

THE BEST IN PROPERTY PRESERVATION

From property inspections to large rehabilitation projects, the industry's top field service companies are stabilizing the nation's neighborhoods, one home at a time.

Property preservation has become more than just routine maintenance and trash-outs. It is central to mitigating risk and loss severity, to protecting our local neighborhoods, to sustaining the value of homes across the country, and to the housing industry's recovery.

Whether securing an abandoned home for the winter weather or working in collaboration with city officials to ensure vacant properties don't impact the safety and welfare of local residents, property preservation specialists are on the very front lines of the nation's housing markets each and every day.

Property preservation specialists don't just respond to housing's ups and downs—they get out in front of marketplace fluctuations. They don't take a reactive approach to regulations and municipal ordinances that might impact their clients—they become influential participants in the process, educate officials on the dynamics of the market, and guide their industry partners toward compliance. And they don't just support neighborhood stabilization—property preservation specialists lead the charge of revitalizing America's communities.

Over the next few pages, you'll find information on the industry's top firms in the property preservation space. Find out what sets them apart, the secrets to their success, and what's on their agenda for the coming year in this special edition of *DS News*.

A2Z FIELD SERVICES, LLC



KEY PERSONNEL

Amie Sparks
CEO & President

Todd Arena
Director of Operations

Ed Becker
Director of IT

Lori Ashcraft
Sales Manager

Staffing

- » Number of Employees: 145
- » Vendor/Contractor Network: 5000+

GEOGRAPHICAL SCOPE

Nationwide coverage

BUSINESS LINES, SERVICES, AND PRODUCTS:

- » Property Inspections
- » Property Preservation & REO Management
- » Rehab & Repair Services
- » Rental Property Management
- » Administrative Services: Utility, HOA & VPR Management
- » Borrower Contact Services
- » Eviction Services

KEY FEATURES/BENEFITS

- » Comprehensive & customizable services
- » Nationwide partnerships
- » Robust technology
- » Rigorous training and quality control
- » Personalized account management

CORPORATE DETAILS: 7450 Industrial Parkway, Suite 105 Plain City, Ohio 43064 | 800.713.2001 | contactus@a2zfs.com | a2zfs.com

COMPANY DESCRIPTION: A2Z Field Services is a women-owned, nationwide field service provider offering a comprehensive listing of inspection, preservation, and repair services to a wide range of clients including loan servicers, property owners, asset managers, and government agencies. Our customized service offerings provide our clients with critical information regarding the status, condition, and value of their assets while ensuring properties are safe, secure, and protected. Property condition is monitored through inspection results, information from our extensive network of vendors and our alliances with cities across the country. These nationwide partnerships coupled with our innovative technology and comprehensive quality control processes allow A2Z to mitigate our clients' risk and provide them with turn-key property management solutions.

COMPANY HISTORY: A2Z Field Services was founded in 2001 and has 14 years of experience servicing properties in all stages of default, foreclosure, and REO, as well as occupied rental properties. Headquartered in Plain City, Ohio, A2Z has steadily grown to become a premier field service provider with regional offices in Dublin, Ohio; Charlotte, North Carolina; and North Richland Hills, Texas.

REGULATORY COMPLIANCE: A2Z Field Services is committed to ensuring that our processes and procedures are in accordance with all applicable laws and regulations. To this end, A2Z employs many experts in the field of property inspection and preservation and is supported by a nationwide network of thousands of skilled vendors. Additionally, we work with government agencies to keep abreast of regulatory and legislative changes that affect the services we provide and our internal change management process ensures that all necessary changes are implemented into our workflow appropriately and timely.

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

A2Z's consistent ability to meet our clients' needs and adapt quickly to new and changing requirements sets us apart from our competition. We recognize that not everyone's needs are the same, and we thrive on our ability to offer customized services and reporting and personalized account management to assist our clients in meeting their goals.

To help us achieve these results, A2Z relies on a multi-level training and QC plan to communicate details of every client and service type; communicate service level expectations to staff and vendors; correct deficiencies; and identify key performance metrics and potential performance & compliance issues. Additionally, our robust technology provides us with an extremely versatile and efficient operating platform that can easily handle growth, expansion, and change.

A2Z also has established working relationships with many city offices to facilitate avoidance of violations, vacant property registration processes, and neighborhood watch programs. In addition, we work only with regional vendors that have a local presence in the area where the

work is being performed. Combined, these nationwide partnerships provide us with more controlled management and accountability in the neighborhoods where we work.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

A2Z places a strong emphasis on the quality of our services, performance standards, and delivering accurate and timely information, thus providing our clients with an improved ability to care for their properties.

Additionally, A2Z takes a proactive approach to opening the critical lines of communication among servicers, property owners and managers, and communities, and we aim to create an environment where our clients, real estate professionals, buyers, neighbors, city officials, and community groups know that their satisfaction is the most important thing to us.

By making quality and customer service our top priorities, we enhance the protection of our clients' assets, increase neighborhood integrity and consistently exceed the expectations of our clients as well as members of the communities we serve.

WHAT ARE THE KEYS TO YOUR SUCCESS?: Our reputation and success are built around our commitment to provide high quality products, competitive pricing, and timely information while tailoring our service offerings to meet our clients' evolving needs.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

- » Inc 5000 list of fastest-growing private companies in America—A2Z was ranked 798th in 2011 and 2473rd in 2013
- » Named #1 fastest growing business in Central Ohio by Columbus Business First magazine in 2012
- » A2Z's CEO and President, Amie Sparks, was named a Leading Lady in the August 2015 Women in Housing issue of MReport magazine



ALACRITY SERVICES



KEY PERSONNEL

Jon Miko

Chief Executive Officer

Laura Vaccaro

Chief Administrative Officer

Keith Hemmer

Chief Business Development Officer

Vincent Patane

Chief Operating Officer

Cristan Newton

Vice President of Business Development

Staffing

- » Number of company employees: 131 employees

GEOGRAPHICAL SCOPE

Nationwide crews (all 50 states) for all preservation and construction services.

- » Network of general contractor and mitigation companies that facilitate repairs with active coverage in all 50 states
- » Expanded coverage (based on market needs) in Florida, New York, New Jersey, Pennsylvania, California, Illinois, Texas, and Georgia
- » General contractors are local to their markets so they know not only the building codes and permitting process but have an understanding of the market
- » All contractors are credentialed through our extensive background checking process

CORPORATE DETAILS: 360 East 10th Avenue, Suite 400, Eugene, Oregon, 97401 | 866.953.3220 | businessdevelopment@alacrityservices.com | alacrityservices.com

COMPANY DESCRIPTION: Alacrity Services offers a nationwide network of credentialed construction contractors, and our industry-leading job management processes are an excellent fit for REO work. REO properties exist in every market, and Alacrity Services works with mortgage lenders and real estate investors across the country to secure, repair, and preserve these properties.

Our proprietary software system is capable of managing the workflow of any project. Through this secure, web-based application, we are able to detail as much information about a project as we are given, track its progress, and create reports on nearly anything. Those authorized with access to each project are able to view information, upload and download documents, communicate, ask questions, get answers, and more.

Clients that use our proprietary accounting and payment processing system have found it to be an invaluable resource. This critical project management tool expedites the transfer of funds to contractors in a secure and transparent process. The timing of fund transfers—whether at job completion or at certain progress checkpoints—is customizable per client preferences.

BUSINESS LINES, SERVICES, AND PRODUCTS: Alacrity Services provides REO and asset renovation solutions to the mortgage and investor arena. Our national network of certified contractors provides end-to-end solutions utilizing our proprietary software, enabling the tracking of product selection and finishes, and promoting a quicker timeline for returning the property to sale- or rental-ready status. Our parent company, Lowe's, offers the national retail footprint to ensure products are readily available.

KEY FEATURES/BENEFITS: The core of our business is our national network of credentialed contractors. There are over a thousand service providers active in our program, and thousands more pre-qualified and awaiting opportunities. Many are national or international brand names while many others are regionally-based or even single-location organizations. All of these independent professionals undergo a thorough screening process prior to joining our program.

We regularly monitor approved contractors to ensure they maintain credentialing standards, including credit checks, to ensure their ongoing professionalism is at the forefront of our industry responsibility. We also make it a priority to develop strong relationships with our member contractors—both so that they know what is expected of them and so that they prioritize work received through our program.

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

- » Strong and geographically dispersed field staff
- » Regional Field Managers live in the market and have solid relationships with the GCs, ensuring localized zoning and code enforcement is achieved with each completed project
- » Customer Service Group offers additional oversight of the process and assist in the day-to-day functions

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

We established ourselves as a leader in property casualty claim solutions in 1999 and clients today utilize our nationwide network of credentialed contractors across a multitude of industries, including insurance, REO, commercial, investor asset solutions, and more. Complementing our vast directory of independent professionals are the proprietary software and accounting solutions we have developed to provide fully customizable project management capabilities to any client. What sets Alacrity Services apart in a competitive industry is our commitment to service: our experienced team provides unmatched support both in the field and behind the scenes, job-to-job, and day-to-day.

WHAT ARE THE KEYS TO YOUR SUCCESS?:

The combined power of our extensive network of credentialed contractors and the experienced field and support staff make Alacrity Services the perfect solution for those in need of a managed contractor network. Our contractor network has been developed with an eye toward versatility and flexibility, and encompasses customized solutions to meet the specific needs of our individual clients while benefiting from the national retail supply chain and product availability of our parent company, Lowe's.



A **LOWE'S** Company

ASONS



KEY PERSONNEL

Steven Helser

Chief Executive Officer

Nathan Vannatter

Chief Business Development Officer

Staffing

- » Number of company employees: 240 Employees

KEY FEATURES/BENEFITS

- » **Quality** - Quality of work performed and timeliness are high priority to providing clients with the results they deserve.
- » **ASONS ADVANTAGE** is aimed at driving operational excellence across the businesses we serve. With ASONS ADVANTAGE, customer value and competitive edge is significantly improved by leveraging ASONS proven process improvement toolkit, 8 Points of Success and our certified, licensed, diverse and experienced contractor & employee base.

