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BEST IN SERVICING TOOLS GUIDE

With the industry experiencing an influx of innovation and change, it's vital that housing professionals adapt. This month's issue shines a light on the nation's most advanced leaders that offer the best tools to help streamline the servicing process.

These companies embrace the challenge of providing groundbreaking strategies for the next generation of servicers. They are focused on collaboration and consolidation so that efficiency increases and mistakes decrease.

Turn the page to find out how to solve your most pressing challenges with the latest and most innovative companies in the servicing space.

Black Knight, Inc.



KEY PERSONNEL

Tom Sanzone
CEO, Black Knight

Joe Nackashi
President, Black Knight
President, Black Knight Servicing
Technologies

Staffing

» 4,672 employees

GEOGRAPHICAL SCOPE AND

COVERAGE AREA: Twenty of the top 25 mortgage servicers in the U.S. utilize Black Knight's LoanSphere MSP to service their mortgage and home equity loans, and more than 60 percent of all first mortgage loans in the U.S. are serviced using Black Knight technology.



CORPORATE DETAILS: 601 Riverside Ave., Jacksonville, FL 32204 | 904.854.5100 | askblackknight@bkfs.com | BlackKnightInc.com

COMPANY DESCRIPTION: Black Knight is a premier provider of technology, data, and analytics solutions to the mortgage and consumer loan, real estate, and capital markets verticals, known for product excellence. By delivering innovative, seamlessly integrated products with superior capabilities, functionality, and support, Black Knight enables its clients to realize greater efficiencies, drive improved financial performance, and better manage and mitigate risk.

COMPANY HISTORY: Black Knight's earliest predecessor company was founded in Jacksonville, Florida, in 1962. As a leading fintech company for more than 50 years, the company has continued its commitment to deliver innovative and integrated solutions that provide end-to-end capabilities, and that automate all areas of loan servicing.

BUSINESS LINES, SERVICES, AND PRODUCTS: Black Knight provides advanced mortgage servicing technology, data and analytics solutions, and business intelligence tools to financial institutions, helping them to streamline their operations, drive financial performance, and better manage and mitigate risk. Black Knight's award-winning proprietary mortgage servicing platform, LoanSphere MSP, has become the standard for the mortgage servicing industry, and processes an average of 33 million loans each month.

KEY FEATURES/BENEFITS: Black Knight's LoanSphere MSP provides a single platform for mortgage and home equity servicing. This integrated system approach can offer an improved and robust customer experience, the reduction of manual processes, enhanced support of regulatory compliance standards, and consistent operational controls.

WHAT SETS YOU APART FROM YOUR COMPETITORS?

According to Black Knight CEO Tom Sanzone, "There is no other Black Knight." No other company has the capabilities that Black Knight can provide: end-to-end integration of technology, data, and analytics across the mortgage loan life cycle; comprehensive public and proprietary data, including 99 percent of U.S. property records from more than 3,000 U.S. counties and extensive datasets from tax assessor, deed and mortgage, and preforeclosure records; highly innovative solutions; a secure, state-of-the-art hosting facility; and systems that are regularly updated to support changing regulatory requirements.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?

Black Knight is known for its product excellence achieved through integration among solutions across the mortgage continuum and significant annual product investments, comprehensive customer support available 24/7, a well-connected industry network, robust regulatory support, and operational excellence. MSP's scalability and system integrity can accommodate small and large portfolios, from a few thousand to several million. MSP's robust analytical engine provides clients access to data for streamlined reporting and improved analysis of performance indicators.

WHAT ARE THE KEYS TO YOUR SUCCESS?

Black Knight's long-term and collaborative client relationships have been instrumental to the company's success. Working closely with clients to learn their needs—combined with commitment to innovation—have helped Black Knight become a trusted strategic partner for some of the largest financial institutions in the country. As a result of the company's unmatched capabilities and close working relationships with clients, Black Knight serves as the right company at the right time to help its clients overcome their most pressing business challenges and optimize their results.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

- » Hot 100, Presented by *Mortgage Professional America*
- » FinTech Rankings, Presented by IDC Financial Insights
- » FinTech Forward, Presented by IDC Financial Insights
- » Best-in-Class Loan Servicing Technology: LoanSphere MSP, Presented by CEB TowerGroup
- » HW TECH100, Presented by *HousingWire*
- » HW Vanguard Award – Tom Sanzone, Presented by *HousingWire*



Carrington Mortgage Services, LLC



Anaheim, California
Corporate Headquarters

KEY PERSONNEL

Ray Brousseau

President

Jim Miller

EVP, Loan Servicing

Ted Ray

EVP, Mortgage Lending

Staffing

- » Number of company employees: 2,200 associates in the U.S.

