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PRESENTS

BUSINESS PROCESS OUTSOURCING GUIDE

Many companies have tightened their operating ships—and strengthened their bottom lines—by clamping down on costs and sending various segments of their business to companies that can handle the volume. This month's issue highlights the top companies who manage business process outsourcing.

Don't let important aspects of the mortgage realm be a source of stress for your business, instead partner with a company who can help you streamline the process.



Special Advertorial Section

BUSINESS PROCESS OUTSOURCING

Global Strategic Business Process Solutions, Inc.



KEY PERSONNEL

Rudy Casanova
VP of Sales & Marketing

Mark Matsuyama
President

Brian A. Flaherty
COO

Jun Lota
VP of Operations

STAFFING

Employees: 205

CONTACT INFORMATION

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COMPANY DESCRIPTION

A custom business process solutions outsource provider. Global specializes in creating custom solutions for clients in areas such as: accounting, sales, marketing, social media, legal back office, and many other administrative and research based tasks.

Each solution provided to clients comes with daily reporting, 24/7 access and escalation to operations, and intellectual property protection. With offices in metro Manila, Philippines; Texas; North Carolina; and New York and U.S. citizens in its operations center, they are able to not only provide a high level of service and transparency, but also provide pain free and long standing solutions.

COMPANY HISTORY

Global was founded in 2006 by four default industry veterans, two of whom manage its office in metro Manila, Philippines and two of whom remain in the U.S. Global got its start servicing several law firms, handling all manner of back office default document preparation. Over the years, Global has evolved and expanded its services to include an inbound/outbound call center, accounting services, staffing, insurance, and SEO tasks, among others, to complement Global's default operations.

Global Strategic adapted their old model and developed it into a solutions-centric, transparency-focused, and customer service-oriented product. The company is a master of process efficiency and training, making its folks valued long-term partners, not short-term contractors.

KEYS TO SUCCESS

Transparency and accountability help provide a level of comfort to the client that Global Strategic is doing what the company says it will do and creates a true sense of team. The company's staff is an extension of its office, and by utilizing Web conference and instant messenger applications like Skype, it makes the world smaller and creates a true partnership.

BUSINESS LINES, SERVICES, AND PRODUCTS

Global can customize, replicate, and enhance processes for clients in many areas of their operation. They have long-standing experience in the default services, real estate, REO, title, and financial services industries. They now support clients in various verticals, handling all manner of sales, marketing, data entry, QA, research, and accounting related services.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Global Strategic is an international company with clients in the United Kingdom, Australia, Philippines, and the U.S.

COMPETITIVE ADVANTAGE

The company's offshore team has a combined 30 years' U.S. industry expertise. Its daily allocations reports are founded on a meticulously created and maintained set of metrics, and its train the trainer program gives every client the peace of mind that its offshore staff is managed and trained and that its performance is maintained by Global, not the client.

KEY FEATURES/BENEFITS

Global maintains a brick and mortar operations center in metro Manila, Philippines. Unlike many competitors in the outsourcing space all of Global's employees work onsite within a Biometric Entry and ISO 27001 Certified Operations Center. Global boasts:

- U.S and offshore operations
- Three U.S. citizens on site in the metro Manila office in management and training roles
- Two training rooms, a cutting-edge approach to cross-training and scalability, an ISO 27001 data security and integrity certified, biometric entry, and 24/7 security and operations

General Data Entry

- Establish task procedures (playbooks)
- Utilize process matrices and checklists/cheat sheets
- Designate resources to audit work output
- Administer regular coaching sessions to review overall performance of resources/teams
- Hold calibration calls to revisit procedures and/or standard processing times
- Daily/weekly review of audit results

Call Center

- Real-time monitoring of agent activities
- Live barging of calls
- Reviewing of call recordings to measure quality and verify call results
- Administer regular coaching sessions to review overall performance of resources/teams
- Daily/weekly review of audit results
- Hold conference calls/meetings to discuss SLAs

ADDED VALUE TO CLIENTS

Global provides detailed FTE (full-time employee) reports that are tailored to each client. Additionally, they construct a client user manual for each client, which provides added intellectual property protection for their clients. Their trainer process ensures that for every facet of your operation that you outsource with them you will never have to manage, fire, hire, or train in that area again. Keys to their success are a dedication to transparency and a process improvement with their clients' back office operations.



Guardian Asset Management



KEY PERSONNEL

Jerry Mavellia
 CEO

Dan Leader
 COO

Greg Matecki
 CFO

CONTACT INFORMATION

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COMPANY DESCRIPTION

Founded in 2007, Guardian has provided property preservation, inspection services, property management, REO management, repairs, and general contracting for government agencies, banks, GSEs, mortgage servicers, hedge funds, asset management companies, REITS, and the resort industry. Guardian is a SBA certified HUBZone and 8(m), minority owned woman owned business. Guardian holds government field maintenance contracts with the Army Corps of Engineers and the National Park Service.

Guardian has key personnel with over 25 years' default and REO management experience running HUD single-family and Fannie Mae REO contracts since 1993. The team has managed standing inventory levels of more than 60,000 REO properties and have managed and helped sell more than 500,000 REO properties.