GEOGRAPHICAL SCOPE AND COVERAGE AREA

ASONS conducts business in select MSA's across the United States with primary focus in: Midwest, East, Southeast, South, Southwest, West

CORPORATE DETAILS: 3100 S Tillotson Ave, Muncie, Indiana 47302 | 765.282.2100, 888.463.2790 | asonssales@asons.net | www.asons.net

ASONS is a comprehensive real estate services company providing Property Preservation, Renovation and tenant occupied Repair, Maintenance, and Rent Ready Turn services to clients in select markets across the country.

COMPANY HISTORY: Founded in 1999, ASONS started as a small local provider of default services, such as debris removal and yard services, for bank-owned properties. The owners soon realized what lenders needed to service their default properties: prompt response times, quality work, and one place to go to get them. ASONS soon became the premier provider for default services throughout the Midwest. Since that time, ASONS has grown from a few employees and a handful of local contractors to include a 24/7/365 call operations center, a network of experienced, qualified contractors and employees, and highly refined Lean Six Sigma based ASONS ADVANTAGE processes.

With a balanced portfolio of services, clear goals, high performing teams, Lean Six Sigma based ASONS ADVANTAGE processes, our Property Preservation, Residential Renovation and Tenant Occupied Repair, Maintenance, and Rent Ready Turn services continue to be sought out by investors and corporations throughout North America.

BUSINESS LINES, SERVICES, AND PRODUCTS:

Property Preservation

- » Debris Removal
- » Evictions
- » Securing
- » Interior & Exterior Property Inspections
- » Winterizations / De-Winterizations
- » Lawn Maintenance
- » Snow Removal
- » Initial & Ongoing Services
- » Utility Activations/Maintenance
- » HOA Work/Maintenance
- » Vacant Property Registrations

Residential Repair/Renovations

- » Full exterior and interior renovation
- » Certified structural inspections
- » Drywall repair and replacement
- » Electrical repair and replacement
- » Flooring (All Types) installation
- » Full exterior and interior painting
- » HVAC services
- » Mortgage insurance bids
- » Plumbing (including pressure tests)
- » Roof repair and replacement
- » Water intrusion correction
- » Well, pump, and pressure tank work

Residential Repair/Renovations

Tenant Occupied and Non-Occupied Services include but not limited to:

- » Electrical
- » HVAC
- » Plumbing
- » Pool Maintenance
- » Roofing/Roof Repair
- » General Handyman & Repair
- » Landscape Maintenance
- » Wall Repairs
- » Rent Ready Turns

WHAT SETS YOU APART FROM YOUR COMPETITORS?

- » **Lean Six Sigma Quality** - ASONS is led by TQM certified and Lean Six Sigma Blackbelts and processes. From the CEO on down, and with a dedicated Six Sigma Certification program, our employees strive to delight our customers and relentlessly look for new ways to exceed their expectations by consistently working within our process to remove waste and improve service quality.
- » **ASONS 8 Points of Success** - Who doesn't strive to become successful? Deep inside all of us, we have our own personal reasons for striving for success and we all define success in very different ways. ASONS, defined 8 Points of Success, is a significant proven system that provides a solid CORE platform for our success,.
- » **Client Customized Services** - Voice of Customer - ASONS can design services to fit your needs - partnering with you and your organization to achieve your goals and objectives, and move you where you intend to go both efficiently and effectively in an effort to provide you with operational efficiencies and reductions in your operating costs with total transparency to the services performed.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

ASONS attributes its continued growth to these simple principles:

- » Honesty, Integrity and Hard Work
- » Dedicated, Experienced Staff
- » Outstanding Customer Service
- » Exceptional Client Partnership and Collaboration
- » Continuous Training, Education and Team-Building with Employees and Contractors
- » Innovative Lean Six Sigma TQM based People, Processes, and Systems

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?:

Carolyn Thompson- Owner named 2015 "Leading Lady" in Housing by MReport.



ASSURANT FIELD ASSET SERVICES

Assurant Mortgage Solutions



KEY PERSONNEL

Rob Cooper

Managing Director

Robert George III

VP Business Development

Staffing

- » Number of employees: Approx. 400 (AFAS), 17,500 (Assurant)

GEOGRAPHICAL SCOPE

Nationwide coverage.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED:

- » Assurant, Inc. was named to the 2014 list of America's 50 Most Trustworthy Financial Companies published by *Forbes magazine*.
- » *Austin Business Journal's* Healthiest Employers of Central Texas (2010–2013)
- » *InformationWeek 500*, an annual listing of the nation's most innovative users of business technology, recognized FASconnect in its first year with a company ranking of 174 (2011).
- » Progress in Lending Association's Innovations Award Winner (2010).

CORPORATE DETAILS: 101 W. Louis Henna Blvd., #400, Austin, TX 78728 | 800.468.1743 | fieldassets.com

COMPANY DESCRIPTION: Assurant Field Asset Services (AFAS) is a premier field service provider, offering inspections, property preservation, support services, and repair solutions to mortgage lenders, servicers, and other firms. AFAS provides solutions that reduce exposure to risk and preserve the value of homes for clients while helping maintain healthy, stable neighborhoods in communities nationwide.

COMPANY HISTORY: Founded in 1996, FAS was one of the first field service companies to offer nationwide coverage. In 2013, Assurant, Inc. acquired FAS to create Assurant Field Asset Services. AFAS is part of the Assurant Mortgage Solutions business line which provides solutions throughout the mortgage lifecycle. AFAS' headquarters are centrally located in Austin, Texas. A legacy of risk management through technology solutions and service excellence will continue to set AFAS part.

REGULATORY COMPLIANCE: AFAS employs a director of regulatory compliance who works with the Assurant Government Relations and Legal Departments to keep abreast of regulatory and legislative changes that impact the AFAS lines of business. Through government relations, AFAS also works with government agencies and departments for input into rulemaking in the regulatory change process. Internally, AFAS maintains a centralized change management process to insure regulatory and legislative changes are implemented properly into our processes and procedures.

KEY FEATURES/BENEFITS: Assurant Field Asset Services utilizes data, technology, and service excellence to change the way field services are delivered. Dedication to continuous improvement and innovative solutions are cornerstones of the company's success. AFAS was the first field service provider to launch certified service record with mobile technology in 2009. The company's most recent industry first was the launch of its smart mobile survey solutions—a technology that allows clients flexibility and speed in capturing certified field data for an asset or a group of assets. This AFAS solution is versatile and has been successfully deployed to capture data for clients after natural disasters, code violations, and hazard claims. By leading the industry through forward-thinking strategies, AFAS provides its clients with advanced solutions. The company is committed to delivering the highest quality service every day for every customer, every vendor, and every employee.

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

Assurant Field Asset Services is a field service provider uniquely positioned to align with its clients' goals of lowering risks. Parent company Assurant, a Fortune 500 company, has a long history of partnerships with industry leaders in mortgage servicing by providing specialized insurance products and risk management expertise. AFAS, as part of Assurant, reinforces the principle that protecting and preserving assets will reduce exposure to risk for its clients. Assurant Field Asset Services manages exposure to risk by implementing proactive measures at every stage of the asset lifecycle, from first notice of default through REO disposition.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

AFAS is a proactive strategic partner to our clients. Our teams are dedicated to providing service excellence and innovative solutions with every experience that we engage.

WHAT ARE THE KEYS TO YOUR SUCCESS?: AFAS' core purpose is to make a difference. We want to make a difference with our customers, employees, shareholders, and vendors.

BUSINESS LINES, SERVICES, AND PRODUCTS:

- » Inspections: occupancy, compliance, loss draft, bankruptcy, damage, QC, and investor.
- » Pre-Foreclosure: property registration, initial services, recurring maintenance, lock-out support, and specializing in GSE and FHA.
- » Post-Foreclosure: property registration, recurring maintenance, repair, rehab, utilities management, code compliance management, HOA management, deed-in-lieu, cash for keys, eviction support, and specializing in GSE and FHA.
- » Support Solutions: property registration, HOA management, compliance, and utilities management

Assurant
Field Asset Services

CARRINGTON HOME SOLUTIONS, L.P.



KEY PERSONNEL

Kevin Cloyd

President

Tom Huddleston

SVP Institutional Business Channel

Warren Licata

Vice President Operations

Ryan Smith

Vice President Strategy and Implementation

Staffing

» Number of employees: 80

GEOGRAPHICAL SCOPE

CHS offers nationwide coverage and service

BUSINESS LINES, SERVICES, AND PRODUCTS:

EXPERTS IN PROPERTY:

- » Inspection
- » Preservation
- » Maintenance
- » Conveyance readiness
- » Repair/Rehab/Restoration
- » Code Compliance
- » Utility Management
- » Construction

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

CHS has been awarded the Best Place to Work in Orange County by the *Orange County Business Journal* for four consecutive years: 2012, 2013, 2014, and 2015

CORPORATE DETAILS: 1600 South Douglass Rd., St. 130B, Anaheim CA 92806 | info@carringtonhs.com | carringtonhomesolutions.com

COMPANY DESCRIPTION: Carrington Home Solutions L.P. (CHS) offers a full array of inspection, property preservation, monthly maintenance, and capital repair services to lenders, servicers, and asset managers, as well as institutional clients, private real estate investors, and real estate agents. Our nationwide network of experienced professionals provide prompt, responsive, reliable, quality services that preserve and enhance property values to turn listings into sales and/or rentals.

The services provided to the client are provided in two primary business verticals; pre-sale (FHA, VA, Conventional) and post-sale activities. The pre-sale services are designed to assist our clients with protecting and preserving an asset's value. CHS believes our services will help minimize costs and maximize liquidation proceeds. Key activities include occupancy determination, securing, preservation, and maintenance tasks, avoiding code or HOA violations, as well as minimizing value deterioration.