CONTACT: Tom Huddleston: tom.huddleston@carringtonmh.com, or Nolan Turner: nolan.turner@carringtonms.com

GEOGRAPHICAL SCOPE AND COVERAGE AREA:

National. Licensed to service in all 50 states, District of Columbia, and multiple U.S. territories. Licensed to lend in 48 states and District of Columbia. Licensing information available at carringtonms.com/legal/statelicensing.



CORPORATE DETAILS: 1600 South Douglass Road, Suite 110 & 200-A, Anaheim, CA 92806 | CarringtonMS.com

COMPANY DESCRIPTION: Carrington Mortgage Services (CMS) provides full-service sub-servicing and specialty servicing to financial institutions, investors, government agencies, and other mortgage servicers. CMS has years of experience handling securitized agency, non-agency and government loans in various stages of delinquency and default. As part of its specialty servicing practice, this includes products and services aimed at curing the delinquency, timeline management, and extensive loss mitigation efforts.

These efforts include loan modification programs, borrower contact/outreach programs, short sales, deeds-in-lieu, and foreclosure and bankruptcy processing. CMS provides reliable, efficient, and cost-effective subservicing, including specialty servicing of nonperforming loans. CMS has the experience and expertise to maximize returns, minimize loss, and shorten overall timelines, while helping its customers eliminate headline and reputational risk and stay within regulatory compliance.

CMS is a Top 10 Servicer of GNMA Loans, a Top 5 Servicer of USDA Loans, and is proud to service Fannie Mae and Freddie Mac Loans. CMS has been a Master Sub-Servicer and Default Issuer for GNMA since 2013. In addition, CMS is rated to service nonagency, subprime, and legacy private-label securities.

CMS delivers value to borrowers and investors by preserving homeownership through programs that support its borrowers and their ability to stay in their homes.

COMPANY HISTORY: Founded in 2007, Carrington Mortgage Services, LLC is a subsidiary of Carrington Holding Company, LLC (CHC), a privately managed holding company. Headquartered in California, CMS operates three loan servicing locations in Texas, Indiana, and California that together provide a vertically integrated solution encompassing the entire mortgage loan lifecycle.

REGULATORY COMPLIANCE: Carrington partners in annual audits and examinations by state and federal regulators, federal agencies, major financial institutions, industry-accepted rating agencies, and yearly counter-party risk and third-party oversight exams conducted by its clients. CMS is

proud of its exemplary examination and audit history.

BUSINESS LINES, SERVICES, AND PRODUCTS: In addition to servicing on both a subservicing and specialty-servicing basis, Carrington also originates agency, government, and non-QM loans across retail and wholesale platforms, with a focus on serving the underserved borrower. (NMLS ID 2600. Carrington is an Equal Housing Opportunity Lender. Restrictions may apply. All loans are subject to credit, underwriting, and property approval guidelines.)

WHAT SETS YOU APART FROM YOUR COMPETITORS?

- » **Government Loans Expertise:** Carrington leverages its expertise and knowledge of government loans that exceeds its competitors' to provide effective and efficient subservicing management to improve the financial outcome for loan investors
- » **Nonperforming Loans Capability:** CMS' high-touch platform can lower costs and enable better efficiencies, while keeping families in their homes
- » Customers' portfolios are important, and Carrington can provide both the custom attention it requires and the service your customers deserve.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

Unlike other privately held servicing shops, Carrington has the capacity to take on NPL portfolios immediately, and the experience and expertise to maximize value for investors, while keeping borrowers in their homes.

WHAT ARE THE KEYS TO YOUR SUCCESS?

