

MORTGAGE BANKERS ASSOCIATION

**MBA'S NATIONAL MORTGAGE
SERVICING
CONFERENCE & EXPO 2009 / TAMPA**

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Next Generation Servicers



Moderator:

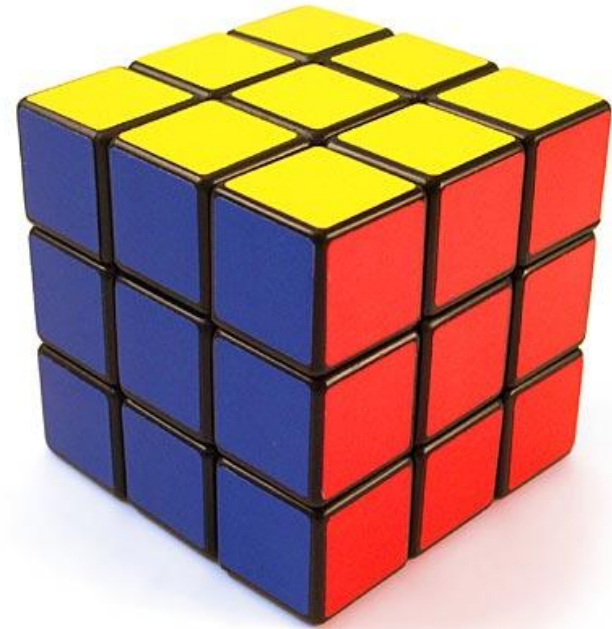
- Steven R. Paton
Senior Vice President – Loan Administration
Marix Servicing LLC

Panelist:

- Gene R. Clark
COO and General Counsel
Arch Bay Capital LLC
- Gene D. Ross
President
LoanCare Servicing Center, Inc
- Richard W. Koch
Director
Standard & Poor's
- Joseph Dombrowski
Executive Consultant
Fiserv Lending Solutions



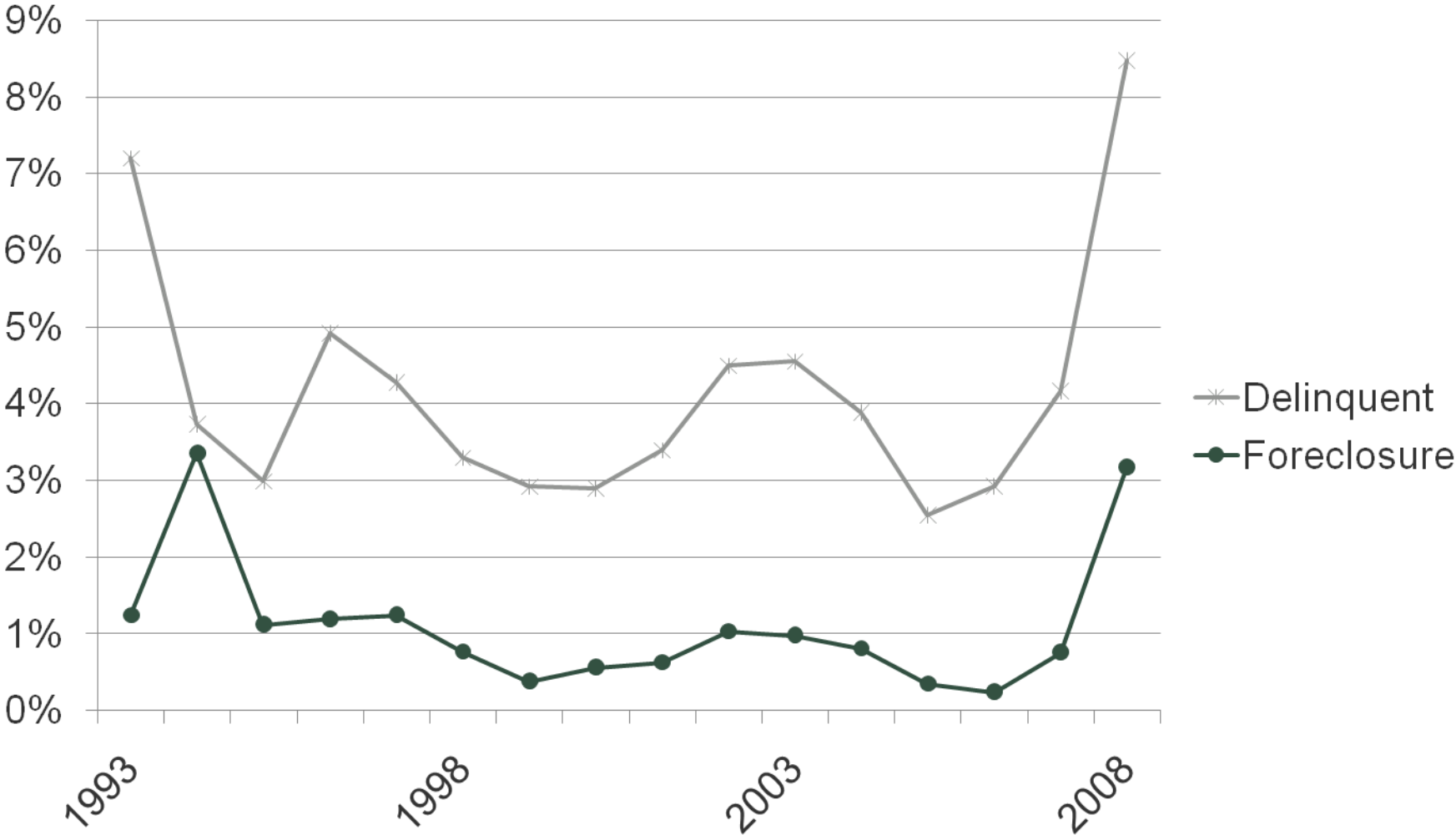
Legacy Servicers



New Servicers

- Technology
- Process
- People

Historical Delinquency



- ❑ Transparency
- ❑ Capable of deploying client specific strategies
- ❑ Increased communication with borrowers
- ❑ Improved technology
- ❑ Efficiency / paperless environment

□ Transparency

- Near real time loan level visibility for clients/investors
- Expanded data set (thousands of elements)
- Ease of delivery

- Capable of deploying client specific strategies
 - Specific homeowner assistance strategies
 - Working with refinance partners
 - Enabling client/investor involvement in disposition decisions

□ Increased communication with borrowers

- Increased Welcome Call completion rate
- Increased web site functionality
- Extensive use of e-mail
- Customer contact functions worked at lower accounts per person

❑ Improved Technology

- No legacy issues
- Technology solutions deployed are based on current standards
- Integration is easier and more complete