The post-sale services continue with the general preservation of the asset with the added emphasis of assisting asset managers to move the property from "prelist" to "list" in a timely manner or when dealing with FHA related properties quickly moving to conveyance ready. This, along with an assessment of the capital repairs necessary to make the property "lender eligible", will assist the asset manager to determine the best disposition strategy for the property.

COMPANY HISTORY: The leadership team at CHS has a broad range of mortgage banking experience, including default servicing, capital markets, and portfolio management. This broad range of experience including specific knowledge as to how the investment vehicles are designed is a competitive advantage. This knowledge led to the design and structure of CHS's platform. The management team fully appreciates the fact that preservation and capital repairs are the biggest unknown in all valuation models yet represent a significant portion of the risk.

KEY FEATURES/BENEFITS: CHS Provides high-quality custom-tailored property preservation and repair services for mortgage servicers, asset managers, and property owners. CHS offers cost-effective and reliable solutions that will protect and increase the value of your pre-foreclosure, REO, and rental assets. Being flexible and nimble, CHS can quickly adapt its products and services to meet our client's requirements. Our technology platform and data management systems allow our client real-time access to their portfolio. Our experience, vast network of service professionals, and our service approach is what sets us apart.

WHAT SETS YOU APART FROM YOUR COMPETITORS?: CHS differentiates itself from the competition by deploying a holistic approach to property preservation and repair

management. The company's integrated business model delivers high-performance, national coverage through a central dedicated point of control, and provides access to the entire Carrington family of companies, with services including: financing, REO asset management, rental management, property evaluations, title and escrow, and real estate sales. No other preservation management company offers all of this under one roof or has the flexibility to deliver as many of these capabilities on-demand as a client needs.

Carrington's integrated business model is results-oriented and designed to minimize costs while maximizing value. The company's approach has been proven to reduce days-on-market and deliver higher sales prices—and higher net margins—for its clients. It's a centralized, all-encompassing way of doing business which eliminates the need to manage numerous vendors and other counter parties in multiple markets.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

CHS's Field Service Coordinators (FSCs) are knowledgeable in the field of property preservation and capital repairs. Our FSCs are the key to CHS's success. They are capable of collaborating with the client on all services that may be required to best protect and preserve the asset. A team, sized by proven CHS staffing metrics, of FSCs is assigned to a client's portfolio. The same individual will manage the client's assets from boarding to disposition, which allows the FSC to have granular knowledge of the property.

WHAT ARE THE KEYS TO YOUR SUCCESS?: CHS can offer a variety of solutions designed specifically to meet the unique needs of its clients. Whether the client is looking for a portfolio management approach to property preservation and capital repair or when a consultative approach is desired or speed of service is the goal, CHS can tailor its services to meet the specific needs of the client. Our approach and experience assists clients with minimizing carrying costs and servicing expenditures, as well as avoiding unnecessary preservation and monthly maintenance costs.

Our data management and analytical approach to the business allows the company to turn results into actionable information. The data collected at the order level is used to determine the best course of action for the asset. The order level data can be shared with the client for their analytical purposes and modeling as well. CHS provides storage of the order history, photos, and report forms via a client Web-based portal. The client portal also acts as an interface for bid and invoicing approvals.

FIVE BROTHERS



KEY PERSONNEL

Joe Bada

Chief Executive Officer

Nickalene Badalamenti-Kalas

President

Angela Badalamenti-Miller

Chief Client Relations

Tom Kalas

Chief Legal Counsel and Compliance

Joseph Miller

Chief Operating Officer

Staffing

- » Number of company employees and size of vendor/contractor network
- » Employees: Over 700
- » Field Services Team: 6,000+

GEOGRAPHICAL SCOPE

Five Brothers operates in all 50 states, as well as Canada, Puerto Rico, and the US Virgin Islands.

CONTACT INFORMATION

Joe Bada

Chief Executive Officer
12220 E. 13 Mile Road, Suite 100
Warren, MI 48093
586.772.7600
www.fivebrms.com

CORPORATE DETAILS: Warren, Michigan | 12220 East 13 Mile Road, Suite 100, Warren, MI 48093 | fivebrms.com | 855.552.8020 or 586.772.7600 | info@fiveonline.com

COMPANY DESCRIPTION: Five Brothers provides regulatory-compliant default management solutions that help mortgage servicers nationwide save time, eliminate errors, and increase efficiency. Proven field services, experience-based partnering, advanced technology, and knowledgeable customer service professionals empower our clients to maximize asset preservation while reducing costs, streamlining operations, and optimizing borrower relationships.

COMPANY HISTORY: Founded in 1967, Five Brothers has grown from a small local company into a major international firm. Five Brothers has become a recognized leader in the design and delivery of innovative, regulatory-compliant default management solutions. From property preservation, inspection, property registration, hazard claims management, valuation and REO management, and asset disposition services to specialized support services and advanced mortgage technology solutions that streamline and simplify default management processes, Five Brothers has consistently demonstrated the ability to meet the specialized needs of residential mortgage servicers. In 1995, Five Brothers developed the industry's first Web-based workflow management system, FiveOnline®, which today serves as a portal to a large array of advanced technology solutions for default mortgage servicers.

REGULATORY COMPLIANCE: Five Brothers' compliance process is an extension of its quality control process. As with all quality control measures, assured compliance starts with clear, unequivocal standards directly linked to required actions and performance metrics. Five Brothers demonstrates formal compliance processes and procedures covering every service category as well as each service event. Technology plays a major role in navigating the increasingly complex web of federal, state, local, and investor/insurer default property regulations. In a time of rapid-fire regulatory change, Five Brothers, successful adaptation involves a range of complementary solutions, each compliance-optimized for a specific default servicing requirement or task.

BUSINESS LINES/SERVICES:

Nationwide Field Services

- » Property Preservation
- » Inspections
- » Property Registration
- » Hazard Claims Management
- » Valuations—BPOs and Appraisals
- » REO Management

Specialized Support Services

- » Municipal Code Compliance
- » Document Delivery Solution
- » Bid Data Entry
- » Utility Management Solutions

Advanced Technology

- » Workflow Management System (FiveOnline)
- » Loss Mitigation (MOTZ)
- » HUD Claims Processing (ClaimSys)

KEY FEATURES/BENEFITS:

Advanced Technology

Driven by ongoing technical innovation, Five Brothers has emerged as a one-stop source for turnkey default management solutions that help default mortgage servicers succeed in a rapidly evolving and highly competitive business environment. FiveOnline, the company's Web-based workflow management system, remains the industry benchmark for convenient, secure 24/7 online access to all inspection and property preservation information, as well as fast and efficient ordering, tracking, and management of asset preservation services.

Collaborative Partnership

A culture of hands-on partnering enables Five Brothers to deliver regulatory-compliant default management solutions strategically aligned to each client's business needs and operating goals. A nationwide team of experienced contractors, inspectors, and brokers enjoys a well-earned reputation for completing client orders accurately, on time and within budget. In addition, Five Brothers' results-driven customer service personnel, like their field service counterparts, provide the individual attention that defines the Five Brothers service experience.

WHAT ARE THE KEYS TO YOUR SUCCESS?:

Multifaceted, fully integrated solutions are the key to ongoing Five Brothers success. Our clients are able to draw on a full array of pre-foreclosure services, including property preservation, inspections, hazard claims management, and valuations; as well as REO management and disposition services, such as occupied property management, pre-marketing services, marketing services, and closing and title services. The Five Brothers nationwide field service team is designed to meet this dual-track challenge. Operating at the highest standards of quality and professionalism, our network members are capable of performing efficiently at any and every point along the extended service continuum. All of this requires us to recruit, train and deploy exceptionally qualified personnel—a proven Five Brothers strength. Benefits to our clients are considerable: Our field service team helps optimize the borrower experience, create stronger customer relationships, and reinforce the servicer's brand reputation, all while maximizing portfolio value.

RECENT INDUSTRY AWARDS/ACCOLADES RECEIVED:

The company's Vacant Property Registration (VPR) system was named winner of an Innovation award by the Progress-in-Lending Association. Enabling servicers to meet locally mandated property registration requirements quickly and efficiently, the integrated VPR system includes an interactive municipal ordinance database, specialized process automation software, and end-to-end implementation service.

fivebrothers™
DEFAULT MANAGEMENT SOLUTIONS
www.fivebrms.com

GUARDIAN ASSET MANAGEMENT



KEY PERSONNEL

Jerry Mavellia
CEO

Dan Leader
COO

Greg Matecki
CFO

CONTACT

Dan Leader, COO
215.354.6675
drl@guardianassetmgt.com



CORPORATE DETAILS: 2021 Hartel St., Levittown, PA 19057 | www.GuardianAssetMgt.com

COMPANY DESCRIPTION: Founded in 2007, Guardian Asset Management (GAM) provides property preservation, inspection, hazard claims, REO management, repairs, and general contracting services for government agencies, banks, GSEs, mortgage servicers, asset management companies, hedge funds, and the resort industry. Guardian is an SBA certified HUBZone and 8(m), minority-owned, woman-owned business.

Guardian has key personnel with over 45 years of combined default and REO management experience operating 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 and its key personnel have held 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:

- » Guardian utilizes Aspen Grove's iProperty®, a cutting edge property management platform with a fully integrated mobile application that seamlessly integrates inspection and preservation results in real time
- » 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

HOMESTAR FIELD SERVICES, LLC



KEY PERSONNEL

Micheal Breese
CEO

Troy Speed
EVP of Operations

Faycal Fakhry
Board Member & Compliance Advisor

Frankie Potter
Property Preservation Manager

Leslie Evanoff
Client Relations Manager

Staffing

- » Number of company employees:
50+ Employees

GEOGRAPHICAL SCOPE AND COVERAGE AREA

Nationwide

WHAT ARE THE KEYS TO YOUR SUCCESS?:

We attribute our success to hiring the right people, teamwork, work ethic, and focused strategy. We have a strong team of performers who execute their work passionately.