Guardian utilizes a cutting edge property management platform with a fully integrated mobile application that seamlessly integrates inspection and preservation results in real time. Guardian and its key personnel have had a top-rated quality service record for 20 years with HUD, Fannie Mae, GMAC, FDIC, GSA, Army Corps of Engineers, and the National Park Service.

COMPETITIVE ADVANTAGE

- Top-notch quality assurance program
- In-house QC and vendor training
- Mobile application and dispatch board with real time status

ADDED VALUE TO CLIENTS

- Nationwide "boots-on-the-ground" coverage
- Full range of cradle-to-grave services
- HOA, condo, and utility management
- Vacant property registration services

Guardian Asset Management is compliant with reporting inspection and preservation results in MISMO standards. This allows their clients to reduce costs and have an increased transparency and accuracy regarding asset status and preservation conditions.

KEYS TO SUCCESS

- Dedicated work teams by project
- Fully transparent real-time data reporting with dashboards
- Accountability with vendor and work team score-carding
- Vendor retention, including service bundling, routing software, field supply discounts, and in-house field training.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

Guardian is a SBA certified HUBZone and EDWOSB, as well as a minority owned, woman owned national property preservation and inspection company. Guardian Asset Management has a strong track record of providing services to the government sector, mortgage servicers, asset management firms, and banking institutions.

TESTIMONIALS

"Keystone has had the pleasure of partnering with Guardian Asset Management on several business endeavors, all proving to be successful in stimulating growth and exceeding client expectations. Guardian's leadership team are dedicated industry veterans that remain innovative in their approach to property preservation and maintenance. Their clear lines of communication and state-of-the-art technology allow for real time transparency into the status and condition of each asset or project. Together, our firms have successfully executed on its mission, addressing and ensuring compliance with the increased regulatory requirements within the mortgage servicing industry."

—Ryan Hennessy
 EVP, Keystone Asset Management, Inc.

Guardian is a proactive company that helps take all of the pressures off our asset managers. They have given us necessary and quality guidance in every aspect of field service management and property renovation; enabling us to make appropriate marketing decisions maximizing client's return on investment. Guardian handles all aspects of the field, and serves the community in a professional manner.

I have nothing but praise for Guardian, they always exceed our expectations.

Beyond their excellent technical understanding of REO field service management and construction, the most important aspect of a property management company is response time, accessibility, and communication—Guardian Asset Management receives A+ grades in all of these areas.

—Chris Nelson
 RE/MAX Services, Broker/Owner
 Specializing in REO sales, asset management, and preservation



LenderLive Network



KEY PERSONNEL

Rick Seehausen
 CEO and President,
 LenderLive

David Vida
 President, Mortgage Services,
 including Outsource Services,
 Correspondent Lending, and
 Loan Servicing

Jonathan Kunkle
 President, GuardianDocs
 Document Services

Joe Mowery
 President, Title and
 Settlement Services

STAFFING

Employees: 650+

CONTACT INFORMATION

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Website: LenderLive.com



COMPANY DESCRIPTION

LenderLive™ Network is a domestic-based mortgage services provider. Through its six service offerings—outsource services, correspondent lending, document services, settlement services, loan servicing, and due diligence—LenderLive offers the scale, experience, and security to support its clients' origination, servicing, and loan purchase operations. The company provides services to more than 300 financial institutions nationwide.

COMPANY HISTORY

Over the last 15 years, LenderLive has continually evolved to address the needs of an ever-changing mortgage industry. Originally providing loan fulfillment, the company has expanded over time to fulfill the need for subservicing and hands-on loss mitigation. Similarly, as compliance became more of an industry concern, LenderLive acquired Guardian Mortgage Documents (now branded GuardianDocs™) for document services. The company expanded its capabilities this year by acquiring Walz Group, LLC, a leading provider of regulatory compliance solutions, full-cycle critical document fulfillment, and Certified Mail® Automation.

BUSINESS LINES, SERVICES, AND PRODUCTS

- Outsource Services
- Correspondent Lending
- Loan Servicing
- Document Services/GuardianDocs/WALZ
- Settlement Services
- Due Diligence

ADDED VALUE TO CLIENTS

LenderLive gives its clients the ability to focus on what they do best—servicing their customers, while outsourcing the cost of operational, compliance, and technology risks. In fact, the company enables clients to offer mortgages without being in the mortgage business. Likewise, LenderLive's subservicing offering provides competitive execution for smaller originators and protects their client relationships. They know that, unlike large investors, the company won't solicit their customers to cross-sell financial products providing additional customer security.

COMPETITIVE ADVANTAGE

With the company's variable fee-for-service model, clients pay for services as they need them, converting fixed costs into variable expenses to improve their bottom line. This eliminates clients' need to invest in technology, infrastructure, and compliance expertise. The company also has a hybrid-servicing model, which offers a competitive

price structure, but maintains a high-touch approach to accommodate the needs of distressed borrowers and the strategies of various investors.

