

Special Advertorial Section

MReport

PRESENTS

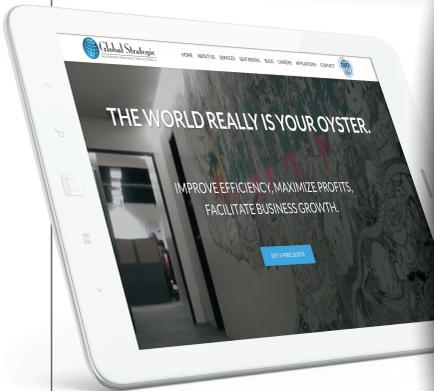
BUSINESS PROCESS OUTSOURCING GUIDE

As interest rates rise, refinance volumes begin to decline. On the other hand, purchase volumes are strengthening. Regardless of how the pendulum swings, regardless of the regulatory hurdles, title and escrow professionals stand poised to take on the action and rise to the challenges. In a whirlwind of industry changes, these professionals remain steadfast, smoothing out the refinance and origination process with advanced technology, superb customer service, and exceptional communication.

In the next pages, we present to you some of the most committed, most experienced, and most recognized title and escrow companies in the industry. These reliable firms make the origination process seamless and deliver timely results, benefitting all the professionals involved in the transaction as well as the consumer.



Global Strategic Business Process Solutions, Inc.



KEY PERSONNEL

Rudy Casanova
Director of Global Sales

Mark Matsuyama
President

Brian A. Flaherty
COO

Jun Lota
SVP of Operations

CONTACT INFORMATION

Rudy Casanova
Email: Rudy.Casanova@globalstrategic.com

Brian Flaherty
Email: brian.flaherty@globalstrategic.com

2326 S. Church St.
Burlington, NC 27215
Phone: 855.732.4966
Web: GlobalStrategic.com



CORPORATE PROFILE

A custom business process solutions outsource provider, with 11 years niche experience in mortgage servicing, default law, title, and real estate services. With strong experience in: indexing, loan onboarding QC review, REO, bankruptcy, title review, legal back office document preparation, billing, accounting (invoicing, GL, A/P), call center operations, and more.

Each solution provided to clients comes with daily reporting, intellectual property protection, 24/7 access, and escalation to operations. With offices in Metro Manila, Philippines; Texas; North Carolina; and New York. Offshore operations executive management team are U.S. citizens with an average 15 years' mortgage banking experience.

COMPANY HISTORY

Global Strategic was founded in 2006 by five default services industry veterans, two who reside in the U.S. and three who manage the operation in Manila on a day-to-day basis. This in-house expertise gives Global a distinct value add proposition over other players in the outsourcing space. Over the past decade Global has provided custom back office solutions to servicers, law firms, title, and real estate companies.

Global's nimble nature, customer centric focus, and solutions mentality create a delivery model that enhances their clients' efficiency, delivers value to the bottom line, and reduces operational pain points.

KEYS TO SUCCESS

Transparency, security, and accountability provide a necessary level of comfort to their clients. With 24/7 access to key operational personnel, and a state-of-the-art biometric monitored facility, Global can put clients' security concerns to rest. However, they don't stop there. In December of 2014, Global became the only ISO 27001 Data Security and Integrity v.2013 certified BPO provider in the Philippines. Pursuing and maintaining this certification was a process they felt was necessary given the strict compliance standards of the mortgage banking industry.

BUSINESS LINES, SERVICES, AND PRODUCTS

Global has long standing expertise in the default and financial services markets. They specialize in identifying key pain points within every organization and construct customized solutions that match client needs. Areas of focus have included; billing, accounting, quality assurance, file intake, client system management, and more.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Global Strategic is an international company with clients in the United Kingdom, Australia, Philippines, and the U.S.

COMPETITIVE ADVANTAGE

Global's management team possesses over 75 years of combined default services and financial industry expertise, this uniquely qualifies them to deliver high quality process solutions. Their attention to detail, transparent daily reporting, commitment to communication, and meticulously maintained process metrics, provide each client with peace of mind. That comfort level continues in knowing that all the staff are managed onsite, and each campaign comes with a 1:10 ratio of manager to agent. This ensures that all the tasks are completed in a timely manner, and all expansion or contraction is handled seamlessly.