CORPORATE DETAILS: One Galleria Tower, 13355 Noel Road, Suite 510, Dallas, TX 75240 | 877.658.6700
info@homestarllc.com | www.homestarllc.com

COMPANY DESCRIPTION: HomeStar Field Services offers a variety of customized services focused on preserving the value of their client's real estate portfolio by minimizing risk and maximizing the marketability of each investment. HomeStar Field Services provides a full spectrum of services for single-family and multi-family assets, including property preservation services, repairs, maintenance, inspections, lawn services, environmental remediation, and code compliance services.

COMPANY HISTORY: The company was founded by real estate investors in 2008 and functioned as a licensed general contractor for residential fix-and-flip projects. Since then, the company has evolved into the HomeStar Family of Companies, a vertically integrated, turn-key real estate solutions provider consisting of niche-specific entities aligned under one unified brand. The HomeStar Family of Companies include HomeStar Field Services, HomeStar Property Management, and HomeStar Claims.

REGULATORY COMPLIANCE: HomeStar utilizes PortfolioTrax, an emerging technology application that allows the company to efficiently track and manage orders. PortfolioTrax provides a higher level of consistency and reliability in a highly regulated environment. PortfolioTrax also has built-in compliance features that provide complete transparency with 24-hour access for audit management.

BUSINESS LINES, SERVICES, AND PRODUCTS:

Key Business:

- » Multi-family and Single-family Home Renovation and Repairs
- » Property Preservation and Maintenance
- » Property Management
- » Hazard Insurance Claims
- » Technology Solutions & Industry Workflow Consulting

Key Services:

- » Property Preservation
- » Inspections
- » Environmental Hazard Remediation
- » Code Compliance
- » Vacant Property Registration
- » Emergency Maintenance
- » Evictions
- » Cleaning/Maid Services
- » Draw Inspections & Quality Assurance
- » Conveyance Services
- » Home Warranty on Rehabs
- » Renovations/Repairs

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

HomeStar offers a broad range of customizable products and services as well as extensive experience delivering diverse solutions to the mortgage servicing and investor-owned real estate industry. We recognize that each client has unique needs that require custom solutions aligned to meet that client's unique business goals.

We take pride in having an open-minded, customer-centric approach to handling business. We made it a goal in 2015 to focus on hiring a team of strategic thinkers with diverse backgrounds, who aren't afraid to dive-in, speak-up, work late, and challenge conventional ways of doing things. Our property preservation team has over 20 years of combined experience in the industry and extensive knowledge of private and institutional investor requirements.

Additionally, Faycal Fakhry, CMB, AMP, serves on the company's board and oversees compliance initiatives for the company. Faycal recently joined the industry's elite in completing his Certified Mortgage Banker (CMB) accreditation, which is considered one of the highest designations in the real estate finance industry. He plays a huge role in the company and gives HomeStar a clear advantage when it comes to ensuring operations are compliant.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

- » IIRC Certification and insurance coverage on mold and lead abatement
- » Extensive knowledge of private and institutional investor requirements
- » We help manage the complete real estate lifecycle
- » Highly customizable services
- » Diversity of business and vertical integration
- » Access to PortfolioTrax workflow management application

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?:

- » All employees are required to pass CFPB Compliance training provided by New Course Compliance.
- » Our most rewarding achievements will always be satisfied clients. Every happy client is a milestone to celebrate. We aren't opposed to awards and trophies, but we don't measure our success with them.



M & M MORTGAGE SERVICES, INC.



KEY PERSONNEL

George Mencia
President

Jorge Martin
Vice President

Armando Sanz
Vice President Operations.

Staffing

» Number of employees: 65

GEOGRAPHICAL SCOPE

Nationwide coverage

CORPORATE DETAILS: 12901 SW 132 Avenue, Miami, Florida 33186 | 305.232.4300 | mmmortgage.com

COMPANY HISTORY: M&M Mortgage Services has been providing inspection and property preservation services since 1987. With more than 28 years of experience and a senior management team, M&M Mortgage Services serves all 50 states with personalized attention to all our clients. We believe that powerful solutions come from a strong communication process. Personalized attention, honesty, and integrity are the most important values in company.

REGULATORY COMPLIANCE: SSAE16 compliant.

BUSINESS LINES, SERVICES, AND PRODUCTS: M&M provides property inspections and preservation services nationwide.

WHAT SETS YOU APART FROM YOUR COMPETITORS:

The personal attention we provide to our clients and their properties is unmatched in the industry. They always have a person they can reach out to.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS:

We don't just process inspections and work orders. We review them in great detail. Every work order has a set of eyes on it. While we rely on automation for some quality control, the final review is always done by a person.

WHAT ARE THE KEYS TO YOUR SUCCESS: Customer service and training are the main keys to success. We make it a point to ensure we provide a personal touch to everything we do. Our clients always have someone they can reach out to for any issue they may have. Our employees are continuously cross-trained to ensure they are capable of providing our clients with the personal attention they have come to expect from M&M.

INSPECTION SERVICES:

- » Bankruptcy Inspections
- » Borrower Interview
- » Commercial Inspections
- » Compliance Inspections
- » Detailed Property Condition Inspections
- » FNMA Form 30
- » Foreclosure Inspections
- » Insurance Loss Inspections
- » Leased Equipment Inspections
- » Merchant Site Inspection Survey
- » Mobile Home Condition Inspections
- » Natural Disaster Inspections
- » Occupancy Verification
- » Quality Control & Annual Inspections
- » REO Occupancy Status Inspections
- » Residential Inspections
- » Sale Date Inspections

PROPERTY PRESERVATION SERVICES:

- » Code Violation Abatement
- » Debris Removal
- » Eviction Services
- » HUD Conveyance Preparation
- » Initial Securing and Lock Changes
- » Lawn Maintenance
- » Pool Securing
- » Repairs and Restoration
- » Restoring Utilities
- » Roof Repair
- » Snow Removal
- » Water Pumping
- » Window Boarding/Replacement
- » Winterization



MORTGAGE CONTRACTING SERVICES, LLC



KEY PERSONNEL

Caroline Reaves
Chief Executive Officer

John Maxwell
Chief Operations Officer

Mike Henricks
Chief Financial Officer

Rob Colbeck
Chief Technology Officer

Bart Vincent
Senior Vice President

Chad Mosley
Senior Vice President

Marc Hinkle
Senior Vice President

Staffing

- » Number of employees: More than 700
- » Vendor/contractor network: More than 500 companies with thousands of individual inspectors and contractors

BUSINESS LINES/SERVICES:

- » Property Inspection Services
- » Property Preservation Services
- » REO Property Maintenance Services
- » Property Registration Services
- » HOA and Utility Services
- » Steel Door and Window Security Services

CORPORATE DETAILS: 6504 International Pkwy., Suite 1500, Plano, TX 75093 | 813.387.1100 | contactus@mcs360.com | MCS360.com

COMPANY DESCRIPTION:

For 30 years, MCS has protected and preserved communities across the nation. Some of the largest and most respected banks and mortgage servicers in the industry trust MCS to perform property inspections, property preservation, REO property maintenance, property registrations, and other related services in all 50 U.S. states and surrounding territories. MCS has a history of providing these services in a highly regulated environment, the proven ability to handle large volumes of properties, and a record of recruiting, managing, and monitoring a substantial vendor network.

COMPANY HISTORY:

MCS was founded in Tampa, Florida, in 1986 as a local field services provider. Privately held, it grew into a full-service, nationwide field services provider to help protect and preserve our nation's communities. In 2007, the company opened a second operational site in Plano, Texas, and achieved true dual-site operations between Tampa and Plano. MCS' third operational site was opened in Ruston, Louisiana in 2012. These three sites include data, facility, and workforce redundancies supporting the entire scope of services the company provides, both pre-sale and REO. In 2013, MCS combined under common ownership with Vacant Property Security (VPS). This allows MCS to leverage VPS' unique line of steel door and window security to provide the industry strength solution to vacant property security in challenging markets across the country.

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

MCS' management team shares more than 750 combined years of experience in leading banks and mortgage servicing shops, providing their clients with the knowledge to proactively respond to and provide solutions in varying market cycles. That background gives them the foresight to deliver on clients' every need and maintain long-term client relationships. The company also maintains its own nationwide network of insured inspectors and contractors to provide services in every U.S. ZIP code. This proprietary network is a key component to MCS maintaining a flexible and scalable infrastructure that allows it to adapt to any client's evolving needs for service, volume and reach. Additionally, providing complete dual-site data, facility, and workforce redundancies demonstrates MCS' commitment to its role in the disaster recovery plans of its clients and vendor network.

WHAT ARE THE KEYS TO YOUR SUCCESS?:

MCS responds with a sense of urgency to clients' needs and delivers expert counsel, resulting in the company's continuous growth and market retention. MCS strives to obtain excellence in technology, compliance, quality assurance, preparedness, communication, and service, and it continually reinvests in the enhancement of each of these components. The driving force of such efforts is MCS' belief that each party involved is integral to the preservation process while ensuring they have the tools and resources to be well-informed and perform above standard levels. Leveraging sophisticated technology for a competitive advantage, MCS uses its proprietary platform (MCS360) to pioneer efficiencies for disseminating critical information between its clients and the field. From an internal perspective, MCS exudes a dedication of encouraging employees to achieve a balance among home, work, and philanthropy.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?:

- » Celebrates 30th anniversary in 2016
- » Doubled its Ruston, Louisiana operational site in 2014.

