Many companies are tightening their operations and strengthening their bottom lines by sending various segments of their business to companies that can handle the volume. The following companies have proven themselves to be the go-to gurus among call centers, phone technology providers, collection companies, offshoring, and reporting systems. Check out the following pages for the leaders in outsourcing.
CFSI Loan Management

**COMPANY DESCRIPTION**

CFSI Loan Management is a national single source provider of Construction Risk Mitigation services. CFSI is the outsourced solution for contractor review and project feasibility prior to funding. CFSI becomes clients' fund control and budget review/draw management and inspection provider post-closing, ensuring to account for every dollar spent and collect the lien releases to be able to convert client loans to a permanent financing, or simply make sure their projects do not get over disbursed prior to completion. CFSI are the construction project experts who work with their clients to customize an offering to match their credit guidelines and become an extension of their back-office support group for contractors, borrowers, and internal staff.

**COMPETITIVE ADVANTAGE**

CFSI's personnel sets them apart from their competitors. Technology can provide the work flow but understanding contractors, project costing, lien law by state, review draw inspection results, and the write up to recommend a draw be released can't be automated. Artificial Intelligence doesn't solve these issues to help with this part of the loan process.

**ADDED CLIENT VALUE**

CFSI's added value to clients is second to none. The warehouse provider loves when clients have experts managing the process, rather than using an underwriter. The Risk Officer loves to have experts on the case, because CFSI provides an arms length transaction from the sales person who has the relationship with the builder. The Finance and Executive Team loves CFSI because they don't let contractors front load budgets, have change orders that have not been accounted for, or manage the lien releases so when the certificate of occupancy is delivered clients can refinance or sell the loan.

**KEYS TO SUCCESS**

CFSI's success comes from the great people they hire and the clients that support their daily activities. It is a niche business, and clients find that relying on CFSI to perform these key activities allows sales to originate more, underwriting to manage credit risk, capital markets to manage interest rate risk, and CFSI to manage construction risk.

**INDUSTRY AWARDS, ACCOLADES, AND MILESTONES**

CFSI has helped their clients with over $5 billion in construction loans, and currently have over $3 billion in projects under management.

---

**KEY PERSONNEL**

Brian Mingham  
President

John Morrissey  
SVP

Jeremy McFarland  
VP

**COMPANY HISTORY**

CFSI was founded in 2013, at the tail end of the recession, with the idea that construction lending would return to its “glory days” and the organization would be prepared for that day. More than five years later, CFSI has become the industry leader in residential rehab and ground up construction risk mitigation. CFSI also works in the commercial space for multi-family ground up, SBA, and large commercial projects across the United States. CFSI’s Management team has at least 15 years’ experience each in mortgage lending and construction risk management. CFSI has built a company culture that revolves around team work, customer service, and helping clients mitigate risk.

**BUSINESS LINES, SERVICES, AND PRODUCTS**

- Contractor Review
- Project Feasibility
- Fund Control
- Draw Management
- Inspections
- Portfolio Review
- Lender/Seller Audits

**KEY FEATURES/BENEFITS**

CFSI is a turn key solution for starting a new loan program or an over flow for an existing production team. Finding employees with these specific skill sets to manage the construction process is difficult, and the cost to build out a program can be prohibitive. Outsourcing these tasks to CFSI can be the more cost effective answer.
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.

Key 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
• 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 Client Value

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.
COMPANY DESCRIPTION

With global delivery capabilities, ISGN Solutions has a diverse talent pool to deliver deep mortgage domain expertise across its solution set. With more than 25 years in the business and an extensive team of industry veterans, ISGN has the experience to help servicers and lenders gain a competitive advantage.

ISGN Solutions domain experts incorporate industry best practices and cutting-edge technology to deliver timely services and assure maximum quality and customer satisfaction. Its solutions help reduce operational costs, increase customer satisfaction and improve efficiency, allowing businesses to focus on their core competencies. ISGN Solutions measure its performance based on the success it enables for mortgage-focused companies.

BUSINESS LINES, SERVICES, AND PRODUCTS

ISGN Solutions, a leading Business Process Management company, provides customer-centric transformation solutions across the mortgage value chain. It has the most comprehensive set of licenses in the mortgage outsourcing industry. Its portfolio of services and solutions:

**Mortgage Lifecycle**
- Retail and consumer direct originations
- Third-party originations
- Home equity
- Post-closing
- Customer service and collections
- Routine and default servicing

**Mortgage Solutions**
- Automation and robotics
- Omni-channel customer management (call centers)
- Business operations (BPO)
- Analytics for operations and customer contact
- Title, closing, and escrow
- Compliance and process consulting

KEY FEATURES/BENEFITS

Transformative Solutions
ISGN Solutions helps transform and grow mortgage businesses by solving their business challenges with a combination of unrivalled expertise, transformational technology, and value-driven solutions. In the end, enabling these companies to make the lending process simpler and more efficient for borrowers across the U.S.