KEYS TO YOUR SUCCESS

Global maintains a brick and mortar operation in Metro Manila, Philippines. Unlike many competitors in this space, none of the staff work from home, all staff are onsite within their secure 24/7 facility. Global boasts:

U.S and offshore operations

- Three U.S. citizens on site in the metro Manila office in management and training roles
- Two training rooms, a cutting-edge approach to cross-training and scalability, an ISO 27001 data security and integrity certified, biometric entry, and 24/7 security and operations

General Data Entry

- Establish task procedures (playbooks)
- Utilize process matrices and checklists/cheat sheets
- Designate resources to audit work output
- Administer regular coaching sessions to review overall performance of resources/teams
- Hold calibration calls to revisit procedures and/or standard processing times
- Daily/weekly review of audit results

ADDED VALUE TO CLIENTS

Global provides detailed FTE (full-time employee) reports that tailor to the needs of each client. Additionally, they create and maintain a custom user manual for every customer, which provides added intellectual property protection. Their proven train the trainer environment ensures continuity, consistency, and flexibility. Once they take on a set of procedures they handle everything that is required to deliver a consistent and quality product. Dedication, reliability, industry expertise, and transparency are the foundation that Global is built upon.



Guardian Asset Management



KEY PERSONNEL

Jerry Mavellia
CEO

Dan Leader
COO

Greg Matecki
CFO

Ernie Stefkovic
Director of Strategic Initiatives

STAFFING

65 employees

CONTACT INFORMATION

Dan Leader, COO
Phone: 215.354.6675
Email: drl@guardianassetmgt.com

2021 Hartel St.
Levittown, PA 19057
Website: GuardianAssetMgt.com



CORPORATE PROFILE

Founded in 2007, Guardian provides property preservation, inspection services, FHA conveyance inspections and conveyance repairs, hazard claim repairs, REO management, and general contracting services for government agencies, banks, GSEs, mortgage servicers, hedge funds, asset management companies, REIT, and the resort industry. Guardian is an SBA-certified HUBZone and 8(m), minority and woman-owned business. Guardian holds government field maintenance contracts with the Army Corps of Engineers and the National Park Service.

Guardian has key personnel with over 25 years of default and REO management experience. As FHA conveyance specialists, the team has managed standing inventory levels of more than 60,000 properties and has managed and sold more than 500,000 REO properties.

Guardian utilizes Aspen Grove, a cutting edge property management platform with a fully integrated mobile device that seamlessly integrates inspection, preservation and conveyance results in real time. Guardian and its key personnel have had a top-rated quality service record for 20 years with HUD, Fannie Mae, GMAC, FDIC, GSA, Army Corps of Engineers, and the National Park Service.

COMPETITIVE ADVANTAGE

- Facilitate conveyance and claims repairs simultaneously
- Services both forward and reverse mortgages
- In-house QC and vendor training teams
- Mobile application and dispatch board with real time status

ADDED VALUE TO CLIENTS

- Offers onsite client service managers
- Nationwide "boots-on-the-ground" coverage
- Total asset and service transparency through technology
- HOA, condo, utility, and vacant property registration services

Guardian Asset Management is compliant with reporting inspection and preservation results in MISMO standards. This allows their clients to reduce costs and have an increased transparency and accuracy regarding asset status and preservation conditions.

KEYS TO SUCCESS

- Dedicated work teams by project or client
- Fully transparent real-time data reporting with dashboards
- Direct vendor network and work team score-carding
- Vendor retention, including service bundling, routing software, field supply discounts, and in-house field training

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Guardian is an SBA-certified HUBZone and 8(m), minority and woman-owned national property preservation, and inspection company.

TESTIMONIAL

"Keystone has had the pleasure of partnering with Guardian Asset Management on several business endeavors, all proving to be successful in stimulating growth and exceeding client expectations. Guardian's leadership team is [made up of] dedicated industry veterans that remain innovative in their approach to property preservation and maintenance. Their clear lines of communication and state-of-the-art technology allow for real-time transparency into the status and condition of each asset or project. Together, our firms have successfully executed its mission, addressing and ensuring compliance with the increased regulatory requirements within the mortgage servicing industry."

—Ryan Hennessy, EVP,
Keystone Asset Management, Inc.



TENA[®] Companies, Inc.



KEY PERSONNEL

Terry Schopfer
CEO

Tom McDonough
SVP, Business Development

Wade Mjelde
VP, Loan Servicing QC Division

Jamie Huseth
VP, Loan Origination QC Division

Shane Huntington
Manager, Support Services Division

STAFFING

200 Employees

CONTACT INFORMATION

251 West Lafayette Frontage Road S.
Saint Paul, MN 55107
Phone: 800.255.TENA (8362)
Local Phone: 651.293.1234
Email: Inquiry@tenaco.com
Web: tenaco.com/info



CORPORATE PROFILE

TENA is a mortgage quality control audit services and audit software company located in St. Paul, Minnesota.

TENA's audit services division provides quality control audit services on an outsource basis to more than 700 lenders and servicers nationwide.