GEOGRAPHICAL SCOPE AND COVERAGE AREA:

- » Nationwide Coverage
- » Plano, Texas – Corporate Headquarters, Operations Center
- » Tampa, Florida – Operations Center
- » Ruston, Louisiana – Operations Center



NATIONAL FIELD REPRESENTATIVES, INC. (NFR)



KEY PERSONNEL

Steve Cossingham
President and Founder

Sue Ouellette
Manager, Inspections

Brad Cossingham
Vice President, Property Preservation

Jen Rouleau
Manager, Contractor Services

Margie Schagen
Manager, Business Development

Staffing

» Number of employees: 250+

BUSINESS LINES/SERVICES:

- » Property inspections
- » Property preservation
- » Vacant property registrations
- » Violation management
- » Utility management
- » Insurance loss draft inspections
- » Residential determination inspections
- » Natural disaster inspections
- » FHA, Fannie Mae, Freddie Mac, VA, USDA, HECM and private investment portfolios.
- » NFR offers special services designed to meet the unique requirements of reverse mortgages.

CORPORATE DETAILS: 136 Maple Avenue, Claremont, NH 03743 866.966.0789 | NFROnline.com
Locations of additional regional offices: Bradenton, Florida

COMPANY DESCRIPTION: National Field Representatives (NFR) is a privately-owned mortgage field services company offering inspection and property preservation services through our extensive coverage across all 50 states. NFR has built one of the strongest national networks of pre-screened, pre-qualified sub-contractors in the field service industry.

COMPANY HISTORY: NFR is in its 26th year as a top performing national mortgage field services company. Founded in 1989 with an office of only a handful of people, NFR has expanded to over 250 employees in two states, NH & FL. NFR continues to create innovative field service solutions the largest mortgage servicers in the industry to the community banks.

WHAT SETS YOU APART FROM YOUR COMPETITORS:

Our intense focus, experience, extraordinary people, and flexibility set us apart from our competitors. After 26 years, NFR remains focused on and devoted to meeting the ever-changing needs of the mortgage field service industry. Our unique relationship with our vendor network allows us to get the job done, even in the most adverse situations.

We have built our business around four principles: Accuracy, Timeliness, Customer Service, and Automation. These four principles are what sets us apart from the other field servicers, and form the foundation for our mission of superior, consistent service.

WHAT ARE THE KEYS TO YOUR SUCCESS:

- » NFR stands behind the philosophy “We get it done!” We honor our commitment to complete the job with reliability, dependability, and integrity.
- » We build long-term relationships based on trust and honesty with our clients, employees, and independent sub-contractors.
- » NFR’s average tenure exceeds 5 years amongst all employees. For those who have been with the company for more than 5 years, the average tenure jumps to over 11 years. This means that our customers receive years of knowledge and experience from people who have been through it all and have grown with the industry.
- » Our partnership with our sub-contractor network is vital to NFR and to our clientele. It is with this understanding and respect that we are able to get the job done completely and on time.
- » Our technology department understands the needs of the servicer and continuously updates NFROnline to grow with the industry.

KEY FEATURES/BENEFITS:

- » NFR completes 100% of orders received for property inspections within agreed upon timeframes
- » NFR has multiple checks and quality controls in place to provide the best results
- » NFROnline.com provides clients immediate retrieval of all results. This unique service reduces expenses for clients during regulatory audits.

REGULATORY COMPLIANCE: We monitor regulatory (industry, investor and local ordinances) updates daily to provide immediate notification and guidance for our customers and internal departments. NFR is SSAE16 Type 2 compliant and we work with our clients to ensure they are CFPB and OCC compliant.

“I just wanted to express how wonderful it is to work with NFR. Every single time I’ve had any kind of contact with anyone at NFR it has been nothing but positive and everyone is friendly, courteous, and always helpful.”

Tyler Lamb
TGAP Property Services

CONTACT INFO:

Margie Schagen
mschagen@nfronline.com
866-966-0789 x 3220



NATIONAL REAL ESTATE SOLUTIONS



→ KEY PERSONNEL

Brian Mingham
CEO & President

Brad Gray
Chief Financial Officer

Sean Galaise
VP Business Development & Strategic Initiatives.

Staffing

- » Number of company employees 115

→ GEOGRAPHICAL SCOPE

Nationwide coverage

BUSINESS LINES, SERVICES, AND PRODUCTS:

Field Services, Property Inspections, Property Preservation & Maintenance, Rehab/Repair, Hazard Claims Management, Vacant Property Registration, HUD Conveyance Preparation, Eviction Services, Valuations, Construction Risk Mitigation, Facilities Management, and REO Services.

CORPORATE DETAILS: 299 W. Hillcrest Drive, Suite 117 Thousand Oaks, CA 91360 | 855.554.NRES (6737) | seangalaise@thinknres.com | www.thinknres.com

COMPANY DESCRIPTION: National Real Estate Solutions, Inc. (NRES) is a single source nationwide field service provider of property inspections, preservation, repair, maintenance, due diligence, and REO asset management for banks, mortgage lenders, government entities, hedge funds, investors, and servicers. Having offices in Thousand Oaks, California (Corporate), and Jacksonville, Florida allows us to provide our clients with coast to coast service, experience and knowledgeable guidance to help them with their needs in the residential and commercial real estate space. With compliance and vendor management as our core competencies, we feel that NRES is a leader in the field services, maintenance and asset management space by driving change within the industry.

COMPANY HISTORY: NRES was founded in 2009 by Brian Mingham with a vision to “Bring business to the Preservation Business.” This simple tag line was how he started to grow the company as Pacific Preservation Services, PPS, a default property preservation and maintenance company. And since the time of inception, the company has continued its rapid growth by making strategy, focus, planning and compliance as core competencies of the company’s management team. With no legacy issues, NRES and its family of companies grow organically through our dedication to the strategic planning process implemented in 2011. As a young company, embracing process improvement has allowed us to do things the right way and build a world class organization. NRES also includes family member CFSI Loan Management, which provides due diligence, contractor review, project approval, fund control and consulting services to banks, lenders, warehouse providers, and private money lenders who are in the construction lending space.

Mr. Mingham is the founder and CEO of NRES and its related companies. In this role, he is responsible for the strategic direction and the day to day operations. Mr. Mingham has spent the past 15 years in various roles in the mortgage banking industry, including stints at Countrywide Home Loans and Chase Home Mortgage, where he held executive management positions. This experience in Fortune 100 companies has allowed Mr. Mingham to understand the drivers of sound business execution, allowing NRES to perform at exceptional levels.

REGULATORY COMPLIANCE: NRES implemented Six Sigma Black Belt certified policies and procedures focused solely on the increased regulations and compliance requirements that face the field service industry today and the foreseeable future. Some of these policies include field quality assurance and quality control audit capabilities to address suspected fraudulent activity by a vendor, consumer complaint resolution via CFPB, notice of regulation and/or ordinance requirements, property tracking, etc. These controls are a necessary function for the compliance review team to mitigate risk exposure through documentation, corrective and preventive actions. NRES also completes a criminal

background check on EVERY vendor that is assigned work, including the vendors, sub-contractors, and employees.

KEY FEATURES/BENEFITS NRES is a single-source field service provider. Quickly and accurately implementing a strategy is as important as the strategy itself. Using the technology platform, we work to quickly and efficiently assess occupancy, gain access, secure assets, and return the property to profitability. Regardless of the size of the portfolio, we take a customized, boutique approach that addresses each property individually.

- » Closely monitor contractor/vendor quality, speed and performance
- » Ensure all work completed in accordance with investor and insurer guidelines

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

Our vision is to “Deliver the highest quality, timely, consistent, and transparent information to enable our clients to best manage, protect and improve their assets and investments.” Having multiple offices throughout the country enables us to empower our employees to effectively manage day-to-day operations, handle ongoing volume fluctuations of the client and execute our compliance requirements.

In addition, NRES has proprietary software, Storm Tracker, which utilizes NOAA data feeds on weather and storm conditions. Storm Tracker uses the GIS information associated with the alerts and their “zone codes,” to have a simple process that runs these alerts (both pre-storm and post-storm) against a database of properties managed by NRES for its clients, to earmark the exact properties which fall in either preventative warning alert zones, and/or fall within the exact storm path of a recent weather system. This enables our clients to manage their entire portfolio and implement immediate actions for those areas and properties impacted by a pending disaster.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

Through tight quality control measures, stringent vendor oversight, and robust compliance management, NRES significantly reduces the clients’ risk exposure. These components allow NRES to create customizable processes that adapt vendor training programs to the guidelines established by each individual client, investor, or insurer. In addition, NRES is dedicated to preserving every property to assist neighborhoods and communities avoid blight and improve quality of life for all families.

WHAT ARE THE KEYS TO YOUR SUCCESS?: A thorough understanding of our clients’ needs and expectations, and the ability to implement processes that provide timely and quality output of our services.



NATIONAL REAL ESTATE SOLUTIONS

SAFEGUARD PROPERTIES



KEY PERSONNEL

Robert Klein

Founder and Chairman

Alan Jaffa

Chief Executive Officer

Greg Robinson

Chief Financial Officer and Executive Vice President

George Mehok

Chief Information Officer

Michael Greenbaum

Chief Operating Officer

Staffing

- » Number of employees: Approx. 1,500
- » Vendor/contractor network: Approx. 5,000

GEOGRAPHICAL SCOPE

United States, Virgin Islands, Guam and Puerto Rico

BUSINESS LINES, SERVICES, AND PRODUCTS:

- » Property Inspections
- » Property Preservation
- » REO Maintenance
- » Estimates and Repairs
- » REOplus®
- » MapAlert®
- » Code Violation Management
- » Property Registration

CORPORATE DETAILS: Headquarters: 7887 Safeguard Circle, Valley View, OH 44125; 800.852.8306; safeguardproperties.com | Other sites: Brooklyn Heights, OH; Mentor, OH; Richardson, TX; Mount Washington, KY

COMPANY DESCRIPTION: Safeguard Properties is the mortgage field services industry leader, preserving vacant and foreclosed properties across the nation. Safeguard is dedicated to preserving today and protecting tomorrow.