Flexible Delivery Model
ISGN Solutions’ end-to-end or component-based services and solutions are delivered through its right-shore model. The flexibility of the model lies in ISGN Solutions ability to deliver services onshore, offshore, or in a hybrid structure, each designed to meet a company’s business objectives and ensure they remain compliant with U.S. regulatory requirements.

Trusted Business Partner
ISGN Solutions’ team of experts take a collaborative approach to incorporating industry best practices and cutting-edge technology to ensure timely services, maximum quality, and ideal customer experiences. The company’s proficiency—honored over 25 years of exclusively serving mortgage businesses—is a result of listening to companies and gaining a full understanding of their desired business outcomes. They become a partner, not just a vendor, allowing them to design the right success-focused solutions.

Business Value
- Cost. By combining technology, analytics, and people, ISGN Solutions drives down businesses’ cost to service and improves their competitive position.
- Talent. ISGN Solutions’ RPA, OCR, ICR, and AI capabilities are easing human resource challenges and enabling lenders and servicers to rapidly scale.
- Competition. With ISGN Solutions’ RPA, OCR, ICR, and AI capabilities, businesses are realizing greater efficiencies, higher quality, and faster cycle times across the mortgage lifecycle, driving a competitive advantage.
- Service. ISGN Solutions’ omni-channel customer contact solutions and analytics capabilities are not just solving staffing challenges, but changing the way lenders and servicers manage contact, while driving higher customer satisfaction.

KEY PERSONNEL

 Auvese Pasha  
SVP & COO

 Steve Schachter  
EVP, Sales

 Anne Politis  
EVP, Sales Engagement

 Dawn Elmore  
SVP, Servicing

 Roshan Sethi  
SVP, Operations

STAFFING

ISGN Solutions employs 2,000 people operating from five delivery centers serving 200 clients.

CONTACT INFORMATION

2330 Commerce Park Dr. NE, Suite 2
Palm Bay, FL 32905
Phone: 312.208.2233
Email: Steven.Schachter@ISGNSolutions.com
Web: ISGNSolutions.com
Sutherland

COMPANY DESCRIPTION
A leading provider of digital transformation and 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.

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.

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, pre-underwriting 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

COMPETITIVE ADVANTAGE
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.

ADDED CLIENT VALUE
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.

KEYS TO 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.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES
- 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
**COMPANY DESCRIPTION**

Founded in 1992, USRES is a provider of REO disposition services, origination and default appraisals, BPOs, and mobile chattel services. 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. USRES also created a software solution, RES.NET, to provide an all-encompassing servicing technology. Initially created for internal use, the RES.NET platform has expanded in scope and is now used by numerous entities throughout the mortgage banking industry.

**BUSINESS LINES, SERVICES, AND PRODUCTS**

In addition to REO disposition, USRES offers clients a wide variety of valuation services including origination and default appraisals, BPOs, rental analysis reports, and mobile chattel services. Over 25 years, the company has developed a reliable vendor network of 80,000+ agents who are held to rigorous standards to ensure clients receive the highest quality product available. USRES takes pride in its reputation as a provider of the most accurate value assessments in the marketplace today.

**KEY FEATURES/BENEFITS**

**Broker Price Opinions**

USRES maintains an experienced panel of licensed REO agents who are incentivized to perform high-quality BPOs by the prospect of receiving REO listings. 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 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 their clients the perfect blend of technology and personal oversight. USRES’s technology solution provides a secure and seamless experience for clients, appraisers, and borrowers alike.

**REO Disposition**

As the market fluctuates and client strategy adjusts, USRES provides clients with assistance liquidating their REO inventory through an end-to-end disposition process or on an à la carte basis. USRES draws on its 25 years of experience to provide clients with superior processes along with the support of knowledgeable staff.

**Rental Analysis Reports**

The USRES rental analysis report is a timely response to rentals becoming a viable revenue source for mortgage bankers pursuing NPL acquisitions. This product is completed by our network of REO agents who personally inspect each property. When paired with other valuation products, the rental analysis report provides clients with the necessary data for selecting the most profitable strategy for every file. Through varied offerings, in this and other niche segments, USRES has made a name for itself as a provider of end-to-end servicer solutions.

**Mobile Chattel**

USRES offers mobile chattel services within the REO Portal. While many competitors do not provide a workflow for mobile chattel, USRES knows strategies and portfolios are always subject to change. The USRES staff has been trained and verified to deliver the same expertise and superior customer service clients have grown to count on. Whether the client currently works with mobile chattel properties or plans to do so in the future, USRES has all the tools they need to succeed.

**COMPETITIVE ADVANTAGE**

USRES’s longevity sets it apart from other companies. Over the last 25 years, they have expanded and adapted their services to meet the changing needs of their customers and the industry as a whole. USRES provides customers with real-world solutions, creating a strategy based on their specific business challenges and unique portfolios. They have also established dedicated business units for each of their products, 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 CLIENT VALUE**

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