


LOAN SERVICING SOLUTIONS



Mortgage servicing solutions and services providers are stepping up to the challenge of transforming the traditional 30-year servicing experience for borrowers. Matching the increased automation and streamlined processes that are happening inside and outside of the mortgage industry, these providers aren't just adopting forward-thinking technology trends, they're helping set a new standard for what the borrower experience should look like, equipping lenders, servicers, subservicers and borrowers with the tools they need to thrive.

The eight companies featured in this section are helping drive this momentum in the servicing industry, navigating industry changes, regulations and trends to deliver state-of-the-art solutions. From reimagining the foreclosure process to providing tools to equip servicing staff with advanced technology, mortgage servicing solutions providers are proving how powerful solutions can redefine an industry, helping spur efficiencies, reduce costs and improve the borrower experience.



The background of the page is a collage of interlocking puzzle pieces. Some pieces are white with green silhouettes of houses or people. Other pieces are solid green or yellow. The overall theme is housing and community.

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Black Knight is transforming servicing with innovation

Retain customers, improve profitability and reduce costs

FOR the last decade, servicers have been focused on compliance and updating processes to protect the borrower. While these are critically important tasks, they continue to increase the cost of servicing a loan, which is higher today than ever before.

As a result, servicers are now focused on identifying ways to improve operational efficiencies, reduce costs and increase customer retention.

Black Knight understands the challenges servicers face. The company has integrated its advanced origination and servicing technologies, data and analytics solutions, artificial intelligence and business intelligence tools to provide clients with the knowledge and products to optimize their performance.

Black Knight's servicing technologies, which include the industry-leading MSP mortgage servicing system, automates all areas of loan servicing, including setup and maintenance, customer service, cashiering, escrow administration, investor accounting and default management.

These solutions also support home equity loans and lines of credit. Using a single integrated servicing system for mortgages and home equity products can increase operational efficiencies and is less costly than supporting separate systems.

Black Knight's suite of default solutions provides end-to-end support for streamlining the servicing of non-performing loans. Integrated within MSP, these solutions support evolving regulatory requirements and provide an audit trail for compliance reviews.

Black Knight's advanced business intelligence platform is also integrated with MSP to help servicers take advantage of data across their entire servicing operation. Linking this servicing data with Black Knight's public records information and proprietary industry data gives clients clearer insight into opportunities for revenue, retention and risk mitigation.

The integration of the Black Knight Servicing Digital app with MSP gives servicing clients another advantage. Servicing Digital is a consumer-centric, responsive web and mobile solution that provides financial institution customers fast, continual access to home and loan information that is relevant and easy to understand.

The app gives mortgage customers the ability to make loan payments from their mobile devices, offers detailed, timely and personalized information about their loans, and provides what-if simulators and tools to show how wealth can be built from these real estate assets.

Servicing Digital also offers servicers a convenient platform for continual engagement in order to foster robust, lifelong relationships with their customers.

The app is being integrated with an all-in-one home concierge suite that will enable homeowners to digitally track home maintenance information and records, be notified of upcoming service needs, and easily schedule repairs and services from a list of pre-approved contractors.

These additional capabilities enhance Servicing Digital's offerings and create valuable cross-sell opportunities to their customers, enhancing customer relationships.

Servicing Digital is integrated with Black Knight's digital capabilities within originations, including the innovative Point of Sale solution, which leverages machine learning to expedite the loan application approval process.

Black Knight continues to innovate and introduce new solutions, with a strong focus on investing back into its products to help clients remain competitive and to address critical client needs to improve profitability and customer retention. The company also continually enhances its systems to support regulatory changes and holds a proven record of conversions that are on-time and within budget. ■

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Anthony Jabbour, CEO

Anthony Jabbour is responsible for the company's overall vision and direction, as well as management of Black Knight's offerings across the loan life cycle for many of the nation's largest lenders and servicers. In 2019, Jabbour was presented by HousingWire with a Vanguard Award, which recognizes C-level professionals who have become housing and mortgage finance leaders.



Joseph Nackashi, President

Joseph Nackashi is responsible for providing strong leadership and working with the company's operating groups to ensure execution of short- and long-term plans and strategies. Nackashi helps ensure that Black Knight delivers integrated, innovative solutions that help transform the industry, consistently maintains a laser focus on clients and helps them achieve greater levels of success.