COMPANY HISTORY: Founded in 1990 by Robert Klein, Safeguard began as a regional field services company and has since grown into a national company. In 2010, Klein passed the torch to then-COO Alan Jaffa to succeed him as CEO. Klein assumed the role of founder and chairman, and remains a vital part of the industry today. Under Alan's visionary leadership, Safeguard continues to grow through expanded services, technology investments and strategic acquisition.

REGULATORY COMPLIANCE: Safeguard is committed to ensuring processes and procedures align with the new laws and regulations. Significant investments in technology are what distinguish Safeguard as an industry leader. Through real-time mobile updates and quality assurance programs, Safeguard provides the highest level of compliance for its clients.

KEY FEATURES/BENEFITS: Safeguard is more than just a field services company; it is also a technology company. MapAlert®, Safeguard's geo-spatial mapping technology, proactively identifies the impact of severe weather, economic and other geographical events impacting its clients' portfolios. Safeguard's mobile technology platform utilizes business intelligence and smart script technology to improve accuracy, quality, and timeliness of services. Embedded photo metadata is being used to identify fraudulent photos and block their submission.

WHAT SETS YOU APART FROM YOUR COMPETITORS?: The philosophy Customer Service = Resolution® has been the foundation of the company's success. This is more than just a motto; it's a promise to deliver the highest level of quality service.

Safeguard leads the industry in the development of technologies to ensure compliance with local, state, and federal regulations; and is proactive in developing systems to assure the highest rate of clean audit findings. Safeguard is vigilant about protecting the security of information, supporting clients' regulatory and internal compliance requirements, and quantifying the quality of the company's performance.

Safeguard has identified critical issues within the industry, convened national discussions, and led working groups with representation from the mortgage industry, the field services industry, and government to find resolutions. In addition, Safeguard hosts the annual National Property Preservation Conference, bringing together industry leaders to discuss current issues and to develop solutions.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

Safeguard has built strong relationships and partnerships with local communities and key industry members. Safeguard reaches out at the community level to city officials and code enforcement officers to provide education and assistance.

Safeguard has long been in the forefront of bringing creative thinking to the industry. By critically looking at current issues and those on the horizon, Safeguard provides solutions to minimize risks to clients and properties.

WHAT ARE THE KEYS TO YOUR SUCCESS?: Safeguard's success and reputation are built on a fundamental commitment to customer service, a sense of responsibility for the work performed, and a clear and comprehensive understanding of the investor and insurer compliance issues that affect the mortgage industry. Founder and Chairman Robert Klein's vision was to create a company focused on client satisfaction through business partnership. Safeguard is committed to building and sharing industry best practices to protect the integrity and value of the nation's housing stock, to deliver the most efficient and cost-effective services in the industry, and to work on behalf of its clients to comply with all regulatory requirements.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?:

- » Medical Mutual Pillar Award Finalist (2014); Safeguard's employee-led Cares Committee, a finalist by Smart Business Magazine for the Medical Mutual SHARE Award.
- » Crain's Cleveland Business FAST 50 (2014): recognized as one of the 50 fastest-growing companies in Northeast Ohio.
- » Ernst & Young Entrepreneur of the Year® Award (2013): CEO Alan Jaffa, a finalist for northeast Ohio region in the category of professional services and asset management firms.
- » Crain's Cleveland Business News CIO of the Year (2013): CIO George Mehok
- » Joe Casa Leadership Award (2012): Founder and Chairman Robert Klein, recognized as the highest standard of professional achievement in the settlement services industries in Northeast Ohio.
- » Weatherhead 100 Award (1996 – 2014): recognizes and encourages the truest spirit of entrepreneurialism in Northeast Ohio; awarded 17 years straight; in 2010 and 2011, received the organization's top award.
- » Crain's Cleveland Business News CFO of the Year (2010): CFO Greg Robinson

CONTACT:

Tod Burkert

VP of Business Development
800.852.8306 ext. 1675

Tod.Burkert@SafeguardProperties.com



SENTINEL FIELD SERVICES, INC.



KEY PERSONNEL

Phil Johnsen
CEO

Tom Beckett
National Director of Vendor
Management

Cassie Jones
Director of Field Support

Staffing

- » Number of company employees: 38

GEOGRAPHICAL SCOPE

With a “super-regional” coverage model that leverages deep, local knowledge and expertise, Sentinel Field Services covers all western states (CA, OR, WA, NV, AZ, UT, ID, WY, MT, CO, NM, HI, AK) and a concentration in the northeastern region (PA, MD, NJ). This “super-regional” focus combines the critical mass and scalability of a large national provider, with the essential understanding of local codes, labor forces, materials suppliers, regulatory requirements, dump fees and restrictions, weather patterns, local brokers and agents, and the regional housing stock.

CORPORATE DETAILS: 375 S. State Street, Suite D | Clearfield, Utah 84015 | 801.920.6764 | info@sfsco.net sfsco.net

COMPANY DESCRIPTION: Sentinel provides property inspections, property preservation, REO property maintenance, and repairs. Sentinel’s success is the direct result of its “Field-First” approach—a realization that clients’ success is largely dictated by what their field services provider does out in the field, not in a centralized headquarters office. Utilizing this approach, Sentinel quickly mobilizes local knowledge and expertise to address any challenges at the clients’ properties. A deliberately simple and flat organizational structure peels away layers of communication and escalation hand-offs, and substantially decreases the “distance” between the clients and their properties. The results are increased regulatory compliance, reduced incidence of re-conveyance, and increased REO recovery rates.

COMPANY HISTORY: Founded in 2001, Sentinel has 14 years of experience providing all aspects of REO and pre-foreclosure property maintenance, repair and preservation services; and has a proven track-record of providing reliable, high-quality field services to four of the top 10 largest financial service organizations (Bank of America, Fannie Mae, Freddie Mac and HUD), among others. At the request of our clients, Sentinel has consistently grown its number of properties under management while maintaining high quality and service ratings—successfully expanding its coverage area to meet clients’ needs.

REGULATORY COMPLIANCE: Sentinel’s precision and deep expertise in pre-conveyance maintenance and REO disposition is a key support to client compliance with regulatory timelines and regulations. Strict adherence to all established timelines is a critical element of Sentinel’s value proposition to its clients. A commitment to ZERO DEFECTS in the completion of all work orders helps avoid re-conveyance and supports maximum recovery from REO asset disposition. Consistent, thorough documentation of all completed work is facilitated by secure and robust technology. Redundant systems, back-stopped by sound security and disaster recovery practices, ensure full compliance with all regulatory requirements for data storage and retrieval.

KEY FEATURES/BENEFITS:

“Super-Regional” Field Model: Combines the critical mass and scalability of a large national provider, with essential local knowledge and expertise to drive superior results.

“Field-First” Mindset: Local resources support service providers with deep local expertise to improve timeliness and quality of results. Regional variation is effectively managed to ensure consistent results.

“Zero Defects” Performance: Extensive application of Six-Sigma principles drives continual process improvement and increased performance. Doing it right the first time reduces unnecessary expenses and delays associated with re-work.

100% Quality Review: Whether by internal staff in the headquarters office, by Field Managers in the regional field offices, or by independent QC inspectors contracted by Sentinel to review field results, 100 percent of all work orders receive a manual review prior to submission to the clients. This ensures consistent performance and reduces expenses and risks for clients.

Deep Industry Expertise: Over a decade of experience in property preservation allows Sentinel to be a valued partner, not just another vendor. Sentinel consults with clients to improve people, processes, and technologies.

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

Passion for Precision: The very essence of what distinguishes Sentinel from other field services companies is perfectly summed-up in the company’s name. A company co-founder served as a sentinel for the Tomb of the Unknowns at Arlington National Cemetery, and was responsible for securing and preserving those sacred grounds. As the company name suggests, Sentinel secures, preserves, protects, and maintains properties on behalf of its clients with a similar commitment to precision and performance.

“Field-First” Approach: Sentinel rejects the notion that geographically-diverse properties can be effectively and efficiently managed and maintained from a centralized national office. Property needs and services vary significantly from state-to-state and city-to-city based on dimensions such as weather patterns, growing season, local code enforcement, age and condition of the housing stock, building methods, labor costs, local economic conditions, dump fees, and cost of materials. Sentinel has deployed employees in close proximity to the properties to ensure that clients’ needs are quickly and effectively addressed by experts with relevant local expertise.

Partnership Provider: With over 14 years of experience in providing services through the ups and downs of the mortgage industry, Sentinel is uniquely positioned to be more than just another vendor. Clients rely on Sentinel’s extensive business and leadership expertise to improve enterprise-wide processes and performance.



SENTINEL
FIELD SERVICES

SERVICELINK, A BLACK KNIGHT COMPANY



KEY PERSONNEL

Rod Hatfield

Senior Managing Director

Stacey Baumann

FVP Account Management

Gary Archambault

National Sales Executive

Kelly Johnson

National Sales Executive

Staffing

- » Number of company employees: 3,532

COVERAGE AREA

- » National

BUSINESS LINES, SERVICES, AND PRODUCTS:

ServiceLink provides a variety of services in every state and locality from property inspections, maintenance, restoration, and registration services for vacant or foreclosed properties. We offer our clients a flexible approach where they can choose from any number of our services.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

ServiceLink is actively involved in establishing industry standards and solutions. We are members of the MBA, USFN, and NAMFS.

CORPORATE DETAILS: 1400 Cherrington Parkway, Moon Township, PA 15108 | 1.800.777.8759 | Rod.Hatfield@svclnk.com | svclnk.com

COMPANY DESCRIPTION: ServiceLink, a Black Knight company, is the premier national provider of transaction services to the mortgage and finance industries. ServiceLink delivers valuation, title and closing, and flood services to mortgage originators; end-to-end subservicing to mortgage servicers; and default valuation, default and loss mitigation title and closing, field services, and liquidation solutions that support servicer loss mitigation efforts and the foreclosure process.

