

Fry Communications, Inc

**Proposal For  
GMAC Mortgage  
Online Policy and Procedure Application**

December 2002

## **Objective**

The GMAC Mortgage (GMACM) policy and procedure application will be a web-based interface for worldwide, on-demand access to the procedure manuals. It will be designed with user-friendliness, standardization, centralized maintenance, flexibility and efficiency in mind. The application will ensure that GMACM associates have centralized access to the most up-to-date business procedures, thereby providing GMACM customers with better customer service as well as accurate and timely information.

## **The Fry Approach**

### *Overview*

Fry will develop a web-based application for the management and delivery of the GMACM policy and procedure manuals. This application will have a customizable, user-friendly interface that will be accessible by any user with a standard Internet web browser. The application will provide GMACM will fully secured administrative functions for reporting and maintenance of the content and the system.

The development of the application will follow a phased approach with the following deliverables:

- I. Functional and Technical Specification
- II. System Architecture Analysis/Setup of Development Environment
- III. Interface Development
- IV. Application Development
- V. Beta Testing
- VI. Training
- VII. Deployment/Integration with Existing System
- VIII. Post-Implementation Review

### *Phase I. Functional and Technical Specification*

The first phase of the development cycle involves the creation of the specifications used as the basis for further development, namely the functional and technical specifications. The functional specification (also known as the requirements document) contains an in-depth analysis of the requirements for the project and details how the functionality of the proposed system meets those requirements. Conversely, the technical specification outlines how the solution is implemented and serves as a blueprint for the system.

In order to gain better understanding of the client requirements, we will examine all related materials including existing business processes and systems, in addition to conducting detailed user interviews. We will carefully analyze the National Loan Administration policy and procedure manual, the Consumer Client Branded Solutions (CBS) manual, the FiServ Debt Servicing Utility, the *InfoSource* system and any GMACM corporate policies and procedures that may be related to the usage or functionality of this application.

The client interviews (also known as introduction and discovery sessions) will take place at a location convenient to GMAC. We will provide a detailed agenda regarding the requirements, features, development, deployment and administration of the application for these sessions with critical GMAC personnel. We will also utilize this opportunity to review any related systems that can only be accessed on-site.

After client interviews are completed, a draft functional specification will be presented to GMAC for review since it is critical that we have a thorough understanding of GMAC needs. Once this document is approved, it will form the basis for the technical specification. The technical specification will outline the implementation details including network scheme, application architecture, database structure as well as application performance metrics etc. The submission of the technical specification will mark the successful completion of the first phase.

### *Phase II. System Architecture Analysis/Setup of Development Environment*

In accordance with the system architecture described in the technical specification document, our system engineers will conduct an analysis of existing GMAC hardware and software. This analysis is useful for two reasons. Firstly, the engineers will identify any gaps in existing system capabilities and provide a recommendation for acquisition/configuration adjustments to accommodate the new system while causing no disruption to existing business processes or system functionality. We will work with GMAC technical personnel in implementing these changes smoothly. Secondly, we will use collected data to mirror the GMAC system configuration as closely as possible in the development environment hosted at Fry. Once the development environment is setup, it will be initialized with a sample set of GMAC data. GMAC will be given access to the environment so that crucial client-personnel can monitor the development process in real-time and provide vital feedback.

Since the solution is web-based, it can benefit from a multi-tiered, client/server architecture. The web-browser resides at the top tier of the classic architecture as the client, while server-side functionality is divided between the web server, file server and database. The user accesses the application through a page loaded on a web browser. The browser passes requests to the web server, which executes application logic to provide requested functions. The application logic, in turn, uses the database and file servers to load, store and manipulate files and data structures.

In order to achieve maximum performance and scalability, the database, file and web servers should be hosted on different machines. If the number of available servers is at a premium, the same machine could be used as both the file and web server. For all of the servers, high-availability and fault-tolerance are crucial issues. Therefore, we recommend both effective failover/redundancy as well as load balancing schemes for all servers (particularly the file/web server). In addition, regular backup (on offline media) of all application files and databases are important for disaster recovery purposes. We will help GMAC develop these capabilities if they currently do not exist.