Shelley Leonard, Chief Product and Digital Officer

Shelley Leonard works with each business unit to develop a comprehensive product strategy roadmap. Leonard oversees Black Knight's digital strategy, including the delivery of Servicing Digital. HousingWire has presented Leonard with its Vanguard Award and also named her to its "Influential Women in Housing" list.

FAST FACTS:

- Founded in Jacksonville, Fla., in 1962
- More than 34 million mortgages in the U.S. are serviced using Black Knight technology

MISSION : Black Knight's mission is to be the premier provider of software and data and analytics known for client focus and product excellence, and to deliver innovative, seamlessly integrated solutions with urgency.

CoreLogic leads dynamic transformation of the servicing experience

Solutions position servicers for success through positive impacts to the customer process

THE rapid pace of innovation that transforms the customer experience in other consumer industries is starting to ignite new automation in the servicing industry.

As other industries continuously raise the bar on the expected standard for the customer experience, the servicing industry is being driven to switch from a manual and static position to one that requires servicers to deliver a dynamic experience.

Servicers need to shift their attention and objectives for the future to a roadmap that prioritizes innovation and improvements to their operations for customers.

CoreLogic is dedicated to maintaining a strong pulse on the servicing industry, along with the latest trends and forward-thinking solutions that other consumer industries are releasing.

CoreLogic's solutions span the entire mortgage life cycle, with its servicing products and tools helping with acquisition and transfer, portfolio management, investor accounting and reporting, automated loan modification and decisioning, and risk management.

The servicing solutions help ensure greater accuracy through automation and analytics, equipping clients with high-quality data and a full scope of services for a seamless process.

As a result, servicers can rest-assured that they're providing a successful homeowner experience that parallels what consumers experience in other industries.

For example, just as consumers expect real-time notifications, such as package tracking from an online order, homeowners are expecting more visibility in the status of their real estate tax payments or mortgage updates.

CoreLogic's technology is helping lead this shift through real estate tax and payment solutions like its DigitalTax Platform

that provides a unified and consistent view of property tax data across the mortgage ecosystem. Through the platform, servicers benefit from accurate data faster, eliminating some of the biggest issues that frustrate borrowers.

Since CoreLogic is committed to procuring accurate data and building solutions to optimize that process, servicers are able to pass off some of the biggest challenges they face, such as compliance and data accuracy, and tap into the resources CoreLogic has already built out to scale.

By working with a company that is dedicated to investing heavily in infrastructure to help facilitate a faster and more frequent exchange of data between customers, servicers and tax collectors, clients can leverage services that help ensure the most accurate data and fastest turn times, fueling the best borrower experience possible.

More homeowners are using their service experience in other industries to gauge their satisfaction in the mortgage environment. They're able to order a product online and have it shipped to them, sometimes within the hour, all while tracking the entire process from a mobile device in real-time.

CoreLogic is focused on bringing this new dynamic experience to homeowners, helping servicers transition away from an outdated, static process and position servicing clients for success through positive impacts to the homeowner experience.

As the industry evolves, CoreLogic is determined to continue investing in product development efforts and building tools from the outside in, using the voice of the customer as guide for their top objectives.

CoreLogic remains committed to uncovering and solving for the biggest client pain point, aligning their technology capabilities and domain expertise to help drive the customer experience forward. ■

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**Eric Christensen, Executive,
Product Management for
Real Estate Tax & Payment
Solutions at CoreLogic**

Eric Christensen currently serves as executive, product management for the Real Estate Tax & Payment Solutions business at CoreLogic. He has 25 years of experience with mortgage industry firms, including FICO, First American, Fannie Mae and Black Knight. Christensen has spent his career developing knowledge around financial software, predictive modeling and analytics, credit risk technology and decisioning software. His expertise extends in fraud management, competitive strategy, business planning, sales and marketing as well as risk management and regulatory relations.