ServiceLink is a field service company dedicated to assisting mortgage servicers in satisfying loan servicing requirements in a challenging regulatory environment.

COMPANY HISTORY: Through its predecessor companies, ServiceLink has been providing transaction services to the mortgage industry for more than 47 years. ServiceLink has transformed how lenders and servicers do business by providing integrated mortgage solutions for the origination, servicing, and default markets.

The following is a summary of our history:

- » **1967**—Creation of first vendor management company in the mortgage industry under the name Pennsylvania Property Reports, delivering property reports to mortgage and home equity lenders.
- » **1983**—Expands its offerings to provide appraisal management services.
- » **2000**—Acquisition of appraisal quality control review and collateral risk assessment services.
- » **2005**—Acquisition of ServiceLink, a centralized national lender platform providing title, settlement, appraisal, and default and asset management-related products.
- » **2007**—Acquisition of expanded suite of title, settlement, appraisal, default and asset management-related products, and services using industry-leading technology.
- » **2009**—Acquisition of LoanCare, expanding offering of a full loss mitigation offering.
- » **2014**—Formation of ServiceLink, a Black Knight Company, consisting of Lender Processing Services, Inc. transaction services' businesses and the services offerings previously owned by FNF's ServiceLink division.

REGULATORY COMPLIANCE: ServiceLink Field Services (SLFS) is keenly aware of regulatory and investor requirements, as well as individual municipality and county ordinances. SLFS maintains a thorough and robust regulatory database and process. The individuals that complete this process are highly educated and have been within the default and origination industry for 10+ years. SLFS maintains subscriptions to various regulatory feeds, which allows SLFS to preserve its regulatory database. Furthermore, SLFS recognizes the constant fluctuations and changes within regulatory and client requirements, and possesses a solid Change Management process. The Change Management Office (CMO) consistently and effectively tracks and communicates changes to all impacted parties, from internal staff

and clients, to the supplier network that conducts field service activities.

KEY FEATURES/BENEFITS: ServiceLink Field Services offers a complete range of superior property inspection and preservation services. As the nation's leading provider of customer-centric field service solutions, ServiceLink Field Services has more than 40 years of proven experience helping servicers preserve and protect their collateral assets through the foreclosure and REO processes. Our impressive network of certified inspectors and contractors continuously meets or exceeds operational and financial performance objectives that are critical to servicer and investor success.

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

What sets ServiceLink apart from our competitors are the pillars on which we focus.

They are as follows:

- » Quality of product delivered
- » Regulatory compliance and information sharing with both clients and vendors
- » The dedication and enthusiasm to provide "World Class" service to both clients and vendors
- » The technology ServiceLink utilizes is first class, allowing the company to provide the results the clients expect.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

ServiceLink adds the following value propositions in order for our clients to meet or exceed their own expectations:

- » Dedicated customer service team
- » Transparency between ServiceLink and the customer
- » FHA conveyance model that allows ServiceLink to manage the success of the post-sale inventory cycle
- » Regionalized vendor management model that allows ServiceLink to get closer to the client's asset than any of its peers in the industry
- » Best in class technology that maximizes both the client and vendor experience

WHAT ARE THE KEYS TO YOUR SUCCESS?:

The day-to-day management of ServiceLink's key "pillars" (Quality, Compliance, Customer Service, and Technology), along with the strong collaborative and partnering relationships that are fostered with both the client and the vendors in the field, contribute to the successes of managing the client's needs.



SERVICELINK
A BLACK KNIGHT COMPANY

SINGLESOURCE PROPERTY SOLUTIONS



KEY PERSONNEL

Brian Cullen
CEO

Andre Lacouture
President

Kyle Heather
VP, Operations

Keith Laughlin
Director, Property Preservation

Sarah Krulce
Operations Manager, Property Preservation

Staffing

- » Number of company employees: 250 full-time employees
- » Network of more than 20,000+ brokers, property preservation contractors, closing agents, abstractors, and attorneys

BUSINESS SCOPE

- » Property Inspection
- » Reoccurring Property Maintenance
- » Code Violation Management
- » Vacant Property Registrations
- » Occupancy Verification
- » Repair
- » Rehab
- » Natural Disaster Inspections
- » BPOs, Appraisals, and Reconciliations
- » REO Asset Management
- » Title and Closing

CORPORATE DETAILS: 333 Technology Drive, Suite 102, Canonsburg, Pennsylvania 15317 | 866.620.7577 | singlesourceproperty.com

SCOPE OF BUSINESS: SingleSource Property Solutions is a nationwide service provider to many of the largest loan servicing and secondary entities. SingleSource provides a comprehensive range of services that can be applied across the loan process and property management life cycle. These services include the complete suite of property preservation and mortgage field services, valuations, REO asset management, property preservation, title and closing. The company's expert staff knows how to customize and integrate these services to provide clients with the highest levels of customer service.

BRIEF COMPANY HISTORY: SingleSource began REO and Valuation services in 2004, Property Preservation services in 2006, and has been a preferred partner for default and secondary market clients. Through an intense focus on customer service, high-quality products, and a diverse set of product offerings, SingleSource has remained a critical partner to its clients as the markets have evolved.

COMPETITIVE ADVANTAGE: Staff-wide industry expertise and a core belief in customer service set SingleSource apart from the competition. SingleSource employs a variety of industry experts who include licensed real estate agents, licensed real estate brokers, certified appraisers, licensed notaries, and licensed title agents. These professionals are full-time employees whose expertise in the real estate industry enables SingleSource to provide high-quality products for all of its clients.

Our full spectrum of products allow us to service a property from pre-foreclosure, to vacancy/eviction, and throughout the entire sales cycle. As a result we can ensure that our client's properties are maintained to a high standard and are marketed in an effective and favorable manner for the highest return on investment.

KEYS TO SUCCESS: SingleSource conducts all transactions and communication with competitive urgency and precision. SingleSource has become the recognized leader in the default management industry as the "Partner of Choice" for its mortgage banking and vendor partners. The company achieves this by:

- » Its ability to customize any process or product
- » Its strong attention to quality
- » Its intimate single-point-of-contact approach to customer service

"The Singlesource For Cradle-To-Grave Mortgage Field Services."

2015 STRATEGY: SingleSource's strategic goal is to leverage its extensive market expertise, continuously innovate products and processes, and invest heavily in skilled personnel. This will enable the company to maintain its status as the industry's "SingleSource."

The right team for clients—SingleSource's experienced team provides a wealth of mortgage servicing, capital markets, and property management experience. At SingleSource, the company knows how to craft unique, highly valuable service solutions that work across disciplines so the company's clients can confidently work with one vendor of choice. The SingleSource team is:

- » Accessible – Clients can see the status of any order utilizing the company's web-based services. All clients are assigned an individual relationship manager and an asset manager for live problem resolution.
- » Resourceful – The SingleSource network includes thousands of experienced real estate professionals across the U.S. and U.S. territories.
- » Convenient – Clients can place orders 24 hours a day and can review any order completed by SingleSource any time of the day.
- » Thorough – SingleSource employs multiple quality-control checks, both electronically and by qualified reviewers, to be sure that each order is processed at the best quality possible.
- » Customer-Focused – SingleSource is committed to offering the highest level of customer service. SingleSource measures the company's success by the satisfaction of the company's clients.

AWARDS AND ACCOLADES:

- » SingleSource celebrated 10 years of industry excellence in 2014.
- » SingleSource was named the fastest-growing company in Pittsburgh for the period of 2006-2009 (*Pittsburgh Business Times*), and was honored on the Pittsburgh 100 again in 2015.
- » SingleSource has received national honors by being included in the Inc. 500 and Inc. 5000.
- » SingleSource's commitment to rigorous policies and procedures is evidenced by our annual SSAE 16 Type II certification.
- » In 2015, SingleSource received an above average "MOR RV2" residential valuation vendor rating from Morningstar.



SingleSource
PROPERTY SOLUTIONS

TRULY NOBLE SERVICES, INC.



KEY PERSONNEL

James Easley
CEO

Randy Cecil
President

Brenda Easley
Executive Vice President & HR

Amber Cecil
Senior Director of Repairs/Maintenance & Rehab Services

END-USER CATEGORIES:

- » REO
- » Servicer
- » GSE's
- » Agent/broker
- » Lenders
- » Rehab
- » Property preservation
- » Eviction lockouts
- » Retail consumer
- » 203K renovations
- » Investor groups
- » Property management
- » Insurance
- » VA
- » HUD

AFFILIATIONS:

- » NAHB
- » NAMFS
- » BBB (A+)
- » US REO Partners
- » Residential Investor One
- » American Mortgage Diversity Council

DELIVERY PLATFORM:

- » Results/Results R4W Mobile
- » Crystal

CORPORATE DETAILS: 2909 Broadway Blvd., Garland, TX 75041 | 972.272.2455 | trulynobleservices.com

COMPANY DESCRIPTION: Truly Noble Services, veteran owned, was founded almost 25 years ago with not much more than two young people with a truck and cleaning supplies. Starting out as a small carpet cleaning business, this organization has now turned into a leader in the field services business. With headquarters in Garland, Texas, we have the ideal location for many of the top REO Clients, GSE's, and private clients that we service today. Whether your needs are property preservation, rehabs, repairs, HVAC, flooring, appliances, electrical, plumbing, etc., we have the teams to provide the work for you. From the smaller tasks to the large projects we have the abilities and personnel to complete the work on time, correctly and priced competitively. We are known as one of the premier regional and SAM vendors in this industry. We not only bring years of experience, but also the up-to-date technology needed for tracking our field techs and for the invoicing when the job is completed. The owners, James Easley and Randy Cecil, know that providing good service and quality workmanship are key ingredients in customer satisfaction and retention. Our job completions for services and cost efficiencies can help our corporate REO clients reduce losses and shorten their timelines while preserving and protecting their homes that will be sold back to the public. Whether the buyer is a returning veteran or a first time homebuyer, it is our promise to be the best service provider our clients can have. We believe in integrity of our work, integrity in our pricing, and the old-fashioned way of giving the best service to anyone who comes through our doors. "We still believe trust between us and our customer is our most revered asset."

