No matter what changes the mortgage industry undergoes, compliance will always remain a top-of-mind concern. Even as some regulations may be streamlined, modified, or rolled back entirely, navigating that complex web of compliance and ensuring timely and accurate adherence remains a critical focus for the industry that serves the housing market and makes the American Dream accessible.

Within this ever-shifting environment, lenders must rely on nimble, proven service providers who assist their industry partners in charting these waters and protecting all stakeholders and homeowners. In the following pages, check in with some of the companies who are striving for excellence in this space, and making the industry stronger and more reliable for their efforts.
COMPANY DESCRIPTION
BRON, Inc. is a full-service provider specializing in property registrations (foreclosure, vacant, and REO), utilities, municipal violation curative, lien releases, corp advance reconciliation, and modification review.

BRON’s mission is to change the way a customer feels about dealing with its vendors and focus on building high-quality products. BRON does this by putting its associates first, so they care about the customer and constantly investing in its products.

BRON Inc. is a national property registration and preservation compliance and fulfillment vendor working with loan servicing companies, creditor attorneys, investors, and city ordinance code enforcement.

KEY FEATURES & BENEFITS
- Full-service provider
- Compliance solutions
- Property registration services:
  - Vacant and abandoned registration
  - Foreclosure registration
  - Pre-foreclosure registration
  - REO/post-sale registration
  - Rental registration
  - Full indemnification
  - Bond advance, tracking, and monitoring
  - Monthly inspections
  - NYDFS quarterly filings and updates
  - Enhanced visual and interactive reporting
- Utility Services:
  - Utility certifications
  - Utility bill pay
  - Utility transfer and stop services
- Violation curative services:
  - Code violations
  - Monitor and tracking of all curative steps and timelines
  - Loan modification services
  - Advance reconciliation services
  - Ability to re-index all invoices for simplicity in filing claims
  - Municipality lien release

COMPETITIVE ADVANTAGE
Bron registers properties for its client in its own name, and since it is not a property preservation company, there are no conflicts of interest. All correspondence or attempts to contact regarding these services will be handled by BRON’s highly trained staff. Bron is led by a CEO, COO, and Senior Management Team, each with more than 20 years’ experience in the loan servicing industry. BRON is a full-service provider, handling everything related to the property registration process such as inspection/monitoring fees, NYDFS requirements, updates, and filings. BRON has a strong cultural foundation that focuses on client centricity and associate well-being.

ADDED VALUE
BRON brings peace of mind. Soon after clients switch to BRON, they become aware of how reliable and effective BRON’s processes and services are. The indemnification provides the assurance that they are in good hands. A consolidated vendor that does not perform property preservation allows for greater freedom for servicers.

In an industry where organizations are forced to abide by strict and ever-changing regulations, it can be a challenge to maintain the staff needed to keep on top of regulatory projects that have the potential to result in expensive legal consequences. These are the projects the BRON team aims to excel at by providing a valuable service that keeps our customers in compliance.

Modification Review—Ensuring that the loan modification information in your system is accurate and matches the executed document can be a tedious task. BRON has developed a process to capture the key data elements, directly obtaining the information from the modification document and comparing it to the system data. The final deliverable provides valuable documentation to confirm compliance, as well as a detailed road map to fix any and all data issues.

Invoice/Advance Reconciliation—When acquiring non-performing or re-performing loans, a servicer must perform the necessary due diligence to ensure all advances on the loan are properly documented and all necessary backup is provided. The BRON system also has the ability to index the invoice images so a claim is easier and more efficiently filed.

- Full reporting, which details all transactions with insufficient backup
- Ability to re-index all invoices for simplicity in filing claims
- Identifies transactions that exceed investor allowable

KEYS TO SUCCESS
- Owners who put their employees before anything else.
- A highly knowledgeable senior management team experienced in the servicing industry.
- Great products that are continuously improved upon.
- A strong corporate culture and a philosophy of the never-ending pursuit of perfection in everything BRON does.
RES.NET

COMPANY DESCRIPTION
Since 2003, RES.NET has been providing flexible, award-winning technology to the mortgage banking industry. Since maintaining operational flexibility is vital to longevity, the company’s foundational architecture is consistently updated through regular sprint cycles and user-generated feedback. Along with client-specific customization, this design allows customers to save costs while centralizing data.

BUSINESS LINES, SERVICES, AND PRODUCTS
RES.NET offers an all-encompassing servicer technology suite including REO Portal, Loss Mitigation Portal with Deed-in-Lieu & Short Sale modules, PropertyCure Portal, and Repair Tools for the Mortgage Banking Industry. By integrating enterprise features such as tasking, messaging, reporting, and document sharing with flexible customization offerings, RES.NET provides the industry with the efficiency and flexibility needed to stay relevant in today’s ever changing real estate environment.