**Sapan Bafna, Senior Leader,
Advanced Delivery Engines
at CoreLogic**

Sapan Bafna currently serves as senior leader, Advanced Delivery Engines at CoreLogic. His team, part of the Property Intelligence & Risk Management Solutions division, develops lean processes, data and agile technology to improve products at CoreLogic. He joined the company in 2004 to focus on various process engineering and business development roles.

FAST FACTS:

- In June 2010, CoreLogic was established as a standalone business
- Industry-leading source trusted by over 9,000 mortgage banks and lenders
- Deep property data with more than 4.5 billion records that span 50+ years

MISSION: Empower our clients to make smarter decisions through data-driven insights

FICS' Mortgage Servicing Software Improves the User Experience for Servicers and Borrowers

Delivering cost-effective, efficient, flexible software solutions for more than three decades

MOST mortgage lenders are looking for ways to automate their mortgage servicing operations in order to cut costs, maintain profitability and effectively manage their compliance and reporting to the various agencies. FICS provides clients with the necessary software to accomplish these goals while simultaneously improving the borrower experience.

FICS provides residential and commercial mortgage servicing software with Mortgage Servicer and Commercial Servicer, for lenders, banks, credit unions, housing agencies and niche lenders. Both software systems support agency investor reporting including Fannie Mae, Freddie Mac and Ginnie Mae, as well as other industry standard and private reporting methods.

About 29% of all the Ginnie Mae-approved servicers use FICS' Commercial Servicer system. Of all of FICS' Mortgage Servicer customers, 40% are approved Fannie Mae servicers, and 17% are Freddie Mac servicers.

Both software systems are able to meet the specific needs of both small and large companies and automate the following servicing operations:

- Payment processing
- Escrow administration
- Investor reporting
- Custodial accounting
- Imaging
- Report writing
- Workflow

Used in conjunction with an automation or scheduling tool, Mortgage Servicer API and Commercial Servicer API allow unattended execution of programs such as end-of-day and end-of-month reports, investor close out, monthly loan statements and bank/credit union core interfaces. The APIs save time and resources, eliminate after-hours and weekend work, and reduce mistakes caused by human error.

"When you automate mortgage servicing operations with Mortgage Servicer or

Commercial Servicer, you will save money through a low initial investment, nominal monthly support and maintenance fee, paperless servicing, real-time processing and enhanced productivity," said Susan Graham, president/COO at FICS.

The consumer-facing web applications for Mortgage Servicer and Commercial Servicer give borrowers and investors complete online access to loan information and documents, meeting consumer expectations for quick, convenient transactions and reducing the time staff spends answering the phone. Borrowers have immediate, real-time access to up-to-date loan information as payments are posted and data is updated. Borrowers can view statements and notices as soon as they are generated in the servicing systems.

"For more than three decades, FICS has delivered exceptional automation, performance, system support and value," Graham said. "We provide the most cost-effective, efficient, flexible software solutions on the market today."

"We are committed to providing system enhancements that are of value to our customers. At our annual Users' Conference, customers vote on potential system enhancements based on their own needs," Graham said. "We implement the highest-ranked enhancements based on their votes and also develop new functionality in response to users' feedback throughout the year. Our servicing systems and web applications are modified to keep up with regulatory changes and are constantly evolving to provide a better user experience for servicers and consumers."

"As the mortgage industry evolves and more Millennials enter the workplace talent pool, we look forward to providing FICS' expertise, leading-edge system technology and unparalleled system support to help this new generation of servicing customers succeed in the ever-challenging mortgage business," Graham said. ■

FICS (Financial Industry Computer Systems)

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FICS®



Susan Graham, President and COO

As president and COO of FICS, Susan Graham is responsible for the overall management of the company's day-to-day operations, strategic planning, customer relations and product development. Graham successfully managed the rewrite of FICS' main software solutions to Microsoft's .NET Framework and Windows Presentation Foundation user interface.



Aaron Lynch, Senior Vice President and CTO

Aaron Lynch serves as senior vice president and CTO of FICS, where he is responsible for technical research and strategic analysis. Lynch has spearheaded the successful development, implementation and/or rewriting of numerous FICS software solutions, including the APIs and web applications.