- » **Customer Service:** Carrington provides best-in-class service with its technology-based platforms, allowing self-service and high-touch care.
- » **Expertise:** Recognized and elevated to direct Master Sub-Servicer for GNMA in 2013, Carrington has deep expertise servicing government loans that few servicers can match.
- » **Client Service:** Although other large servicers may compete on brand or size, Carrington can provide better service at a more competitive price point.
- » **Compliance:** Embraced as a dependency for

CARRINGTON
MORTGAGE SERVICES, LLC

National Creditors Connection, Inc.



KEY PERSONNEL

Richard Rodriguez
President and CEO

Jay Loeb
VP, Strategic Development

Charles Williams
VP, Information Technology

Staffing

- » 2,500 - 3,000, including office and field personnel

GEOGRAPHICAL SCOPE AND COVERAGE AREA: Nationwide coverage in all 50 states and Puerto Rico

NEW LINES OF BUSINESS IN RESPONSE TO CHANGING MARKETPLACE:

- » Forty-five day "contact inspections" (early stage DQ solutions)
- » Disaster-relief outreach services
- » Whole loan investor strategic borrower outreach services



CORPORATE DETAILS: 14 Orchard Road, Suite 100, Lake Forest, CA 92630 | 800.300.0743 | NationalCreditors.com

COMPANY DESCRIPTION: National Creditors Connection, Inc. (NCCI) is a California-based corporation whose core competency is borrower outreach and contact services via its network of trained professional field staff that serve to reduce loan losses and expenses associated with delinquent loans. NCCI is "your eyes and ears in the field."

COMPANY HISTORY: Founded in 1992 by company President and visionary Richard Rodriguez, NCCI first served the credit union industry by offering a unique field contact solution to re-engaging credit union "members" had defaulted on a credit union loan. The success of this "field-call" service quickly spread and earned NCCI a reputation as a must-have vendor for major auto lenders, regional banks, GSEs, and mortgage servicers who wish to have an effective and compliant method of contacting at-risk customers after internal efforts are exhausted. NCCI remains the go-to service provider assisting at-risk borrowers one doorstep at a time.

BUSINESS LINES, SERVICES, AND PRODUCTS:

- » Occupancy inspections
- » FHA face-to-face services
- » Customized preforeclosure borrower outreach services
- » Customized field contact and document delivery/collection services (RMA, DIL, loan-mod offers)
- » Reverse mortgage occupancy certification services

WHAT ARE THE KEYS TO YOUR SUCCESS?

NCCI's guiding business philosophy is also the key to its continued success which is for its team to work collectively toward a common goal while staying true to the company's core values of integrity, quality, teamwork, accountability, and reliability. This is how we remain the industry leader.

WHAT SETS YOU APART FROM YOUR COMPETITORS?

COMPLIANCE: NCCI understands that in today's regulatory environment, compliance is vital to ensuring its business and its clients' businesses are protected. NCCI competitive advantages include FDCA-compliant training of all staff, having all required state debt collection licenses, \$10M general liability insurance policies that include coverage for field staff, 10-year criminal background checks on

all staff, SSAE16 certification, documented IT and security procedures, and registration on CFPB-complaint portal.

QUALITY: At NCCI, quality of service encompasses timeliness, impact, and delivery of results. NCCI maintains the following standards of Quality that set it apart from the competition:

- » NCCI routinely exceeds client service levels and key performance metrics
- » NCCI averages less than a .0025 percent validated complaint ratio
- » NCCI maintains industry-leading right party contact rates of 25-65 percent
- » NCCI services maintain industry-leading payment lift rates of 15-55 percent
- » NCCI Occupancy verification rate +90 percent on mortgage referrals
- » NCCI increases RMA collection rates over control group by 168 percent
- » NCCI drives efficiencies via industry-leading customized pipeline reporting

WHAT ARE YOUR CORPORATE STRATEGY GOALS FOR 2018?