After examining the current GMAC system architecture, we have concluded that Microsoft Internet Information Server 5 on Windows 2000 Server would be an ideal web server for this application. If required, the application could be easily migrated to Windows XP/IIS 6. We also recommend the Windows 2000 platform as an affective, user-friendly repository for documents. Either Oracle or SQL Server could be used as the database for the application. Both databases have unique strengths. In general, we have had very good success with an IIS/SQL Server partnership, as both are Microsoft-centric solutions that complement each other. Hence, we have a preference for SQL Server as database for Microsoft technology based web solutions. However, we recognize Oracle as one of the leading relational database management systems today and as an excellent choice for web application data backbones.

### *Phase III. Interface Development*

The interface to the application will be a user-friendly, menu-driven, customizable GUI equipped with navigation bars and links to common content areas and functions of the system. The layout of the application will be organized in a logical fashion and maintain a consistent look and feel to ensure user-acceptance.

Fry usually builds the interface using a template-based approach so that future changes to the interface are easily accomplished by modifying the templates rather than having to modify all pages within the application. The final design template is validated for browser compatibility and created with tightly integrated GMAC review and feedback.

The development of the interface will begin with the creation of several concept designs. The concept designs fully utilize any existing design schemes or branding to ensure consistency with the client's corporate standards. After GMAC review, required adjustments are made to the selected concept design and the final design template for the application is created. It is the rule rather than the exception that several iterations of adjustments are made before a satisfactory design choice is made.

However, the final application template will be designed to be fully customizable while maintaining a consistent look and feel. The user will be able to modify the navigation bar, placement and content of common links and system functions and various display attributes such as font sizes and colors using a wizard. Upon completion of the customization wizard the user's preferences will be stored with their profile. Each time the user accesses the application and logs in the preferences will be loaded.

*Fry Interface Standards:* As part of its development process, Fry maintains strict control over interface standards. These standards are outlined below:

- Browser compatibility: All Fry applications are fully compatible with major browsers including Internet Explorer (5+), Netscape (both 4.5 and 6+) and Opera on WinTel (95+), Unix-based (including Linux) and Apple Macintosh platforms.

- Uninterrupted Access: Fry technology standards dictate that the inherent application framework is designed for 24 X 7 access. However, in this case, built-in maintenance time may be incorporated if desired by GMAC.
- Connection Speed/Response Time: The application will be designed so that it performs at acceptable levels under various connection speeds, including T1/T3, broadband and dialup access. While it is difficult to determine absolutes for response times due to the fact that it is dependent on application performance as well as external factors such as network load and load/capabilities of the client machine, typically response rates of less than four seconds under usual circumstances are strived for. Under extreme circumstances, such as an extremely busy dialup connection, an upper bound for response times of ten seconds is strived for.
- Client Machine Requirements: Web applications generally benefit from the good performance of most web browsers as well as the low overhead of HTML as a presentation mechanism. Therefore, the client machine hardware and software requirements should be minimal (Pentium, Windows 95+) and running the application should not adversely impact the client machine. However, since PDF is the final output format, the performance of Adobe Acrobat may be a limiting factor. Alternatively, GMAC may choose HTML as the final output format. While conversion to HTML can effectively preserve graphical content and most complex formatting, persevering whitespace and very specialized formatting is not guaranteed.
- Screen Specification/Windowing: Fry assumes 800 X 600 screen resolution and 256 colors for all interface design. All horizontal scrolling at these minimum settings is strictly avoided. In addition, the application will fully support windowing/multitasking. In other words, multiple instances of the application window can be created and the user may navigate to other sites (on independent windows) or open other applications while using the system. However, as noted above, the performance of Adobe Acrobat is the final bottleneck to be considered for this application.

#### *Phase IV. Application Development*

Once an effective interface is designed, the application development phase will commence. The nature of the application demands that all access be strictly login based and fully secured via SSL (Secure Socket Layer). While an effective login mechanism verifies the identity of the individual user and enables access controls, SSL makes sure all data communication, including usernames and passwords, is encrypted and therefore not readable by an unauthorized third party.

While it is essential to ensure security for the application, consideration must be made so that user convenience is maintained. Since the average application user is likely to use the application throughout the day, session timeout lengths will be set reasonably so that the user should only be required to login once a day. In addition, if GMAC deems it appropriate and convenient, a cookie-based login scheme could also be used so that once the user successfully logs into the system, the login is stored in the browser and the user

be automatically authenticated on their next visit while the cookie is active. Such a cookie could remain valid for a relatively longer period of time, such as a week. Conversely, certain security policies should be strongly considered by GMAC such as forcible periodic change of passwords and password standards (e.g. at least six character long passwords with non-alphabetic characters).