FAST FACTS:

- ➔ Founded in Dallas, TX, in 1983
- ➔ FICS has provided more than 1,500 financial organizations nationwide with significant competitive advantages using its mortgage software systems to effectively meet the technology demands of the ever-changing and highly regulated mortgage industry for 36 years.
- ➔ As a Texas-based, family-owned, privately held corporation, FICS provides software to mortgage operations across 50 states.

MISSION: To provide reliable, efficient, economical and accurate loan processing and servicing software to the mortgage industry. Our customers deserve, and will receive, the finest service, training and support ever offered by any software organization.

Freddie Mac launches Reimagine Servicing to transform the servicing experience

Servicing Gateway marks the first major milestone on the Reimagine Servicing roadmap

SERVICING has historically been an extremely complex and inefficient process for servicers and borrowers. As the housing ecosystem continues to evolve with the growth of automation, servicers need better and more streamlined resources to work smarter, not harder, to help borrowers maintain the dream of homeownership.

To help servicers tap into the revolutionary benefits of digital innovation, Freddie Mac launched a new initiative at the beginning of the year called Reimagine Servicing. Under this umbrella, Freddie Mac pledged its commitment to upgrading numerous servicing technology tools, processes and policies — all with the goal of minimizing credit losses, reducing costs and transforming the client experience.

Freddie Mac's Single-Family division offers unmatched risk analysis, sophisticated data modeling and intelligent process automation to help clients succeed.

Delivering on this goal, Freddie Mac recently announced its new technology product, Servicing Gateway. The solution offers one platform, one login, and one doorway to Freddie Mac servicing tools, and is a launchpad to — as well as reflective of the enterprise's commitment to — servicing technology innovation.

Eliminating a lot of the steps that servicers are required to go through, Servicing Gateway provides workflow efficiency to servicers for Freddie Mac loans.

The new user experience, ease of access to various tools, and fewer process steps all create a better workflow for servicers, giving them more information upfront and putting time back in their day to focus on higher priorities.

Servicing Gateway harnesses the power of new technology and takes it to the next level by delivering an entirely new way of working.

It's a smart solution to the challenge of working inefficiently and enhances its relationship with servicing clients by making it easier to service loans, communicate and share information.

As innovative, large-scale solutions are developed, Freddie Mac is right there to work on new solutions for clients. They learn from and collaborate with clients as they make improvements, striving to develop solutions that resolve pain points while discovering opportunities to run effective and profitable businesses that move housing forward.

Freddie Mac is dedicated to pursuing big ideas like the Servicing Gateway, as well as implementing smart, smaller enhancement opportunities as they are revealed by clients' portfolios, which often include the smallest details, like removing redundant processes or outdated policies.

Servicing Gateway is only one milestone in its ambitious Reimagine Servicing roadmap, as it continues to work on many enhancements and emerging technologies in the pipeline.

For example, servicers value getting money back quickly and seamlessly, so Freddie Mac plans to release an enhanced experience for submitting expenses for reimbursement late next year.

Looking further ahead, Freddie Mac is also invested in rethinking traditional loss mitigation.

Redesigning loss mitigation is more than delivering value to servicers; it incorporates value to the homeowner as well. Freddie Mac is looking into expedited decisioning and more options to accommodate various types of homeowner delinquencies.

Freddie Mac remains committed to carrying this strong momentum into the new year, as it reimagines servicing, celebrates victories big and small, and aims even higher. ■

Freddie Mac

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servicinggateway



Andy Higginbotham, Chief Operating Officer, Single-Family Division

Andy Higginbotham joined Freddie Mac in 2015. He has over 30 years of mortgage industry experience. Higginbotham leads several multiyear initiatives focused on transforming Freddie Mac's business, including Freddie Mac Loan AdvisorSM, pricing execution, the Common Securitization Platform, Single Security and Reimagine ServicingSM.



Ken Burke, Vice President of Servicing Operations, Single-Family Division

Ken Burke joined Freddie Mac in 2011. He leads a team that oversees servicing operation activities including investor reporting, default fees and claims, non-performing loans, and real-estate owned management. Burke is responsible for managing cash inflow and accurate and timely reporting on the Freddie Mac portfolio and loss mitigation and foreclosure activities.