In 2018, NCCI will be focusing on growing its core business lines in all current market sectors. Also, NCCI will be piloting new outreach strategies based on clients' requests to reduce roll rates of 45-to 60-day delinquencies and increase loss mitigation activity on late-stage delinquencies.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

NCCI has recently celebrated its 25th-year anniversary and completing over three million transactions to date for its valued clients. NCCI was recognized as "the Gold Star Vendor" by a GSE while conducting core field contact services for their component servicing division. NCCI is the largest provider of FHA face-to-face services in the industry, serving four out of the top five FHA servicers in the marketplace. NCCI has met with and reviewed NCCI core services with the CFPB and has been recognized as not the "bad actor" but a consumer benefit when properly conducted.



Nationwide Title Clearing, Inc. (NTC)



KEY PERSONNEL

John Hillman
CEO

Michael O'Connell
COO

Greg McCoskey
Lead General Counsel

Danny Byrnes
VP, Sales and Marketing

Debbie Lastoria
VP, National Sales

Staffing

» 500-plus

GEOGRAPHICAL SCOPE AND

COVERAGE AREA: NTC provides services throughout the entire U.S., Puerto Rico, and Virgin Islands from service centers located in Palm Harbor, Florida, and Dallas, Texas.

CONTACT: Debbie Lastoria
VP, National Sales
Email: debbie_lastoria@nwtc.com



CORPORATE DETAILS: 2100 US-19 ALT, Palm Harbor, FL 34683 | 800.346.9152 | NWTc.com

COMPANY DESCRIPTION: Nationwide Title Clearing, Inc. (NTC) is a leading document-processing and research service provider to the mortgage industry. With clients that include the top mortgage lenders, servicers, investors, and custodians, NTC is highly regarded for its significant contributions to the industry, as well as to its local community.

COMPANY HISTORY: Founded in 1991, NTC was originally established to provide lien-release services, NTC has expanded to Life of Loan services that is partnered with the mortgage industry to protect homeowners, while also preserving the integrity of the nation's land records.

REGULATORY COMPLIANCE: In response to an ever-changing and highly regulated industry, NTC has successfully established an infrastructure that meets client demands, while still satisfying third-party oversight. Partnering with its clients, NTC manages changes, as well as goals and objectives with complete transparency, keeping both parties fully compliant.

BUSINESS LINES, SERVICES, AND PRODUCTS: NTC has developed Life of Loan products built upon industry knowledge, leading subject matter experts, and clients' confidence. NTC's solutions include collateral review, remediation, document production, property research, and secure storage.

KEY FEATURES/BENEFITS:

- » Proprietary document review & execution module
- » 70 percent-plus eRecord Coverage
- » Up to 80 percent research coverage without abstracting
- » Less than 1 percent reject rate
- » Over 99.9 percent state compliance

WHAT SETS YOU APART FROM YOUR COMPETITORS? NTC

is one of the largest privately held companies in the industry focused on providing quality solutions, not just services. Resource and technology investments are made with client's needs in mind and not driven by a parent company's objectives. True subject matter experts with over 200 years' combined experience partner with clients to build successful processes that are most importantly governed by stringent quality controls, as well as an independent and dedicated quality inspection team that is maintained at 7 to 10 percent of its overall staff.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?

- » **Bundled Services:** NTC has successfully established a Life of Loan service platform built upon expertise, knowledge, and experience that reduces redundant tasks, controls data entry points, and—most importantly—is paperless after the first touch of the actual collateral.
- » **Flexibility:** With an in-house technology infrastructure and key project management, NTC can easily integrate solutions into client processes, continuously gain efficiencies, and stay within budget.
- » **Capacity:** NTC manages up to 150 percent capacity at all times with cross-trained experts and multiple working shifts to accommodate volume influx and new/unforeseen project demands.

WHAT ARE THE KEYS TO YOUR SUCCESS? Partnering

with its clients has been the backbone of NTC's success. "Off-the-shelf" services just to be included in an RFP has never been considered to be a strong business model. Instead, NTC listens to its clients and becomes part of their team, not just another vendor. As a result, NTC has earned the confidence of its customers, which has allowed the company to evolve its business and expand its services.

Being a relationship-based business, it should come as no surprise that the average tenure of NTC's senior management matches that of its largest clients—10 years is a long time and speaks for itself.

