

**OVERVIEW**

Comprehensive due diligence support that evaluates various functional and operational features of the servicer and subservicer relationship.

Our review provides risk assessment support through a professional team of experienced compliance professionals in order to conduct an external audit.

The first and only full-service mortgage risk management firm in the country.



**Lenders Compliance Group**

167 West Hudson Street  
Suite 200  
Long Beach, NY 11561  
Phone: (516) 442-3456  
Fax: (516) 706-7070  
lenderscompliancegroup.com

# Quality Assurance Review

## Servicer

## Subservicer

### Quality Assurance Reviews

Our Quality Assurance Review is an independent audit and due diligence procedure that concentrates on various functional aspects of the servicer or subservicer. Furthermore, we can customize the review to conform to specific compliance needs.

Quality Assurance Reviews include, but may not be limited to:

- **STRUCTURAL REVIEW**

Ascertain that the servicer or subservicer has legal authority to operate in the client's market, is a servicer or subservicer in good standing, and has adequate corporate structure and capacity to enter into a servicer or subservicer agreement.

- **FINANCIAL REVIEW**

Determines the servicer's or subservicer's financial stability, financial controls, and capacity to enter into and continue a servicer or subservicer agreement.

- **OPERATIONAL REVIEW**

Verifies the servicer's or subservicer's operational compliance with investors' requirements, loan performance metrics, and demonstrates the capability to provide quality service to both mortgagors and investors.

- **DEFAULT MANAGEMENT**

Evaluates default procedures and loss mitigation strategies, including default valuations, REO asset management and disposition, REO title, foreclosure title, short sales, and default workflow.

- **TECHNOLOGY**

Assesses origination workflow platform and integrity analyses of the loan origination system, technology licensing, appraisal reporting, collateral valuations, title insurance, insured and non-insured title reports, closing and escrow accounts, interim servicing, user interface, and normative report functions.