

The Collingwood Group's *Mortgage Banking Practice*

More than ever, mortgage bankers require active and prospective insight into rule making and trends. And, access to information and decision makers in the federally dominated housing markets that are critical to operational and strategic planning.

The Collingwood Group's Advisory services include a wide-ranging mortgage banking practice that leverages the firm's extensive private and government sector experience in both residential and commercial real estate. As leaders in housing finance, and with proven operations experience, the team's members are uniquely qualified to help mortgage banking firms manage the change and uncertainty that define the market today. By empowering mortgage banking firms to capitalize on today's dynamic market opportunities, The Collingwood Group enables their clients to achieve exceptional financial results.

The Collingwood Group is committed to driving its clients' success by developing customized strategies and planning the execution of every aspect of the clients' business to ensure improved financial results. Business Operations, Capital Planning, Strategic Business Planning and Strategic Communications are among the proven capabilities that enable The Collingwood Group to help its clients operate effectively and ultimately thrive in a dynamic and volatile marketplace.

The Collingwood Group's Mortgage Banking Practice includes the following specialty areas:

Business Operations and Compliance

- Providing awareness and clarity regarding policy and programmatic developments and demands within the federal housing finance sector;
- Assisting in the navigation of FHA/VA/GNMA, including agency approvals, issuer status, and compliance and developing audit strategies and responses;
- Expanding FHA operations – assistance and analysis of lender approval procedures for branch and direct lending operations;
- FHA/GNMA expertise including both forward and reverse mortgages (HECMs), 203(k), Healthcare facilities, and Multifamily housing;
- Business process evaluation and review, including on-site review and analysis of the efficiency and functionality of the existing operations, procedures, and staff from point of origination through and including servicing;
- Analysis of the firm's Quality Control Plan and review results to ensure FHA compliance and the effectiveness of corrective action plans;
- Customized FHA Neighborhood Watch analysis – corporate and branch analysis, national and FHA field office data, and trending to identify areas of weakness and potential Credit Watch and Direct Endorsement termination actions;
- Evaluation of FHA Mortgagee Review Board or Quality Assurance Division enforcement or review notice – loan-level detail analysis, assistance in preparation of response to mitigate loss and enforcement action escalation;

- Establishing business practices to ensure that operational capacity and demand are constantly in balance;
- Helping organizations comply with minority service provider mandates.

Capital Planning

- Evaluating warehouse lending and advance line options;
- Developing repurchase strategies, MSR sales and acquisitions, and capital partnerships;
- Providing cash flow and balance sheet management to ensure compliance with minimum net worth requirements of investors;
- Navigating FHA/GNMA liquidity and capitalization considerations.

Technical Operations

- Ensuring the alignment and adoption of technologies and tools to ensure the highest loan quality while improving efficiencies;
- Optimizing technology-enabled sales channels to expand customer service options and create competitive advantages;
- Supplying vendor management that ensures the integrity of loan files and management of critical processes.

Risk Management

- Ensuring Wall Street Reform and Consumer Protection Act (Financial Regulatory Reform) compliance and preparedness;

- Ensuring RESPA and SAFE Act compliance;
- Providing pre- and post-closing quality assurance;
- Minimizing future contingent liability exposure, and mitigating current exposures;
- FHA Third Party Originator (Broker) analysis – identifying business partners' risk.

Strategic Business Planning and Business Development

- Understanding “Best in Class” strategies employed by other market leaders;
- Strategic Business Development, including identifying and developing new business lines or new origination channels;
- Creating business opportunities under new regulatory regime;
- Exploring joint venture opportunities.

Strategic Communications

- Building franchise value through reputation management;
- Offering a full range of services utilizing a contemporary business model;
- Meeting communications challenges with customized, client-focused planning and implementation.



The Collingwood GroupSM

The Collingwood Group provides advisory services and business development opportunities combined with access to decision makers, financial sponsors, corporate boards and senior industry executives. The firm's core focus is set on helping companies and investors in the financial services industry, utilizing its unique ability to combine the Partners' federal sector knowledge with nearly a century of combined private sector industry experience. Offering extraordinary perspective on federal agencies and private sector entities at the center of today's restructuring of financial services, The Collingwood Group's expertise spans all aspects of FHA financing programs, Ginnie Mae securitization activities; domestic and international secondary market activities and issues, risk and loss mitigation, primary and special servicing, vendor and talent management, and all elements of portfolio acquisition, property management and asset disposition.