In addition, NTC's success rests upon true subject matter experts, employee loyalty, effective training programs that are now offered to its clients, stringent quality control, and strong strategic relationships, along with technology advancements that support strong controls, flexible processes, and efficiency.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

- » *Inc.* 5000 company for four years since 2012
- » *Tampa Bay Times* Top 100 Workplace
- » *Tampa Bay Business Journal* Fast 50 for 2013
- » *Tampa Bay Business Journal* Top 200 Private Employers
- » *HousingWire* Trailblazer and Fast50 awards
- » Florida's Fast 100 Awards List
- » *Inc.* magazine Hire Power Award



Old Republic Servicing Solutions



KEY PERSONNEL

Carl Brown
President

David Hartman
SVP, Client Relationship Manager

Steve Aguon
First Vice President, Financial Operations

Shari Macedo
First Vice President, Operations

Chuck Alderman
First Vice President, Business Development

Staffing

- » ORSS: 128, ORTIG: approximately 4,300

KEY FEATURES/BENEFITS

- » Exceptional customer service
- » Quality products, including 100 percent QC
- » Robust and secure technologies ensure security and privacy of client data
- » Employee competency and experience



CORPORATE DETAILS: P.O. Box 250, Orange, CA 92856-6250 | 866.263.5802 | orssales@oldrepublictitle.com | ORServicingSolutions.com

COMPANY DESCRIPTION: Old Republic Servicing Solutions (ORSS) provides a comprehensive suite of products and services to optimize the management of your performing and non-performing servicing portfolio, for both residential and commercial properties. ORSS is a member of the Old Republic Title Insurance Group (ORTIG). The ORTIG is a wholly owned subsidiary of Old Republic International Corporation, one of the nation's 50 largest publicly held insurance organizations, and is a member of the Fortune 500.

COMPANY HISTORY: The ORTIG includes two national insurance underwriters and a large number of agency and related services. The ORTIG's flagship underwriter, Old Republic Title, has provided mortgage lenders, the real estate community, and consumers with policy coverage for over 100 years. From 2008 through 2016, Old Republic Title was the fastest-growing national title insurance group in the nation. ORSS was created in 2007 to support institutions with their servicing portfolios of residential and commercial properties.

REGULATORY COMPLIANCE: Old Republic Title is always focused on regulatory compliance and strives to adhere to state and federal guidelines established within the industry. Old Republic Title was one of the leaders in TILA-RESPA Integrated Disclosure (TRID) advocacy and education and the integration of ALTA's Best Practices into its standard processes. Additionally, many of the company's executive leaders are involved in reshaping the industry's future by being active in various industry groups.

BUSINESS LINES, SERVICES, AND PRODUCTS: ORSS specializes in end-to-end solutions for each stage of the default process, including pre-foreclosure, loss mitigation, REO title/closing, loan modifications, and bulk closing. Solutions include title services, REO asset management and disposition, property valuation services, and collateral integrity services (CIS).

WHAT SETS YOU APART FROM YOUR COMPETITORS?

The parent company, Old Republic International Corporation, is one of the nation's 50 largest publicly held insurance organizations, with approximately \$19.7 billion in consolidated assets and \$4.7 billion in common shareholders' equity as of September 30, 2017. Old Republic Title's financial strength

ratings are unsurpassed. Since 1992, no other title insurer has had higher overall financial-strength ratings than the ORTIG—whose underwriters are Old Republic National Title Insurance Company and American Guaranty Title Insurance Company. The corporation's statutory reserves and surplus are 20.3 times the five-year average claim payments—the strongest of all the national title insurance underwriters based on combined Form 9 annual statements for all insurers within each family, as compiled by the American Land Title Association (ALTA) as of December 31, 2016. The company's fundamental principles, conservative management, philosophy, and commitment to superior service continue to drive its healthy growth.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?

ORSS's leadership team is composed of industry veterans, and many of its executives are involved in or have served as past presidents and board members of prominent industry trade associations and advocacy groups. The company utilizes only robust and secure technologies and maintains an extensive compliance and security infrastructure.

WHAT ARE THE KEYS TO YOUR SUCCESS?