TENA's *SecondLook*[®] software division provides audit software to more than 200 clients across the nation. *SecondLook* is available in three versions; *SecondLook* for Loan Origination Quality Control, *SecondLook* for Loan Servicing Quality Control, and *SecondLook* for Consumer Loan Quality Control.

COMPANY HISTORY

TENA was founded in 1982 as the first Mortgage Quality Control firm of its kind and has maintained a national presence as a QC leader in the mortgage industry for decades. TENA is comprised of two related, but distinct divisions, Audit Services and *SecondLook* Audit Software. The firm provides Quality Control audits, investigative resources, and audit software to firms of all sizes.

BUSINESS LINES, SERVICES, AND PRODUCTS

TENA's audit services and software provide the information required for early detection of aberrations along with tools to mitigate them. TENA's outsource audit divisions provide a variety of Quality Control audit services, including:

- Pre-funding
- Post-closing
- Servicing
- EPD, Forensic
- Compliance
- Loss mitigation
- Foreclosure
- MERS

TENA's *SecondLook* Software division licenses *SecondLook* Audit Software for internal use by lenders and servicers.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

All states and Puerto Rico.

WHAT SETS YOU APART FROM YOUR COMPETITORS?

- All audit work is performed onsite by TENA employees at TENA's offices in Minnesota. No audit-related work is performed by remote employees or contractors, and no work is performed using any offshore resources.

- TENA's *SecondLook* software enables TENA to customize audits to meet the unique needs of each client.

- To ensure accurate audits, TENA's legal/compliance department continually monitors state and federal statutes and Fannie, Freddie, FHA, VA, FHLB and USDA regulatory lending and servicing requirements.

- To provide clients with easy access to high quality, knowledgeable specialists, TENA assigns each client to a single point-of-contact support professional.

- A vast array of pre-designed reports are available that meet the needs of most clients; however, customized reports to accommodate specific needs are also available.

- TENA developed, monitors, and maintains nearly 30,000 audit questions that constitute the testing scripts incorporated into its *SecondLook* Audit Software. These testing scripts address lending and servicing requirements issued at federal, state and agency levels. Licensees using *SecondLook* Software are kept current through distributed monthly updates to these testing scripts.

ADDED VALUE TO CLIENTS

- Stringent data security protocols.
- SSAE-16/SOC 2 compliant.
- Mortgage lending regulations from all 50 states and Washington, D.C., are constantly updated.
- Audit testing scripts are maintained and kept current by TENA's in-house legal/compliance staff and rules and compliance team.
- Clients can select a variety of a la carte services that can be configured to meet their specific requirements.

KEYS TO SUCCESS

TENA thrives on providing accurate audits and strong customer support. TENA's Solutions Desk staff is knowledgeable and able to answer client questions about many different aspects of the mortgage industry.

As a result of having the most comprehensive mortgage audit testing scripts in the industry built into its *SecondLook* Software, TENA has been a prime resource that clients have relied upon for decades to provide assistance with their Quality Control functions.



USRES



KEY PERSONNEL

Keith Guenther
Founder & CEO

Michael Bull
CFO

Angela Hurst
SVP Business Development

Rida Sharaf
SVP Real Estate Operations

Tiffany Malm-Ruiz
Director, Vendor Management & Business Analysis

STAFFING

110 Employees

CONTACT INFORMATION

25520 Commercentre Drive,
Lake Forest, CA 92630
Phone: 949.206.5371
Email: sales@usres.com
Web: USRES.com



CORPORATE PROFILE

Founded in 1992, USRES has provided REO disposition, origination and default appraisals, and BPOs for 25 years. The company places as much value on technology and automation as it does on its expert staff and vendor panel. USRES has consistently worked to form strong relationships with not only agents and appraisers, but partners at every level. In 2003, the company also created its proprietary software solution, RES.NET, to provide an all-encompassing servicer technology suite for the mortgage banking industry.

KEY FEATURES/BENEFITS

Broker Price Opinions: USRES maintains a select group of licensed agents geared towards serving the BPO market, while consistently adhering to quality and delivery rates. USRES provides charting and progress for each report and is the only provider that pairs the benefits of integrated technology with its own in-house staff of licensed appraisers. This process ensures that every BPO goes through a comprehensive audit for content and accuracy.

Appraisals: USRES seeks out and retains a robust network of licensed appraisers who are dedicated to their trade. All valuations are reviewed and audited by both an in-house team of appraisers and integrated QC functionality, giving clients the perfect blend of technology and personal oversight. USRES' technology solution provides a secure and seamless experience for clients, appraisers, and borrowers alike.

Reo Disposition: As the market fluctuates and strategies adjust, USRES focuses on providing clients with assistance to liquidate REO inventory through a wide range of products and services. USRES draws on its 25 years of experience to provide clients with superior processes along with the support of a knowledgeable staff.

