX report system.	Firewall				
6	MRSL	Provides the user with the right Material to print and job history, the history for the different units and with the working history of the loan. Provides group view and the different reports.	Firewall	ORACLE	Firewall		
7	SMRP - Secondary Market Reporting	It is a reporting application for Secondary Market Reporting. Reports related to following categories: Due Diligence SEC Audit Fiduciary Control	Firewall	ORACLE	sp_2	2	
8	APR (Advance Processing System)	APR allows the RMCA Control System to process the Advance Advance (Dated) Loan from the SOX integration system.	Firewall	SQL Server	sp		
9	Compliance App	The Compliance Application is a	Firewall	ORACLE	sp, nt, sp, nt		

The enterprise application catalog is an Excel spreadsheet titled:

Production Applications List (Application Catalog).xls

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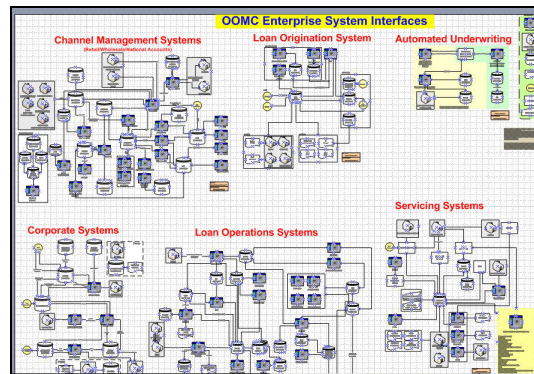
This document is maintained and archived in SourceSafe. Its purpose is to list every application within OOMC IT. Applications shown are critical for OOMC's primary mission – *Sell, Service, Generate Loans*. Applications are grouped under the following headings:

- OOMC developed
- PeopleSoft
- 3rd party
- Web

The enterprise application catalog also contains the following:

- Primary contact names for each application
- Description of the application
- Primary application technology
- Web and Application Servers (names)
- Databases and Database server

Interface Specification



Important The Interface Specification diagram shows a high-level view of OOMC's applications and its touch points. The premise behind the drawings is to show document applications and their touch points which help *sell, service, and generate* loans.

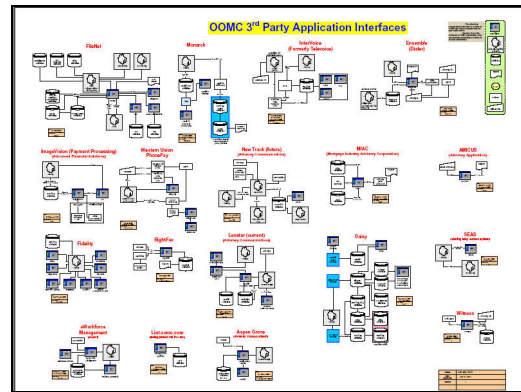
The Interface Specification (Visio diagram) is the heart of the OOMC SOx 404 project. The diagram shows the inbound and outbound interfaces for each application within the Enterprise Application Catalog.

A Technical Writer teamed with Developers, Technical Architects, and Business Process Owners were organized to document the Interface Specification. The resulting diagram shows some, if not all, of the following information:

- Inbound and outbound touch points to each application
- Data frequencies, reports, external interfaces, processes, and touch points to other business unit applications

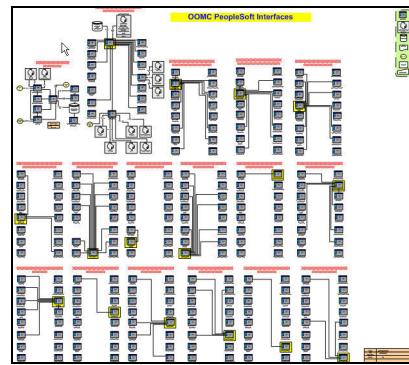
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3rd Party Interface Diagram



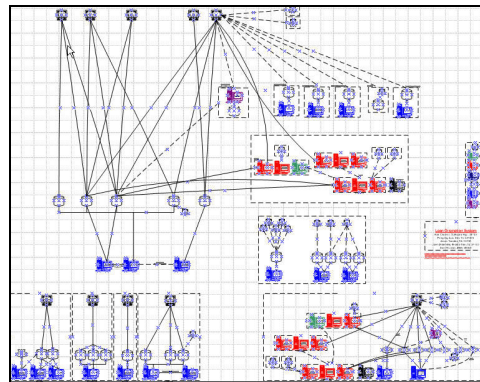
This diagram shows all of the external applications that touch OOMC systems.

ERP Diagram (module interface)



The ERP Diagram shows the 16 installed PeopleSoft's Human Resource modules and how they interconnect with the other modules. Also show is a standalone illustration of PeopleSoft's Financials.

Physical Touch Point Diagrams



These series of six diagrams show each business units applications from a physical connection perspective. Business units are:

- Servicing
- Loan Origination

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- Loan Operation
- Automated Underwriting
- Channel Management
- Corporate Systems

The lower half of the diagram shows each application's touch point from the application, web server, application server, database, and database server. Other touch points may consist of FTP processes, JAG servers, Fidelity, IIS, and report servers.


The upper portion of the diagram shows the inter-connections between each application within the business unit. This provides a high-level view of the overall business unit and allows for *what if* scenarios.

IT Website

Sarbanes / Oxley (SOX) 404 Audit Documentation

What is Sarbanes / Oxley?

The Sarbanes-Oxley Act of 2002 promises to be one of the more enduring legacies of Enron and the financial frauds that followed. One of the more significant provisions of the Act is the requirement that management report on the company's internal control. The first of these reports is required in 2004. Adding teeth to this requirement, the company's external auditors must audit the internal control report in much the same way they now audit the company's financial statements.