KEY FEATURES & BENEFITS
REO
RES.NET’s REO portal helps servicers remain compliant while maximizing productivity to liquidate distressed assets effectively. With direct access to integrated systems and thousands of certified vendors, the customizable REO Portal provides users with the ability to manage their REO pipeline through streamlined communication, tasking, offer/expense management, and centralizing data.

Short Sale
The Short Sale module allows servicers to manage their loss mitigation pipeline and close communication gaps with their borrowers. Users can compile and negotiate offers, review purchase contracts, track deficiencies, and archive all borrower required documents in one place while increasing transparency between all parties.

Deed-in-Lieu
The Deed-In-Lieu module expands the company’s loss mitigation offerings and allows customers to pursue multiple paths through one system. Increase transparency and document collection by connecting directly to homeowners, foreclosure attorneys, and title vendors, as well as RES.NET’s REO portal.

PropertyCure
The PropertyCure portal provides direct connectivity to property preservation companies and an intuitive work queue for each segment. Servicers can easily identify, track, and manage issues by exception for a variety of segments including utilities, bids, servicing errors, violations, registrations, inspections, and claims.

Repairs
Complete analysis reports for estimated repair costs and return on investment while easily tracking repairs bids, inspections/permits, estimated and actual completion of work, as well as repair expenses. With direct access through RES.NET’s REO portal, it’s never been easier for default servicers to enter the repair space.

COMPETITIVE ADVANTAGE
All RES.NET products are developed to enhance the daily operations of its customers. To this aim, the company emphasizes on the foundational goals of flexibility and centralization. By adhering to these guiding objectives, RES.NET is able to consistently find new ways to provide value and efficiency for its end users.

Flexibility
Whether it’s a result of business cycles, internal processes, or regulation, change is inevitable. RES.NET constantly undergoes system wide enhancements for the benefit of all users which ensure that the technology will grow alongside your specific business needs. The technology further allows you to change the way your system functions at any time without waiting on development cycles.

Centralization
RES.NET puts everything in one place, which eliminates busy work for your team and keeps your business prepared for potential audits at all times. The ability to message, task, and share your documents with connected partners ensures that your entire network is always on the same page. The company continues to grow as a servicer hub by consistently adding new complementary products and third-party integrations. These complementary tools and connected parties allow RES.NET customers to pursue, monitor, and report on multiple strategies all in one place.
TENA COMPANIES, INC.

COMPANY DESCRIPTION
TENA is a mortgage quality control audit services and 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 four versions; SecondLook for Mortgage Origination Quality Control, SecondLook for Mortgage Servicing Quality Control, SecondLook for Consumer Loan Servicing Quality Control, and SecondLook for Consumer Loan Origination Quality Control.

COMPANY HISTORY
TENA was founded in 1982 as the first mortgage quality control firm of its kind and has been as a national presence in the mortgage lending and mortgage servicing industries for more than 35 years. TENA serves as a software, audit, and investigation resource for firms of all sizes. TENA is comprised of two related, but distinct, divisions: Audit Services and SecondLook software.

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
- Consumer loan origination
- Consumer loan servicing
- TENA Web Services
- Compliance
- Loss mitigation
- Foreclosure
- MERS
- SecondLook Audit Software

COMPETITIVE ADVANTAGE
- TENA does not use the services of contractors; only TENA employees. All employees are located at TENA's St. Paul, Minnesota site. There is no audit work completed by remote employees or offshore resources.
- TENA's SecondLook software enables TENA to customize audits to meet the unique needs of each client.
- TENA's Legal & Compliance Division monitors for changes in agency regulatory updates, as well as state and federal compliance, ensuring accurate reviews.
- TENA assigns a single point of contact for each client to provide the support expected of a leading QC vendor.
- TENA's extensive reporting capabilities meet the needs of every client.
- TENA provides testing script updates to the licensees of SecondLook software. All agency, federal, and state compliance items are updated by TENA on a monthly basis.
- TENA's web-based follow-up platform, TENA Web Services (TWS), allows TENA's clients to perform follow-up, track remediation activities, execute action plans, and run reports.

ADDED VALUE TO CLIENTS
- Stringent data security protocols.
- SSAE-16/SOC 2 compliant.
- Continuously updated mortgage lending regulations from all 50 states and Washington, D.C.
- Audit testing scripts maintained and kept current by TENA's in-house legal/compliance staff and rules and compliance team.
- A variety of a la carte services that can be configured to meet the specific requirements of all types of lenders.

KEYS TO SUCCESS
For over 35 years, TENA has succeeded in providing accurate audits and strong customer support to all of its clients across the nation. TENA prides itself on its ability to adapt in the fast-paced lending industry that is constantly changing.

TENA's knowledgeable staff is available to answer client questions about many different aspects of the mortgage and consumer lending and servicing processes. TENA strives for excellence when it comes to supporting its customers and ensuring all their questions are answered and their expectations are exceeded.

Testing scripts are updated monthly with all agency, federal, and state compliance rules by TENA's expert staff. The accuracy of the audits and the extensive experience of TENA's staff allow TENA to maintain its status of being the leader in quality control since 1982.

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