FAST FACTS:

- Chartered by Congress in 1970 to keep money flowing to mortgage lenders in support of homeownership and rental housing
- One of the largest government-sponsored entities that provides liquidity, stability and affordability to the nation's residential mortgage markets
- Freddie Mac has made homeownership possible for 80 million homeowners

MISSION: Freddie Mac makes homeownership and rental housing more accessible and affordable. Our mission to provide liquidity, stability, and affordability to the U.S. housing market in all economic conditions extends to all communities from coast to coast.

The Mortgage Cadence Platform provides the ultimate single system of record

Borrower portal offers real-time communication and automatic service ordering

AS the cost of originating a loan continues to rise and borrower satisfaction becomes increasingly important, Mortgage Cadence is formally launching a new platform to address both trends.

The Mortgage Cadence Platform (MCP) is the most modern digital lending platform on the market, and includes Mortgage Cadence's borrower portal, imaging, document, collaboration and mortgage service integrations. MCP is the ultimate single system of record.

Offered through the Microsoft Azure Public Cloud, the platform provides anytime, anywhere access and an infinitely scalable platform.

The wide breadth of services the MCP encompasses benefits lenders through streamlined processes and backend efficiencies and benefits borrowers through status updates, secure access and centralized documents.

Mortgage Cadence has reimagined lending technology by putting user experience first. With a borrower dashboard that makes applications faster, easier and more transparent through to close and unique pipeline views for each platform user that helps them prioritize their work based on deadlines, the MCP is poised to change the way teams collaborate.

The Loan Officer Experience and borrower portal offer real-time communication, automatic service ordering, instant status updates and generation of pre-approval letters, which ultimately reduces labor for both the borrower and the lender.

The Mortgage Cadence Platform is also the only comprehensive, single system of record technology that is extensible through an open API layer, allowing lenders to connect with third-party providers of their choice, including verification, valuation, title, fee, flood, credit, MI and compliance services.

Lenders that use MCP experience streamlined efficiencies thanks to the single system of record that the platform provides. Because it eliminates the need to rekey data, MCP increases efficiency, compliance and data integrity.

The Mortgage Cadence Platform also includes a configurable rules engine that reduces risks, integrates to exceptional third-party solutions providers, and improves automation and validation to help lenders close more loans, faster.

Users of MCP appreciate the platform's ease of use and implementation and its capability for advanced customization and automation throughout the entire mortgage process. Using Mortgage Cadence technology, lenders can rely on system data to make decisions that drive profitability.

Mortgage Cadence clients are some of the highest performers in the industry. The MBA average for Productivity is 2.0 loans per employee per month, and the average for originators that rely on Mortgage Cadence technology is 3.33 loans per employee per month – an increase of more than 66%.

In addition, Mortgage Cadence's top-performing lender was able to close 10.18 loans per employee per month with Mortgage Cadence's technology powering their customized workflow.

Mortgage Cadence clients are also outperforming the competition when it comes to cost-to-close. While the MBA average cost-to-close in 2018 was \$8,975, the Mortgage Cadence client average came in at \$5,463 to close a loan – a savings of more than \$3,000.

Looking toward the future, Mortgage Cadence wants to help the industry see new ways of thinking about how to grow their business. The next phase of the company's information and education is around how to take a transactional relationship with a borrower and turn them into a customer for life. ■

**Mortgage Cadence, an
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Pete Espinosa, CEO

Pete Espinosa joined Mortgage Cadence in January 2020 after successfully leading global sales initiatives at IBM, Vignette, Retek, Guidewire Software and CSC, now DXC. He has been recognized by the National Leadership Institute with its esteemed Eagle Award and is a former executive of the year at IBM.



Anji Damman, Chief Strategic Initiatives Officer

Anji Damman serves as chief strategic initiatives officer of Mortgage Cadence and is an Accenture Technology managing director. Damman began working with Mortgage Cadence in May 2019, leading the Mortgage Cadence Platform (MCP) program.



Brian Davis, CIO

Brian K. Davis serves as chief information and platform officer of Mortgage Cadence and is an Accenture managing director in the Technology Intelligent Cloud & Infrastructure (ICI) practice. Davis began working with Mortgage Cadence during the summer of 2018.