Senator Paul Sarbanes **Congressman Michael G. Oxley**

Audit Documentation Required by SOX

Process & Procedures

Description: This document describes the documentation set required by SOX and best practices for the update/revision of the the Application, System Interface Diagrams, and Enterprise Application Catalog.

Rev. Date	File Name & Size
3/02/04	EnterpriseApplicationProcessGuide.pdf (xxx kb)

Application Diagrams

Description: These diagrams show a high-level view of OOMC's application touch points from a hardware perspective. Although not required by SOX, the diagrams will be maintained using the same process methodology.

Rev. Date	File Name & Size
3/02/04	ITAutomatedUnderwritingChart.pdf (xxx kb)
3/02/04	ITChannelSystems.pdf (xxx kb)
3/02/04	ITCorporateChart.pdf (xxx kb)

A web site on *it.oomc.com* has been created to give access to all teams with current Enterprise-wide Application information. The site (<http://it.oomc.com/SOX/default.htm>) will consist of the following:

- One main page with links to documents.
- Document (four documents defined in this process guide). Documents are shown in Acrobat PDF format. A date will be associated with the file/document to show readers how current the document is.
- Dates next to documents when they were last updated.

This site is maintained on an as-needed basis or when applications are changed or deployed.

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Process Guide

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The Process Guide describes in detail how the OOMC SOX404 project items are created, maintained, and stored. The existing SDLC (Software Development Life Cycle) methodology will be used for documenting each application.

Source Control

All OOMC documents, charts, spreadsheets, process guides as identified in the Documentation Suite will be archived in Visual SourceSafe. Best practices for check-in and checkout will be followed.

Documentation Process and Procedure

When it happens

At the Development Phase of the Compass there is a line item on the Matrix (http://pmo.oomc.com/html/PMO_templates_compass_large.shtml) that states *Update System Interface Diagrams*. This task must be performed the Sr. Technical Architect.

How it happens

When an application is deployed, modified, or removed from service, the Application Coordinator is contacted via email of the change. This communication occurs during the implementation phase of Compass. The email is sent from the Sr. Technical Architect which states the name of the application, status (update, removal, addition), owners (department DIO), any other pertinent application information. If necessary, this email also doubles as a meeting request between the Dev TL, TA, and the EAC to further explain the change.



At the meeting, the TA and TL should have previously marked up the touch points on touch point charts and system interface diagrams. The changes will be reviewed and agreed upon by each team member.

Once approved, the changes will be incorporate into the diagrams within 30 days. Briefly, these changes consist of:

- check out the master files
- update the applicable documents
- get approvals
- check them back into VSS
- update the Web Site with the latest information
- send an email to IT-everyone to inform OOMC associates of the new, updated, or removed application

Compass Methodology

The mechanism to update system interface diagrams has been added to the Compass Methodology in the Development phase. This will ensure that when a project is near completion and at a *defined time*, the TA will notify the Coordinator that an application has been deployed or updated. If this item (within the compass methodology) is not followed then the project's report card will be marked accordingly.

 PM - Compass Methodology					
					
Project Type: Large Projects and Programs Key: Link to Compass Document Link to PM Methodology					
Assessment	Requirements	Design	Development	QA	Implementation
Complete Project Charter Communications Matrix Exit Criteria: Scope Review and Sign-off	Entrance Criteria: Project Prioritized Review and Update Project Management Controlling Procedures (see below) Hold Heads Up Meeting Assign Team, Roles, and Responsibilities (BU and IT) Create WBS and Project Schedule Project Plan Build Estimating Model Buy Estimating Model Create Risk Register Begin Business Requirements Create application Requirements Document Functional Specifications Document User Interface Specifications Document	Entrance Criteria: Scope Sign-Off Review and Update Project Management Controlling Procedures (see below) Perform Vendor Selection (if applicable) RFI & RFP Response Evaluation Architecture Overview Document Update CBA (10% Contingency) Hold Usability Walk-thru Exit Criteria: Design Walk-thru and Sign-off	Entrance Criteria: Requirements Sign-off Review and Update Project Management Controlling Procedures (see below) Construct/Build Technology Process, Policies, and Procedures Test Cases Deployment Document Request to Test Criteria: development Review and Sign-off	Entrance Criteria: Development Sign-off Review and Update Project Management Controlling Procedures (see below) Conduct User Acceptance Test User Sign-off Conduct QA Test Cycles (re-work as necessary) QA/Testing Group Sign-off Test Status and Results Finalize Training Materials Application Roll-out Form Exit Criteria: Testing Review and Sign-off	Entrance Criteria: Testing Review and Sign-off Review and Update Project Management Controlling Procedures (see below) Implementation Schedule and Plan Conduct Training Implement Performance Monitoring Implement Business Changes Provide Process and Procedure Training Execute "Go Live" Formal Production Handoff Transition to Support Completion Sign-off Form Project Acceptance Process Exit Criteria:

Update System Interface Diagrams

FAQ

How are we going to disseminate this information?

IT Intranet Website

How will the program be rolled out?

Teams will be notified via email that this is the new process and will be adopted by the Compass Committee.

How will the Application Coordinator be updated/notified?

Via a line item mechanism in the Compass task matrix in the Development Phase.

What would happen if we don't comply?

Simply put, we don't ever want to find out. Top executives who sign improper certifications face fines up to \$5 million and prison terms up to 20 years. There's nothing like jail time to get someone's attention.

Revision History

Date	Revision No.	Modification
4/22/2004	Original	Brian Day