



LOAN SERVICING & SECONDARY MARKET

INTRODUCTORY SERVICE: SERVICING IN A SNAP

SCA consultants will complete an initial high-level review of select loan servicing functional area(s), to aid in the development or implementation of your operational or strategic servicing goals and objectives. With this, we provide actionable recommendations that address challenges and inefficiencies, while optimizing opportunities based on industry best-practices. This service is performed with as minimal disruption to day-to-day operations as possible.

GSE SERVICING

- ❖ Guiding you through Investor Audit remediation plan resolutions
- ❖ Marrying your recons with usable job aids and reference guides
- ❖ Rectifying out of balance conditions on an outsourced or guided assistance basis
- ❖ Developing comprehensive QC Plans for Seller/Servicer approval

COLLECTIONS/DEFAULT MANAGEMENT

- ❖ Helping to develop GSE & portfolio default management solutions
- ❖ Guiding you on scalable options for outsourced service opportunities
- ❖ Supporting team members with hands-on training and job aids

STAFF & OPERATIONAL WORKFLOWS

- ❖ Identifying gaps in processes
- ❖ Creating or enhancing formal procedure documents that accurately represent your process while meeting industry requirements
- ❖ Reviewing job functions allocation of duties, optimizing individual skill sets and coaching for growth
- ❖ Conducting third-party integration assessments to boost efficiencies
- ❖ Recommending and working with you to implement new automation or optimize those already in place

KEY BENEFITS OF THIRD-PARTY ENGAGEMENT

1. Identifies operational strengths, areas for improvement, and potential areas for risk
2. Validates, enhances or develops consistent, reliable, and accurate procedures
3. Helps you develop or align your strategic servicing goals with a mindfulness for profitability
4. Provides support as a resource to departmental management and/or staff

ABOUT THE SERVICING LEAD CONSULTANT: HEATHER PAPOWS

- 15 years in community banks
- GSE investor servicing knowledge
- Multi-platform technology skills
- M&A Experience

Focuses on technology and automation utilization, team building, hands-on training, and formal procedure guides