FAST FACTS:

- Founded in Denver, Colo., in 1999
- Serves more than 700 lenders nationwide
- Over the last 20 years, Mortgage Cadence has grown from four small, start-up technology companies into a company that is now owned by Accenture, a global 70 consulting firm

MISSION: Our vision is to be the last lending solution our clients will ever need through a commitment to partnership, service and technological innovation.

Orlans PC combines legal expertise with world-class customer service for gold-standard quality and efficiency

AMP Proprietary technology delivers a frictionless case management experience

ORLANS PC takes a unique approach to providing end-to-end legal services, applying Lean Six Sigma principles to all processes and investing in proprietary technology to deliver an exceptional result for its clients. By blending its legal expertise with world-class customer service, Orlans PC achieves a gold standard of quality and efficiency in collections (secured and unsecured), title claims and curative, foreclosure, deed-in-lieu, loss mitigation, eviction and real estate transactions.

“With our multi-region footprint, Orlans clients benefit from our OnPulse regulatory knowledge and the efficient AMP case management system to gain peace of mind and realize compliance excellence and oversight savings,” said Alison Orlans, president and CEO of Orlans Group, which includes Orlans PC, eTitle, eVantage, Revlegal and Towne Auction.

The company’s service is driven by three distinctive features:

The Strive Success Team

Orlans’ Strive Success team is a high-performing, highly collaborative and responsive team trained in Lean Six Sigma. The team meticulously applies expertise to ensure that clients remain compliant and borrowers are treated with dignity and respect.

“Our people and culture are the foundation of our Strive ethos,” Orlans said. “With more than 30,000 hours of training each year, we are passionate about championing our people’s success, because they champion our clients’ success.”

“The Strive Success Team is committed to living out the company’s core values — striving to serve others, innovate, be authentic and open, own their actions, and win together.”

AMP Proprietary Technology

State-of-the-art technology known as AMP provides an end-to-end, frictionless and au-

tomated case management experience, efficiently achieving milestones with fewer but effective touches.

3D Strive Performance Scorecards

By utilizing its 3D Strive Performance Scorecards to measure the exceptional value delivered by Orlans people, processes and technology, Orlans enjoys a 98% client satisfaction rating with its clients. **Included in these impressive scorecards are three dimensions:**

- Case Management Performance
- Client performance stack-up comparisons
- Client satisfaction rating

Orlans, which serves more than 100 of the largest banks, servicers, finance companies, government agencies and Fortune 500 companies, is poised to expand to all aspects of collections.

Based on client demand, Orlans is currently beta-testing non-real estate default collections with key clients and fully expects to launch these new services in the near future.

For 2020, Orlans PC has prioritized:

- **OnTrack** – New real-time case management pipeline tracker.
- **OnDash** – New technology to report the 3D Strive Performance scorecards in real time.
- **Strive Analytics** – enhanced analytics featured in AMP that will provide insight and better understanding of file movement creating greater efficiencies.

“Orlans PC is on a mission to champion the success of its partners and set the new standard for legal services – with innovative technology that streamlines case management, combined with unparalleled legal expertise and world-class customer service,” Orlans said.

“In an industry where every client is striving to be leaner, faster and greater, Orlans fuels performance and success.” ■

Orlans PC

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ORLANS



Alison Orlans, President and CEO

Alison Orlans led the multi-million-dollar merger of three law firms into Orlans PC, one of the largest WBENC certified women-owned law firms in the U.S. Her professional affiliations include the American Bar Association, USFN, American Land Title Association, REOMAC, Legal League 100, Young Presidents’ Organization, Women Executives in Banking, Restore Foundation and more.



Julie Moran, Senior Executive Counsel

Julie Moran is a member serving the Compliance Committee of the Massachusetts Mortgage Bankers’ Association, member of Massachusetts Real Estate Bar Association Board of Directors, and member serving the Legal Issues Committee of the USFN.



James Clarke, Senior Executive Counsel

James Clarke is a member of the State Bar in five jurisdictions: Florida, District of Columbia, Maryland, Virginia and West Virginia. Clarke serves as a board member of USFN, America’s Mortgage Banking Attorneys, and as past Chief Financial Officer, past Chair of the Finance Committee and past Chair and Vice-Chair of the Education Committee.

