

## John C. Ralston

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### Background Summary

John Ralston is Director of Title Solutions at eLynx, where he is responsible for further enhancing the company's business in the title industry. John was a Founder and head of Product Development at Medallion Analytics. He studied Aerospace Engineering at West Virginia University and has worked in the Settlement Service Industry for 15 holding many operational roles. Most notably managing post-closing operations for Fidelity National Financials National Division. During his tenure he developed products and services that improved productivity and mitigated risk between Settlement Service Providers and Lenders. One of those products, Closing Stream, was the first viable web-based closing solution in the marketplace. John has extensive experience in lending, land title and closing services, R&D, and the financial management of national title, escrow and vendor management companies as well as being regarded as a subject matter expert title and escrow operations, electronic settlement platforms, RESPA guidelines.

In 2010 John founded Medallion Analytics to bridge the gap between Lenders and Settlement Service Providers. Medallion provided powerful, yet easy-to-use tools, to control the lending process ensuring quality and compliance across all parties in a mortgage transaction. Medallion was acquired by eLynx in October of 2014.

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### Experience

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#### Medallion Analytics Software Corporation

2008 - 2014

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##### *Founder VP of Product Development, Pittsburgh, PA*

- Creation of a suite of software applications that allows lenders more control and transparency over the entire closing transaction utilizing innovative data analysis via a number of different sources. This data can then be manipulated in a manner that facilitates a completely electronic settlement from application to mortgage recording and secondary marketing. A rules-based engine running behind the scenes provides additional process, audit, risk management and data mining tools.
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#### LSI, a Fidelity National Information Service Company

2001 – 2009

##### *Vice President of Operations, Coraopolis, PA*

- Managed the development, implementation and operation of the industry's first On-Line Closing Platform. Since its inception in 2004 this product evolved to a service generating an additional \$1.5 million dollars in additional yearly revenue while increasing borrower satisfaction scores, improved service levels and cost benefits for existing clients.
  - Managed all of the Post Closing Operations including.
    - Managed Network of Real Estate Attorneys across Unauthorized Practice of Law States
    - Managed a group of Staff Real Estate Attorneys to conduct Risk Management, Deed Preparation and Settlement Services in house.
    - Post Closing Quality Review as well as Final Issuance of Final Title Policies
    - Oversaw compliance of Affiliated Business Relationships
    - Disbursement and Escrow Account Management
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#### Grubb and Ellis

1999 - 2001

***Geographic Information Systems Analyst, Pittsburgh, PA***

- Conducted market research throughout the Pittsburgh Metropolitan Statistical Area. This research utilized geographic and demographic data to ensure the best locations for retail, office and industrial real estate development.

**Lenders Service Inc.**

**1996 - 1999**

***Client Service Manager, Coraopolis, PA***

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