Since the application is web-based, it can be accessible via directly entering a URL in the browser location bar, accessing the location via a bookmark or link, or creating a web shortcut (with an application icon) on the user desktop.

Based on preliminary analysis, these are the primary features that will be incorporated into the system:

### *Profiles*

In order for the authorization system to work, each individual user will have a unique profile that includes their username, password, position, department, contact information and permission level. A user's permission level, in addition to their identity will determine what information and functionality they have access to and how this content will be presented to them.

As specified in the statement of work, the application will have the following levels of permission:

- Read-only
- Update
- Administration
- Restricted read-only
- Read-only management.

Users who have read-only permissions will only be able to view the content within the application. This type of user may make no changes to documents. Users who have update ability have access to update documents or create new documents within the application. Administrative users are users who will be permitted to assign and edit user profiles and make administrative changes to the application such as template changes. This type of user will have full access to the reporting area as well. Restricted read only permissions will be used for the administration of special "filtering" needs related to non-typical users. These types of users might include: outside vendors, investors, regulatory agencies, consultants, etc. The read only management permission is for users who require the read only permissions as described above and access to department specific or other sensitive information that should not be available to the general public (e.g. termination or promotion policies).

Since the application is purely web-based, a login scheme integrated with NT authentication is usually difficult and cumbersome to create and maintain. More

likely, the profile database will be separate from existing authentication schemes, but will be initialized with data from existing GMAC personnel databases.

### *Content Administration*

A core requirement for the system is centralized maintenance and update. This requirement will be met by providing content administration tools limited to a specific user group. The content administration tools will enable users to update, add or remove source documents in the central repository. The application will also automatically enforce version control.

For example, if an administrative user deems that a document needs to be updated, they will be able to download the source document to their desktop. The application will record this “transaction” and mark the document as “checked-out” by the logged in user. No other administrative user can download the source document while it is locked. A locked document is unlocked only when the user who checked it out uploads it back into the system.

The downloaded source document can be changed using standard desktop tools such as MS Word or Visio. Once the changes have been completed, the user can upload the revised document into the application. If required, the user can also make changes to the metadata associated with the document. The metadata may include but is not limited to: document author (maintained automatically by the system), title, description, summary of changes and manual sections that the document pertains to. Upon submission, the document will be loaded into the repository and the database will be updated with the new information. Additionally, the application will record this upload “transaction” as history for reporting purposes and the document will be unlocked.

The following document formats will be accepted by the system: Microsoft Word, Excel, PowerPoint, Visio, PDF, documents created in allCLEAR, and graphic formats such as JPEG, GIF, TIFF and EPS. The application will use standard Windows file naming conventions, which includes filenames with a maximum length of 255 characters. Spaces and special characters in file names are not recommended, but will be accepted by the application.

Since maintaining real-time access control is difficult in a web-based environment, it is probably best that updates takes place on a “rolling” basis. That is, the newly uploaded document will be converted to the appropriate format on the fly and changes will be effective immediately. Users who have the document currently open will be affected by the changes as soon as they close and reopen the document. Alternatively, each document could refresh itself periodically to make sure the user has access to the most updated version or a user alert is generated when an update is available. Updates can also be delayed to be performed in a “batch” mode at a specified point in time. However, given the access cycles outlined by GMAC, such an update scheme is likely to have limited effectiveness.

### *Automatic PDF Creation*

As mentioned above, application will automatically create PDF versions of the non-PDF documents as they are uploaded. Using Adobe Acrobat Distiller, the application will automatically mark the new or revised document and place a copy in the hot folder. Distiller will detect the placement of a new document in the hot folder and create the PDF version of the document and place it in an output folder. The application will collect the PDF document from the output folder, load the rendition into the repository and make it available for viewing.

### *Searching*

Although the application content will be carefully categorized and easily browsable, advanced search functionality will be added for additional ease of information retrieval. Rapid searching will be accomplished by using pre-built indexes of application content. To the user, the indexes will appear to be distinct categories or search areas, such as department-specific or manual-specific searches.

Any combination of documents can be defined for an index, and the same document can be in more than one index. The document content itself as well as the metadata mentioned earlier will be included in the index. The format of the search interface and the searchable content will depend on the user profile as well as context. For example, a customer service representative researching complaint handling will default to a search interface to retrieve content on customer complaint handling procedures.