KEYS TO YOUR SUCCESS

USRES's longevity sets it apart from other companies. Over the last 25 years, the company has expanded and adapted its services to meet the changing needs of its customers and the industry as a whole. USRES provides customers with real-world solutions, creating a strategy based on individual business challenges and unique portfolios. The company also has established dedicated business units for each product, and the customer service team consistently has a first call resolution rate of 95 percent. The company attributes its 25 years of success to the development of strong relationships with business partners, which have enabled them to continue their commitment to service.

ADDED VALUE TO CLIENTS

USRES's 25 years of experience has taught the company that anyone can promise quick turn times and competitive pricing, but it's the commitment to client fidelity that sets it apart from others. Understanding and valuing each customer and their specific strategy establishes a high standard for service within the organization. USRES' mission is to be a partner and resource to the mortgage banking industry by providing thoughtful leadership and state-of-the-art technology while maintaining the integrity and values that the company was founded on.



Visionet Systems Inc.



TESTIMONIAL

“When Visionet supplemented our in-house doc prep team with BPO resources, the quick turnaround and savings were a huge help. Looking forward to upgrading to an RPA setup!”

—Name, Company



CORPORATE PROFILE

For over two decades, Visionet Systems has delivered software solutions, and technology-led BPO, consulting, implementation, and support services to global brands in the mortgage, banking, insurance, retail, distribution, and manufacturing industries. As a full-service technology consulting, business process outsourcing, and robotic process automation company, Visionet focuses on delivering value and exceeding customer expectations. The company has built its reputation on engineering high-performance, cost-effective solutions and helping its customers increase business agility, drive down costs, and reduce risk.

BUSINESS LINES, SERVICES, AND PRODUCTS

Visionet is a leader in business process outsourcing and automation for the mortgage industry. Here are some of its popular offerings:

- AtClose provides mortgage and title firms with a rich set of cloud-based tools for closing, vendor, and appraisal management, combining time-saving automation with reliable BPO capabilities. Visionet’s BPO offerings also include F&A, technical support, and customer service.
- Visionet now offers robotic process automation (RPA) for high-volume tasks such as commitment typing, title search, and document capture, and indexing. RPA frees human workers from repetitive tasks, working tirelessly, efficiently, and accurately, and can be easily reconfigured and repurposed.
- Visionet uses similar automation technologies in CD2UCD, an industry-first Uniform Closing Dataset generator, VisiCapture, with high-speed document capture, indexing, and extraction solution. Along with VisiLoanReview, its loan document management, and compliance suite.

KEY FEATURES/BENEFITS

Here are just a few reasons why Visionet Systems stands out as a leading outsourcing and automation service provider for all kinds of businesses in the mortgage industry:

Experienced, Committed Team: As a 100% employee-owned company, Visionet’s talent pool is among the most stable in the industry. With a growing team of thousands of highly experienced professionals that spans the globe, its enthusiasm for innovation and dedication to consistently delivering excellence is unmatched.

20 Years of Success Stories: By delivering

success after success to its ever-expanding client base, Visionet has consistently garnered praise for building purpose-driven solutions that streamline our customers’ business processes while simultaneously lowering operating costs, and completing all projects on time and within budget.

High-Value Hybrid Deployment Options: With ROI-maximizing RPA offerings and multiple Centers of Excellence around the world, Visionet presents its customers with superior flexibility and in-project implementation. After evaluating a client’s specific requirements, Visionet offers its customers an optimal mix of robotic, on-shore, and offshore resources with their desired skill set, all at an unbeatable price.

COMPETITIVE ADVANTAGE

Employee excellence drives the edge that Visionet offers its customers. With a passion for going above and beyond, and continually expanding their sphere of expertise, the company’s team of professionals carefully assess each customer’s current business procedures, devise industry-appropriate methods for reducing costs, minimizing human effort, and avoiding delays, and execute each project with a strong sense of ownership and pride in their craft. Visionet invests heavily in personnel development, helping employees master emerging technologies and gain invaluable skills.

KEYS TO SUCCESS

- Matches client requirements to the best mix of value and functionality.
- Designs scalable solutions that grow with customers’ needs.
- Continually evolves and adapts in an ever-changing industry landscape.
- Ensures that the skills and experience of the team selected for each project closely match the client’s requirements.

STRATEGIES AND GOALS FOR 2017

- Visionet has begun to offer even greater value to its existing clients by replacing BPO resources with more efficient, lower-cost RPA software agents.
- Visionet continues to use automation technologies to help mortgage companies achieve 100% compliance with GSE-mandated Uniform Closing Dataset requirements before the September deadline.
- The company is working to extend VisiCapture, its high-volume loan document capture and indexing technology, to address requirements of all business areas.