- » Seasoned results-oriented management team
- » Nationwide workforce
- » Customized solutions
- » Ease of integration with established processes and existing technologies
- » Reliable, scalable, and efficient processes
- » Quality products with exceptional client services
- » Strong reporting, analytics, and data security
- » Increased efficiencies and improved performance

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

Since 1992, no other title insurer has had higher overall financial-strength ratings than the ORTIG. As a licensed full-service appraisal management company (AMC) with a nationwide network of approved vendors providing multiple competitively priced valuation products with 100 percent manual QC, ORSS strives to exceed its clients' performance expectations.



Proctor Financial, Inc.



KEY PERSONNEL

Paul Glantz
President

Mohamed Elewa
EVP and COO

Linda Case
SVP, Client Implementations and Major Accounts Advocacy

Mike Cox
SVP, Lender Services

Maureen Johnston
SVP, Client Technology

Donna Yearego
SVP, Lender Solutions

Staffing

» Proctor employs over 500 teammates.

GEOGRAPHICAL SCOPE AND COVERAGE AREA: Proctor conducts business in all 50 states and U.S. Territories.



CORPORATE DETAILS: 5225 Crooks Road, Troy, MI 48098 | 800.521.6800 | info@pfic.com | PFIC.com

COMPANY DESCRIPTION: Proctor Financial provides comprehensive insurance and administrative solutions for servicers to mitigate risk. Tracking services, proprietary technologies, and compliance-driven workflow simplify administration and enhance the borrower experience.

COMPANY HISTORY: Proctor Financial began in Detroit, Michigan, as a real estate and insurance organization formed in 1884 under Homer Warren & Company. Proctor continued to grow and innovate, pioneering the concept of lender-placed insurance (also known as force-placed insurance) in the 1970s. For over 50 years, Proctor has established itself as a market leader providing servicer solutions and competitive products.

REGULATORY COMPLIANCE: Proctor's Compliance Department monitors state and federal legislation, regulations, and litigation that affect the insurance and mortgage servicing industry. The Compliance Department ensures that Proctor management and clients are aware of compliance-related changes, employees receive mandatory compliance training, and compliance requirements are incorporated into business operations.

BUSINESS LINES, SERVICES, AND PRODUCTS: Proctor's service deliverables are concentrated almost exclusively on lender-placed insurance, hazard tracking, and related services. Focusing energies on specialization, the team at Proctor has grown to be respected as industry experts.

WHAT SETS YOU APART FROM YOUR COMPETITORS? Proctor is uniquely qualified to provide stable long-term insurance solutions irrespective of changes in a client's portfolio or industry conditions through access to multiple insurance carriers rated A.M. Best "A" or better. As a full-service program underwriter with claims authority, Proctor advocates on behalf of clients in the claims adjudication process.

Claims are settled at replacement cost value, regardless of whether repairs are made to the property, which also contributes to an expedited settlement of property claims. Proctor invests in technology through collaboration with mortgage servicers and banks to develop optimum compliant processes that reduce administration. Proctor's proprietary tracking solution, Intelligent Insurance Manager (IIM), is scalable and

configurable while giving clients the ability to access borrower documents, correspondence, phone calls, claims status and vendor management reports.

IIM uses state-of-the-art technology to prevent borrower harm, minimize and manage consumer complaints, respond to compliance changes, and allow complete transparency for vendor management.

Proctor's technology team brings technical knowledge to integrate IIM with multiple servicing systems, guarantee system uptime, and commit to IT security measures.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS? "Value Through Partnership" is Proctor's promise to each client: a mutually beneficial business relationship that creates long-term value.

Proctor strives to provide customer-focused, benefits-driven insurance and risk management solutions aligned with each servicer's needs. Proctor does not impose a "one-size-fits-all" approach. Comprehensive insurance programs are blended with innovative insurance tracking and reporting technology to exceed the specific requirements and expectations of each client.

Proctor's client longevity tells the story of these valued client relationships with over 250 clients partnering with Proctor for over 20 years.

WHAT ARE THE KEYS TO YOUR SUCCESS?: Proctor's leaders embody the organization's mission of unwavering integrity, dedication to excellence, commitment to service, superior performance, and high value execution in the mortgage industry. It's the industry expertise and teammates comprising the team that drive Proctor Financial to success.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?:

Call Center of Excellence Award by Benchmark Portal, 2011-2017.
ISO 9001:2015 certified for the servicing of lender-placed insurance, claims and policy production.