A search term text box will allow either a natural language or Boolean search expression. A drop-down box will list parts of the application that can be searched. It is also possible to provide a list of metadata fields to limit the search on. In addition to the search-term entry box, the search form can also include a number of options that control the content to be searched, search features to use, the type of search, search limits, and the order of the results.

The following is a list of features that will be included in the application:

- Select one or more categories (indexes) to search.
- Type of search: Natural Language (words and /or phrases) or Boolean (“and”, “or”, “not”) expression.
- Search on Metadata Field(s).
- Wildcards (? And \*).
- Stemming (finds all forms of a term).
- Fuzzy search (finds misspellings).
- Phonic search (“sounds like”).
- Synonym search (uses a user-defined or built-in thesaurus).
- Proximity search (within n words).
- Variable term weighting (assign relative weights to search terms).
- Numeric range search.

The results list can be built to show almost any useful information about each document, including the title, file location, score (number of search terms included), hits (number of occurrences of all terms), file date, and file size. The list can be ordered by number of hits, date, name, or size.

A thesaurus feature will be implemented to support “Smart Searching”. The built-in thesaurus will be the WordNet thesaurus developed at Princeton University, an extensive lexical and semantic network of the English language. A user-defined thesaurus can be implemented to include mortgage/financial industry related terms.

### *Linking, Bookmarks and Cross-references*

Due to the nature of the application, it is very natural to assume that users will need to bookmark individual parts of manuals. The application will ensure that book-marking specific documents is possible and that such bookmarks will always retrieve the most up-to-date versions of all documents. As a consequence, this will also enable cross-references between documents in the form of hyperlinks as well as links from other websites. Moreover, all documents in the application will also support hyperlinks to content outside the current application, most notably the FiServ utility and GMAC corporate web-content.

### *Workflow*

During the analysis phase Fry and GMACM will work together to define the workflow and review requirements for the application. The application will assist with document management relative to the review and sign-off process for the documents. Using metadata, document status attributes, date/time stamps, etc., the application will be able to validate rules related to authorized access and enforce or prohibit certain events before other events have taken place. Scheduled administrative jobs can query for documents that meet certain criteria and trigger reminders to users who have follow-ups, reviews or signoffs to perform on a document. A “staging” or “testing” phase before final approval of a document can also be added.

### *Online Feedback Form*

The online feedback/comments form will be prominently displayed in the application navigation so that a user can provide feedback to the policy and procedure team. The form will ask the user questions and allow for entry of comments. Upon submission the data will be collected and emailed to the appropriate mailbox based upon the user’s group and/or department. The rules for this email notification can be changed through an administrative interface. Additionally, the data will be stored in the database table. A report will be available via the reporting tools that will allow for the querying and analysis of the collected data.

### *Application Change Archiving*

Fry will develop an application change list which will provide to all users a list of changes made to the application during the last calendar quarter including a description of the change, date/time of change and area affected. On the opening screen of the application every user will have the option of viewing the application change list. The user will be able to sort the list by subject, date/time and or area affected. When changes are made to the application and approved for use on in the live environment, the previous version of the affected coding/web pages or other corresponding technology will be archived into an archive area that cannot be accessed by general users. Archived information will be maintained for one year and will be easily accessible by the system administrators. Fry will review the legal requirements for archive of prior versions to determine the exact means of archival, frequency, volumes and length of retention.

### *Library of Correspondence Templates*

Fry will develop a library of correspondence templates in order to aid business communication. GMACM administrative users will be able to upload and update the correspondence templates. Non-administrative users may browse the library by selecting the correspondence template library from the common links area. This will present to the user a list of the template showing the name, document format, effective date and the description. The user may click on the download link to save the template to the desktop for usage.

### *Restricted Printing of the Manual*

GMACM discourages printing hard copy of the policies and procedures manual. Printing is to be limited to forms, reports and correspondence letters. General users will not be capable of printing the PDF versions of the documents in the application. Administrative users will be able to print the PDF versions or the original source documents (i.e. Word, Excel, etc). The application will control access to printing using the rights management features available with Adobe Acrobat Reader. As PDF files are automatically created by the system with Adobe Distiller the security setting that disables printing will be set. With this setting enabled, users will be able to view but not print the PDF files.