WHAT ARE THE KEYS TO YOUR SUCCESS?

A company, no matter what industry it's in, must evolve in order to compete and succeed in its marketplace, which is why LenderLive continues to expand and enhance its offerings. Recently, the company has:

- Upgraded its IT operations support framework, including process and tools, for clients and internal users.
- Leveraged an advanced ticketing system that allows customer-service representatives to more efficiently, rapidly, and effectively manage customer requests and track incidents or requests through their lifecycle.
- Begun offering hotline support in its outsourcing unit, which addresses customers' issues with a single phone call or email.

In addition, LenderLive ensures it provides the data, reporting, and escalation paths needed so clients receive best executions on their portfolios.

STRATEGIES AND GOALS FOR 2016

LenderLive is expanding its service capabilities across all its divisions using a "component-based architecture." This architecture is important because a component that is developed by one division can be quickly consumed by another division as well as clients from any division. For example, the Outsource Services division continues to enhance and expand the capabilities in their loan fulfillment platform. Execution of a more robust correspondent lending platform is moving rapidly. This sizably increases LenderLive's velocity of capability development.

SPECIALTY, EXPERTISE, AND QC INITIATIVES

LenderLive's tightly integrated units create simple solutions for complex problems. The company has proven its ability to ramp up technology, processes, and staff to meet aggressive client and compliance timelines for its various business channels. Having dedicated technical resources assigned to each business unit allows LenderLive to provide focus and control to each client while maintaining a consistent feel to their technologies across all of the business units.



Prologiq Business Services LLP



KEY PERSONNEL

Sreepriya Kowshik
 Partner and CEO

Kowshik Subramanian Devarajan
 Managing Partner

STAFFING

Employees: 110 as of May 2015

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COMPANY DESCRIPTION

Third party vendor for processing services, currently covering all aspects of U.S. residential default services such as property preservation, inspections, title services, BPOs, transaction coordination, etc.

COMPANY HISTORY

Prologiq Business Services was founded in 2013 as a limited liability partnership, to provide services in the property preservation and inspection space. Prologiq Business Services has now expanded to cover all aspects of default servicing. The expanded service offerings from this year will include: origination services, HAMP/HARP documentation services, and loan audits. Professional services covering management of environmental issues relating to the property is also scheduled to start in Q4 2015. The promoters have a consolidated management experience of 40 years. The company has also executed several corporate social responsibility projects and the company works towards two broad goals—upliftment of orphaned children and contribution to the environment through tree plantation.

REGULATORY COMPLIANCE

Licensed in India and a registered company in U.S. in Delaware and Florida.

BUSINESS LINES, SERVICES, AND PRODUCTS

Currently in the U.S. residential services market covering:

- Property preservation and inspection services to include reviews, order management, vendor recruitment, vendor management, utility turn ons, VPRs, bids preparation and upload, invoice management, etc.;
- Pre-foreclosure order management services;
- BPO data entry services;
- Identification of property for the investors based on ROI expected and the CAP rates;
- Title services including title searches covering single or multiple owner searches and commitment typing etc.;
- Loan audit and underwriting services including pre-funding audit, post closing audit, loan review, and indexing; and
- Origination services including underwriting, origination, loan processor services, critical suspense review, pre-underwriting, pre-purchase audit, and post-closing audit.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Servicing clients throughout the U.S. with the staff being based out of India.

KEY FEATURES/BENEFITS

- 24/7 processing facility
- Cost advantage

- No capex/infrastructure investment to our clients.
- Adherence to client SLAs in terms of Accuracy and Timelines.
- Time zone advantage
- Trained personnel
- Management with industry experience

COMPETITIVE ADVANTAGE

Prologiq's knowledge of the process and procedures followed in the industry, their systematic transition methodology, and their ability to ramp up/down at very short notice sets them apart from the rest. Their clients have experienced that working with Prologiq is easier than most others in the industry.

ADDED VALUE TO CLIENTS

They empower their clients by allowing them to choose the pricing model to pay either by the file or by the resource. This provides their clients the ability to save additional costs and improve their bottom line further. Prologiq's team integrates perfectly with the client's team, making it feel like an extended office rather than a third-party vendor.

KEY TO SUCCESS

Prologiq's integrity in every aspect of its dealing with clients, the dependability and sincerity of staff, and the effective communication channel between the team and the clients has been the company's strength from day one.

INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

The company has been participating in industry activities and conferences such as NAMFS and Five Star Conference and Expo.

TESTIMONIALS

Prologiq's clients have said:

"After working with several outsourcing companies in the past, Prologiq offered a refreshing new approach that fit our needs perfectly. With the industry's constant fluctuation in volume and the clients' demand for urgent scalability, Prologiq offers a flexible solution to quickly meet those challenges. The organization's professionalism, communication, and documented industry experience have allowed us to develop the partnership far beyond our past expectations for outsourcing."

"Prologiq has been our go to company for years in regards to all of our processing needs. With their efficiency and knowledge of the business, we rely on them to get the job done on time, every time. Working with Prologiq has enabled us to cut down on the hiring and lets us focus on what we do best."