Selene Finance



KEY PERSONNEL

Joe Pensabene
President and CEO

Tom Donatucci
EVP, Business Development

Shane Leonard
EVP, Chief Information Officer

Diane Bowser
EVP, Special Servicing Operations

Chuck Halko
EVP, Chief Financial Officer

Staffing

» Number of company employees: 500

GEOGRAPHICAL SCOPE AND COVERAGE AREA:

Selene has offices in Horsham, Pennsylvania; Houston, Texas; and Jacksonville, Florida. Selene is able to service in all 50 states and has approval to service Fannie Mae, Freddie Mac, Ginnie Mae, HUD, and Federal Home Loan Bank loans.



CORPORATE DETAILS: 120 Gibraltar Road, Horsham, PA 19044 | businessdevelopment@selenefinance.com
SeleneAdvantage.com

COMPANY DESCRIPTION: Selene Finance is a residential mortgage services company with extensive experience in all aspects of mortgage loan servicing, with emphasis on specialty servicing. Selene’s approach to portfolio management is high touch—providing a full range of services that start at loan transfer and extend through the life of the loan to include technology integration, reporting, and goals setting.

Selene uses proprietary technology combined with unmatched customer service to propose flexible and creative servicing strategies to address the different needs of nonperforming, reperforming, REO, and performing loans. Selene is a Ginnie Mae-approved issuer, and one of only two approved subservicers.

COMPANY HISTORY: Selene Finance was founded in 2007 to provide creative loan-resolution strategies. Since inception, the company has focused on providing a flexible portfolio management approach to ensure that client goals are met and exceeded. Selene is owned indirectly by investment funds managed by two respected names in the investment management industry—Oaktree Capital Management, L.P. and Ranieri Partners Management.

REGULATORY COMPLIANCE: Selene offers a comprehensive and proactive risk management program that provides full oversight of all regulatory activities, including Consumer Financial Protection Bureau audits and state examinations. Selene ensures that clients are aware of changing laws and regulations, including compliance of all policies, procedures, and technology requirements.

BUSINESS LINES, SERVICES, AND PRODUCTS: Selene improves the scale, quality, and economics of your servicing operations through its expertise in NPL and RPL with industry-leading loan boarding, collections, loan resolution, and foreclosure and bankruptcy services. And when it comes to Selene’s all-inclusive REO process, the company understands that clients are focused on the best financial execution—not just moving the property off their books. Selene also provides:

- » Ginnie Mae servicing
- » Performing loan servicing
- » Component servicing
- » Selective acquisition of MSRs

WHAT SETS YOU APART FROM YOUR COMPETITORS?

Selene provides access and insight unmatched in the industry with its proprietary technology SARA, which integrates seamlessly with industry-standard platforms. SARA provides access to Selene’s live system and all the tools and data needed to maximize each interaction with the customer. Clients have the ability to monitor phone calls for up to six months, receive regular, customized, loan-level data files, and navigate easily to other industry platforms.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?

- » **Experience:** Selene’s senior managers average 30 years’ industry experience and its group managers average over 20 years’ industry experience.
- » **Solutions:** Selene provides creative, flexible solutions to help clients meet their unique goals.
- » **Performance:** Selene consistently creates value out of loan pools deemed too challenging by previous servicers.

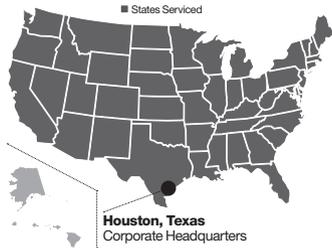
WHAT ARE THE KEYS TO YOUR SUCCESS?

Of course, the company is an expert at managing nonperforming and reperforming loans. However, Selene supports a client’s entire mortgage servicing business—all product types and a variety of services throughout the life of the loan.

Selene understands that there is no single formula for success. As such, the company is ready to offer creative solutions to help clients achieve the best possible results. Starting with loan transfer, to technology integration, reporting, and goals setting, Selene delivers a proven, flexible loan servicing experience.