### *Debt Servicing Utility (DSU) Integration*

GMACM has requested that the application be integrated with the DSU application to the highest degree possible. As part of the Analysis phase, Fry will work with the DSU team to determine the best integration path and possibilities of linking the two applications. The goals of the integration will be to determine the linking capabilities between the application and the FiServ solution, and incorporate FiServ's system documentation (LATITUDE) into the application.

### *Online Forms*

Fry will work together with GMAC in determining an effective method for completing, exporting, emailing and printing online forms. Two technologies to consider for implementing these features are the Adobe FDF file format as well as HTML forms in addition to producing printable PDF forms converted from MS Word. Fry recognizes the need for balancing user-friendliness and maintainability while implementing this feature.

### *Reporting*

GMACM administrative users with the appropriate rights may access the reporting area of the secure administrative interface. The reporting area will provide browser based access to the various reports that are built into the application. All reports will be designed for easy printing and viewing directly from the browser. The following standard reports will be available: Document History report, Activity report, Searches Performed Report and Feedback Analysis report.

The Document History report will show the history of a document including any updates that have been made. The application will track and record when documents have been updated within the application. As documents are updated the application will record the update transaction on a per file basis within the database. This includes any document updates, the document format, filename, summary of changes, date and time of the update and the user who performed the update. A reporting mechanism will be designed so that administrative users will be query the transaction table by date range or by specific files. Additionally, a scheduled process will be setup that will periodically distribute the report via email to selected administrators. This report will list all files and indicate when the list update took place on each.

The Activity report will provide a history of all documents accessed on the public area of the web site. As documents are accessed in the public area, the application will record this event and capture data for historical purposes. Information that will be captured includes: date/time, user who accessed the document, document filename, document title, and document format. The Activity report may be pulled for any date range, individual users and individual documents and serves as a useful monitoring tool.

The Searches Performed report will provide a history of all searches performed on the public area of the web site. As searches are performed in the public area, the application will record the event and capture data for historical purposes. Information that will be captured includes: date/time and search criteria. The Searches Performed report may be pulled for any date range and serves as a useful monitoring tool to see how the search engine is being used.

The Feedback Analysis report will allow for the querying and analysis of data collected from the online feedback form. This will allow administrative users query

the data by date, user group and/or department and serves as basic analysis tool to identify areas that of peak interest, common errors, or areas that may need additional training.

### *Documentation & Help*

Documentation and online aids on using the system will be provided at several levels. A complete context-sensitive help system will be integrated with the system. A “help” button will be placed in a highly visible and convenient position on every substantial page of the application that displays an explanation of relevant functionality and walks the user through the application if required. Typically, the upper right hand corner of the page is well suited for placing help buttons. In addition, complex fields will include “help” pages of their own. For example, a “smart search” text field may include a help button (or link) that briefly explains its functionality and usage patterns.

All documentation in hardcopy or electronic may include screen shots for points of reference that may be changed by system administrators. All documentation will need to be updated as new features or updates are made to the application.

Hard copy manuals will also be supplied to help a new user “getting started” with the system. These manuals will follow a step-by-step approach to familiarizing the user with the part of the system that they will be interacting with. In addition, the manuals will also contain enough material to function as a convenient reference. More than likely, these parts of the off-line manuals will closely resemble the content of the integrated help system. Specific online training guides will be created for read only and restricted read only users. These guides will be self-guided computer based training aids integrated into the application.

An online quick reference guide will be included in the application for all users. This reference will enable users to easily access the various areas of the application and specific components of information. GMACM and Fry will work together to determine a comprehensive set of links and areas that should be included in the quick reference guide. Using their profiles, users may be able to customize their own reference guide and save the settings with their profile. This provides another method for the user to “bookmark” their common areas of interest or favorites.

The glossary provided by GMACM will be made available online as a stand-alone document accessible from the help options and/or the application’s standard navigation. Additionally, the online guides will contain links to the content in the glossary. As a user review the online guides and finds a term or phrase contained in the glossary, the user will be able to point and click on the term. The specific term or phrase in the glossary will be presented in a pop-up window so that the user can review and then close the window in order to return to the online guide.

### *Phase V. Beta Testing*

Upon completion of the web application and Fry's own internal testing processes, the Beta Testing phase may begin. The GMAC will have established a working hardware and software system configuration as defined by the deliverable from Phase II. Fry will deliver all necessary source code, documents and materials to the GMAC for setup on the production servers for testing. If necessary, Fry will be onsite to assist in the setup and configuration of the application. However, the GMAC will need to have network or system administrators available during this setup.