FAST FACTS:

- Founded in 1998 in Troy, Michigan
- Eight-state footprint
- ALTA Best Practices Certified and WBENC Women-Owned certified business.
- Orlans PC supports 30+ charities per year

Safeguard Properties focuses on innovative technologies to provide industry-leading mortgage field services

Expertise in fulfilling difficult FHA property preservation and conveyance requirements

SAFEGUARD has been a leader in the mortgage field services industry for almost 30 years, building its reputation by serving as true partners to not only its financial clients, but to the local communities they work in as well.

Today, Safeguard leverages its many technological innovations and long history of customer service to provide a full suite of property services on vacant, defaulted and foreclosed properties, whether they are residential, single- and multifamily rental or commercial properties.

The company is dedicated to building and sharing industry best practices to protect the integrity and value of the nation's housing stock, working on behalf of its clients to comply with all investor and regulatory requirements.

As a result, many of the country's largest financial institutions rely on Safeguard for property inspections, property preservation, REO maintenance, yard maintenance and snow removal, FHA conveyance management, property registration, estimate and repairs, and code enforcement.

Safeguard's expertise is especially helpful in fulfilling difficult FHA property preservation and conveyance requirements. The company has developed new ways to improve the FHA post-sale process, adding controls and increased visibility to give clients full case management around any property issues, as well as access to real-time reporting.

One of Safeguard's hallmarks is using technology to elevate field services to the

highest standard.

In recent years, Safeguard has added video and panoramic photo capabilities to its mobile platforms. It also has enhanced its workflow through the new SafeView Field Services platform, including continuous improvements to its client integrated system to allow for full property management.

In addition, Safeguard has examined its business practices and identified key areas of default management that can benefit from re-evaluation, conducting comprehensive reviews of its vendor management workflow and business procedures.

In the process, Safeguard has made strides in perfecting the bidding process, examined ways to avoid FHA reconveyances, implemented new technology to streamline operations and updated its disaster protocols.

Mortgage servicers face multiple challenges trying to stay up to date with frequent changes to industry, investor and insurer guidelines, as well as the critical changes to assure compliance and reduce potential out-of-pocket costs.

Recognizing these challenges, Safeguard started facilitating the yearly Property Preservation Conference 15 years ago to provide relevant, timely and strategic information to clients, vendors and the industry as a whole.

Safeguard is positioned to provide its suite of services – as well as high quality, consistent results – to portfolios of any size in all parts of the U.S., Puerto Rico, the Virgin Islands and Guam. ■

Safeguard Properties Management

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Alan Jaffa, Chief Executive Officer

Alan Jaffa joined Safeguard in 1995, learning the business from the ground up. He was promoted to COO in 2002 and CEO in 2010. He also serves on the board of advisors for SCG Partners, a middle-market private equity fund focused on diversifying and expanding Safeguard Properties' business model into complimentary markets. In 2013, Jaffa was named a NEO Ernst & Young Entrepreneur of the Year Award finalist.



Michael Greenbaum, Chief Operating Officer

Michael Greenbaum joined Safeguard in July 2010 as vice president of REO and has continued to take on additional duties and responsibilities, including the role of vice president of operations in 2013 and COO in 2015. Greenbaum is a distinguished graduate of the U.S. Military Academy at West Point, where he majored in quantitative economics.



Joe Iafigliola, Chief Financial Officer

Joe Iafigliola is responsible for oversight of the Control, Quality Assurance, Accounting and Information Security departments. Iafigliola is also a managing director and operating partner with SCG Partners. He has an MBA from The Weatherhead School of Management at Case Western Reserve University, is a Certified Management Accountant (CMA) and holds a bachelor's degree from The Ohio State University's Honors Accounting program.

FAST FACTS:

- Founded in 1990 by Robert Klein
- Based in the suburbs of Cleveland, Ohio
- Largest mortgage default field services company in the U.S.

MISSION: Safeguard is the mortgage field services industry leader, inspecting and preserving vacant and foreclosed properties across the U.S. With a focus and investment in innovative technologies, Safeguard provides the highest quality service to our clients by proactively developing industry best practices and quality control procedures. We pride ourselves in our dedication to working with community leaders and officials to eliminate blight and stabilize neighborhoods across the country.