Sutherland



KEY PERSONNEL

Scott Slifer

Chairman and CEO, Sutherland Mortgage Services

Michael Danlag

Global Service Delivery Head of Mortgage Servicing

Krishnan Swaminathan

Global Head of Mortgage Solutions

Kim Hoffman

Global Head of Mortgage Operations

Gary Eakin

Director of Strategic Mortgage Solutions

GEOGRAPHICAL SCOPE AND

COVERAGE AREA: Sutherland has over 60 locations in 20 countries around the world, with mortgage centers of excellence locations in the United States, United Kingdom, India and the Philippines. Its locations include innovation labs in San Francisco and London, enabling Sutherland to improve the mortgage customer experience with its design thinking practice.



CORPORATE DETAILS: 5959 Corporate Drive, Suite 3000, Houston, TX 77036 | 585.537.3324
sgs.mortgage@sutherlandglobal.com | SutherlandGlobal.com

COMPANY DESCRIPTION: A leading provider of process transformation services, Sutherland is one of the only premiere providers of component and end-to-end mortgage solutions. Sutherland supports some of the top originators in the industry, while providing digital solutions, including analytics, robotic process automation (RPA), and mobile applications.

COMPANY HISTORY: Established in 1986, Sutherland was initially focused as a global provider of contact center services. Sutherland's focus has since evolved into a customer-centric model, to leverage just the right emerging channels, technology, and execution to deliver a better customer experience. Sutherland Mortgage Services was acquired in 2011 and has since grown to be a leading provider of mortgage solutions.

REGULATORY COMPLIANCE: Sutherland has a compliance management system to oversee licensing, reporting, insurance, regulatory reviews of policies and procedures, external audits, vendor management, quality assurance and control, and legal reviews for risk mitigation, and more.

BUSINESS LINES, SERVICES, AND PRODUCTS:

Sutherland's offerings span the entire mortgage lifecycle, including origination, underwriting, prefunding quality control and compliance review, closing and funding, postfunding QC compliance, and loan servicing. Sutherland also delivers solutions to help accelerate your digital transformation, including data analytics, RPA, and mobile apps to handle origination and loan modification processes.

KEY FEATURES/BENEFITS:

- » Executive leadership team with average of 18 years of experience in the mortgage industry
- » Sutherland's team is mortgage bankers serving mortgage bankers, with experience in your shoes
- » Flexible engagement model accommodating end-to-end and component services
- » Track record of consistently exceeding partner (service level agreement) SLA requirements
- » Sutherland leverages its proprietary design labs, based in London and San Francisco for experience research, design, and innovation for its clients

WHAT SETS YOU APART FROM YOUR COMPETITORS?

Sutherland takes pride on being mortgage bankers, serving mortgage bankers. Sutherland's team consists of industry professionals who have served the mortgage industry throughout their career and understand lenders' pain points and how to proactively address them. Sutherland also helps mortgage companies transform digitally by understanding the customer journey, unlocking new business opportunities, and leveraging RPA, analytics, and mobile apps that handle originations and loan modifications.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?

Sutherland enables mortgage companies to transform their customer experience with the use of design thinking and customer journey mapping. Sutherland's in-house team of design researchers has transformed the customer experience for its mortgage clients following visits to its San Francisco and London labs.

WHAT ARE THE KEYS TO YOUR SUCCESS?

The keys to Sutherland's success are a combination of understanding its client needs and the company's deep expertise in mortgage banking. Sutherland knows what the industry at large faces on a daily basis and offers transformative solutions to expertly service customers in an ever-increasing digital era.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

- » Innovator in NelsonHall's NEAT Evaluation in October 2017
- » High Performer in HFS' Blueprint Report for Mortgage BPO Services in July 2016
- » Major Contender in Everest Group's Mortgage BPS Service Provider Landscape in December 2017
- » Verego Corporate Social Responsibility Certification in September 2017
- » Named to the 2017 IAOP Global Outsourcing 100 List
- » Top 10 rank on the FlexJobs Top 100 Companies with Remote Jobs list since 2015
- » Inc 5000 List of America's fastest-growing companies since 2007
- » 2015 winner of Silver Stevie for Corporate Social Responsibility