Prior to the Beta Testing phase, Fry will provide a comprehensive beta testing plan and schedule. It will include: system functions that require testing, resources that should be applied to each, analysis of the findings, and actions plans for problems or recommendations encountered. This plan will serve as a guide and suggested beta test cycle. Upon completion of the initial beta testing, all findings and recommendation will be provided to Fry according to the beta testing plan and schedule. Fry will implement remedies for any problems or deficiencies in the web site that is outlined in the requirements document. New source code, documents and materials will be delivered to the GMAC as necessary for re-testing and validation.

### *Phase VI. Training*

Fry will provide to GMAC a comprehensive training plan and will provide resources to train personnel onsite. Anticipated GMAC resources required will include: a room adequate to support the number of personnel selected, computers with network access and meet at least the minimum system requirements, at least two GMAC administrative users, GMAC end-users, and any personnel who will be responsible for on-going user support after final deployment. In addition, Fry will also provide training to system and network administrators and "train the trainer" training.

### *Phase VII. Deployment/Integration with Existing System*

When the web applications have been completely reviewed and validated, they will be ready for final deployment. Since the applications have already been configured and tested on the GMAC servers during the Beta Testing Phase, it is anticipated that the final deployment phase will be very short.

Any final changes in source code, documents or materials will be delivered to the GMAC for setup, any password protection from the public areas of the site that were used during the development phases will be removed, the server log files will be re-initialized and the databases will be cleared to remove any testing data.

The application can then be populated by importing all existing data, personnel profiles and documents. If needed, Fry will aid GMAC in importing or converting any data or documents. Once the application is reinitialized with imported data it will be live, and Fry and the GMAC will begin a final test and review to ensure operation.

### Phase VIII. Post-Implementation Review

Before officially ending the development phase, Fry will conduct final review meetings, user surveys and interviews to determine the successful completion of the project. If requirements gaps are found, they will be corrected to the mutual satisfaction and agreement of both GMAC and Fry.

### Deliverables and Timeline

The following Gantt chart shows the deliverables and projected timeline for this endeavor. Note that although these are rough estimates based on the RFP and our previous experience, we deem it to be fairly accurate:

Task	Start	End	Duration	2009				
				Jan	Feb	Mar	Apr	May
<b>Client Interviews</b>	Day 1	Day 2	2	■				
<b>Functional and Technical Specification</b>	Day 3	Day 7	5	■				
<b>System Architecture Analysis / Development Environment Setup</b>	Day 8	Day 19	12	■				
<b>Interface Development</b>	Day 20	Day 61	42		■	■	■	
Concept Design	Day 20	Day 42	23		■	■	■	
GMACM Review	Day 43	Day 46	4			■		
Template Creation	Day 47	Day 61	15			■	■	
<b>Application Development</b>	Day 62	Day 121	50		■	■	■	
Profiles and Permissions	Day 62	Day 66	5		■			
Content Administration	Day 67	Day 76	10		■	■		
Automatic PDF Creation	Day 77	Day 79	3			■		
Searching	Day 77	Day 86	10			■	■	
Linking, bookmarking and Cross-references	Day 77	Day 77	1			■		
Workflow	Day 78	Day 81	4			■		
Online Feedback Forms	Day 82	Day 84	3			■		
Document Change Archiving	Day 85	Day 87	3			■		
Library of Correspondence	Day 88	Day 88	1			■		
Restricted Printing of Manuals	Day 89	Day 89	1			■		
Online Forms	Day 90	Day 92	3			■		
Debt Servicing Utility Integration	Day 93	Day 97	5			■		
Reporting	Day 98	Day 105	8			■	■	
Testing/Quality Assurance	Day 77	Day 111	35		■	■	■	
Documentation and Help	Day 77	Day 111	35		■	■	■	
<b>Beta Testing</b>	Day 112	Day 131	20				■	■
<b>Training</b>	Day 132	Day 136	5					■
<b>Deployment and Integration with Existing System</b>	Day 137	Day 139	3					■
<b>Post Implementation Review</b>	Day 140	Day 144	5					■

**Conclusion**

We feel confident that we can provide an effective, efficient, robust and flexible web based solution that will meet or exceed expectations. We are a well-respected, financially strong company that has considerable experience in developing enterprise class solutions. We look forward to a highly successful business relationship between Fry and GMAC.