TMS combines great people and great technology for customer service excellence

SIME platform gives subservicing clients complete visibility for proactive management

TMS views itself as more than a mortgage servicing company — it's a total homeownership servicing partner. From finding and selling a borrower's home to protecting that asset with home-related insurance products, to servicing for the life of the loan, TMS is on a mission to "Grow Happiness." As the company's 98% satisfaction rating clearly demonstrates, it is seeing huge success.

"At the end of the day, our mission to 'Grow Happiness' is not a clever advertising slogan, it's the central focus to everything we do and how we conduct ourselves. It makes great business sense for us and our partners," said Jason Kwasny, executive vice president of servicing.

The formula for their success is straightforward: Great People + Great Technology = Customer Service Excellence. TMS tackles the people part of that equation by providing 300 hours of training for each of their customer service experts every year, with additional brand training to understand and deliver the brand and voice of their clients. According to the company's monthly surveys, they on maintain an average NPS score of 82.

When it comes to technology, TMS is the exclusive provider of SIME – Servicing Intelligence Made Easy. SIME features 4D Customer Intelligence, reports available to review portfolios at the click of a button, along with borrower digital online behavior and payment trackers, chatbots, and mobile apps.

Subservicing partners of TMS have complete visibility into the system, giving lenders access to all servicing data and information without the need to rely on their subservicer.

SIME's user-friendly design allows for TMS clients to easily track all interactions

between the borrower, subservicer, and servicer, including payments, daily escrow analysis, recorded calls, payment history and more... all in real-time.

"Since TMS was an originator before becoming a subservicer, SIME technology sets the new standard for what lenders need to proactively manage and protect their portfolio for the long haul," said Rick Smith, executive vice president of business development.

"With our payment tracker and 4D Customer Intelligence features, we are able to build our clients a lifetime relationship with their borrowers."

Looking ahead, TMS is placing a high priority on amplifying its self-serve options to give borrowers more control on how they want to communicate and transact. The company already provides several ways to self-service through its mobile app, IVR options, and Joy, its automated assistant that's available 24/7 on the TMS borrower portal.

In 2020, TMS plans to further advance Joy's technology through artificial intelligence (AI) and provide a more extensive repertoire of services for borrowers to have access to.

TMS is in the process of allowing borrowers to not only pay with debit cards, but also through Venmo, PayPal, and Amazon.

For subservicing clients, TMS is expanding its real-time 65 out-of-the-box reports and building out a new conversion and boarding tool to help streamline the onboarding process for clients.

"Our clients not only love that we help them build lifetime relationships with their borrowers and allow them to proactively manage their portfolio, but that they can also count on us to reduce the cost to service loans and pass that savings on to them in the future," Smith said. ■

TMS

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Jason Kwasny, EVP of Servicing

Jason Kwasny brings 18 years of experience in the financial services and mortgage industry to TMS. Prior to joining TMS, Kwasny held executive management positions at a number of companies, including SLS, Ditech, and JPMorgan Chase.



Nathan J Sands, EVP of Servicing

Nathan Sands joined TMS in June of 2018 with more than 25 years in operations management. Sands was most recently SVP of Loan Administration at Bayview Loan Servicing. Past roles include the leadership and development of a 1,500 loan servicing operations into a top 15 servicer and leading the transfer management teams from a 150k loan platform to the fourth-largest servicer in the nation.



Rick Smith, EVP of Business Development

Rick Smith joined TMS with 35 years of experience in the mortgage servicing industry. Prior to joining TMS, Smith held numerous executive management positions, including senior managing director with Clayton Holdings, president and chief executive officer of Marix Servicing, and other executive positions at Chase and Key Bank.

FAST FACTS:

- Founded in 1997 in Melville, New York
- Two-time HW Tech100 winner
- 2018 Bronze Stevie winner for Best New Product or Service
- 2017 Best in Biz Gold winner for Product of the Year
- Average customer satisfaction rate of 98% for the past two years
- Top 10 non-bank Ginnie Mae subservicer; top 15 overall (3)
- \$33 billion servicing portfolio

MISSION: TMS is on a mission to grow happiness, helping one million homeowners achieve and maintain homeownership.