KEY FEATURES:

- » Corporate client base exceeding 500+.
- » Integration with client specific portals.
- » Compliance reporting.
- » User defined dashboard reporting.
- » Daily internal/external systems training.
- » Resident field personnel in all markets.
- » Vendor management.
- » Multiple warehouse facilities.
- » Retail sales showrooms.
- » Wholesale product sourcing.
- » Factory authorized dealer status.
- » Disaster recovery plan.
- » Real time redundancy.
- » Offsite and cloud.

KEY BENEFITS:

- » Real-time job progress reporting.
- » Transparency of project information.
- » Cloud stored job files including photos, invoices, legal docs, and purchase orders.
- » Security of client sensitive information.
- » System integrity secured with multiple layer firewall assurance.

USER STATS:

- » 24/7 services
- » Service Provider in 9 State region (TX, OK, LA, MS, AL, AR, GA, TN, FL)
- » 5,000+ customer data base (retail, agent, corporate, servicers, others)

WHAT SETS US APART FROM COMPETITORS?:

- » Access to executive management.
- » Our willingness to listen and remain transparent.
- » Formal performance reporting.
- » Responsiveness to client needs.
- » Tailored services.
- » Multiple process support.
- » Systems development.
- » Designed for the default servicing industry within the preservation and rehab arena.

WHAT ADDED VALUE DO YOU BRING TO THE CLIENTS?:

- » Job-site supervision.
- » Operational efficiencies via system and reporting platforms.
- » Adaptability to volume expansions and contractions.
- » Knowledge of state and municipal code requirements.

KEYS TO OUR SUCCESS:

- » Our business model has been refined to satisfy client driven needs whether interurban or rural.
- » Our strategic supplier partnerships.
- » We coordinate market studies to help promote customer awareness.
- » Ongoing performance review of services provided.
- » 25 years of earned experience.
- » Honesty.
- » Integrity.
- » Pursuit of excellence.

AWARDS:

- » Readers' Choice Best Home Remodeler Services – Plano 2012-2013
- » Thumbtack for Professionals Best of 2015
- » Amazon Beta Selective Contracts 2015

ACHIEVEMENTS: Our people assets have grown three fold over the preceding six years. We now have 125+ employees and a subcontractor network of 2,400+ crews. Revenue generation has more than doubled in the same time span. We now maintain a company service fleet garaged in our various warehouse locations to serve their respective markets.

**Truly Noble
Services, Inc.**



National Association of
Professional Women
THE POWER TO BE YOU

"From the foundation to the roof, we've got you covered."

US BEST REPAIR SERVICE, INC.



KEY PERSONNEL

Mark Zaverl

President and CEO

Kyle Keller

COO

Sam Tucci

Business Development

Staffing

» Number of employees: 105

GEOGRAPHICAL SCOPE

Nationwide crews (all 50 states) for all preservation and construction services.

KEY FEATURES/BENEFITS:

- » Focused on creating value for our clients by streamlining processes and through proactivity in lowering cost
- » Third-party vendor management compliant
- » Continuously improved work flow processes
- » Project/work flow management technologies provides real-time updates to clients, vendors, and staff
- » Dependable
- » CEO general contractor since 1978
- » 100% accountability and satisfaction guarantee

CORPORATE DETAILS: 2004 McGaw Avenue | 888.750.BEST | Contact@usbestrepairs.com | usbestrepairs.com

COMPANY DESCRIPTION: US Best Repairs is a full-service construction company specializing in inspecting, preserving, repairing, renovating, and the ongoing maintenance of residential and commercial properties in all 50 states. We are client-driven and focused on results. Our clients value our dependability, craftsman-grade workmanship, quick timelines, cost-effective pricing, friendly professional staff, construction management expertise, and accountability.

COMPANY HISTORY: Founded in 2004 from a small handyman repair and renovation company serving Southern California, US Best Repairs quickly grew to become the large national construction company it is today. In the more than 2,000,000 work orders we have successfully completed, our dedication to going the extra mile in serving our clients is a company culture and has been a large factor in our growth and success.

REGULATORY COMPLIANCE: US Best Repair continuously trains its staff and vendors in consumer protection and risk management. Consumer inquiries and complaints are addressed immediately, and all data is kept secure to protect borrower information at all times.

Our risk assessment and management model includes: third-party due diligence including thorough assessment of vendors, background checks, oversight and corrective action management; contracting agreements, regulatory training, and SLA agreements; continued oversight and review of vendor risk, regulatory changes, and performance management.

BUSINESS LINES, SERVICES, AND PRODUCTS:

Some of our residential and commercial services include:

- » Property preservation
- » REO property services
- » Property renovations, rehabilitations, & repairs
- » Fix & flip/rent
- » Monthly maintenance & landscaping
- » Evictions, cash 4 keys & deed in lieu of foreclosure property services
- » Vacant property registration
- » Code violations
- » Hazard claims inspections, estimates & repairs
- » Property inspections & outreach programs
- » Utility services
- » Property demolition & land grading
- » Facilities maintenance & repairs
- » Commercial construction, repairs & maintenance
- » Road, sidewalk, driveway and parking lot paving, striping and maintenance

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

We're not a processing company. We're a construction and field services company. US Best Repairs CEO Mark Zaverl became a general contractor in 1978. He knows what it's like in the field because he's been there for over 37 years. From the top down, we have people with construction experience in every key areas, and throughout our teams and departments including property preservation. We also pay our subcontractor and vendor invoices on a weekly basis, which keeps the trucks rolling.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

Our clients value our dependability, craftsman-grade workmanship, quick timelines, cost effective pricing, friendly professional staff, construction management expertise, and accountability.

A great value example is that our cost estimators are knowledgeable about the requirements and average cost for each type of job. As each job is reviewed, the estimator is able to determine if the bid amount in question is too high or low for the scope of work provided. If the bid is too high, we discuss the proposal with our field crew to gather additional information about why the job is higher in cost than it would normally be, and we adjust or negotiate as necessary. If the price is extremely low, our estimators check to ensure that any items are not missing before submitting the estimate. Accurately completing an estimate saves our clients the time and costs involved in requesting additional items, scopes, and missing information. Accurate estimates also save time and money by reducing the amount of change in orders and by giving our clients the right numbers they need to make decisions while performing due diligence, which helps mitigate surprise costs.

WHAT ARE THE KEYS TO YOUR SUCCESS?: It's all about the people and picking the right partners, employees, and vendors. All of these people have to be dedicated to succeed. We have great people that we work with, from someone at the desk to someone in the field, all of these people create a dynamic that encourages growth.

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?

Bank of America FSC Contractor of the year award (2011)

US Best
Repair Service Inc.

ZVN PROPERTIES, INC.



KEY PERSONNEL

Bryan Lysikowski
CEO/Co-Founder

Rick Hoback
President/Co-Founder

David Dolan
Chief Operating Officer

Jeff McHenry
SVP Operations

Staffing

- » Manage national contractor and inspector networks

BUSINESS SCOPE

- » Pre-sale property preservation
- » Post-sale reo services
- » Hazard claim/repair services
- » Eviction services
- » Restoration and repair
- » Property inspections

“By striving for service-level perfection, ZVN is able to consistently achieve excellence.”

CORPORATE DETAILS: 957 Cherry Street, Canal Fulton, OH 44614 | 330.854.5890 | zvnproperties.com

THE ZVN DIFFERENCE

ZVN Properties, Inc. is a privately held minority-owned mortgage field service company headquartered in Canal Fulton, Ohio. ZVN inspects and maintains defaulted and foreclosed properties for a wide range of lender, servicer, and investor clients in the mortgage industry. We manage a nationwide network of subcontractors trained and qualified to perform all requested default field services utilizing the most up-to-date technology and quality assurance measures. ZVN provides high-quality work returned promptly with comprehensive and accurate information.

Our entire network is trained to fully understand the vital importance of working closely with listing agents on REO properties within the team atmosphere required to streamline work flows and provide the highest level of service to our collective clients.

ZVN Properties, Inc. has grown over the years from being a successful regional contractor into a leading national field services provider. ZVN has invested extensively in the latest technology, infrastructure, experienced management, and an extensive in-house and in-field network of contractors and inspectors. As a result, we have created a distinctive, high-touch customizable program that sets new standards for value, timeliness, and risk management in all phases of cradle-to-grave property inspections, preservation, repairs, restoration, and rehabilitation that positively impact neighborhood stabilization while increasing client satisfaction.

At ZVN, we are keenly aware that our in-field vendors and quality control personnel, as well as our internal operations associates and managers, are literally the eyes, ears, and noses of our valued clients. As such, they represent the first line of offense in ensuring that our clients' non-performing real estate assets are properly inspected and maintained. While perfection is perhaps not attainable, by striving for service-level perfection ZVN is able to consistently achieve excellence.

One of the most distinctive differences in providing field services to lenders, servicers, and investors is our instinctive awareness of sharing the common goal with our clients for dedication to timely, reliable, and accurate communications between all parties involved in a subject property. But beyond that important feature is the professional, courteous, and respectful way we deal with our national vendor network. From extensive training and ongoing instruction to timely issue resolution and payment of invoices, ZVN takes great pride in building and maintaining professional relationships that add value to the services we provide to our customers. In fact, the retention of these quality relationships is just

as important as our track record for client retention. That is a difference you can profit by.

Since our inception in 2004, ZVN Properties has doubled in size each and every year. We recently moved into our own 17,000-square-foot state-of-the-art facility that enables us to continue projecting and achieving that same level of growth over the next several years. Our out-of-the-box business style empowers us to better serve our clients with a higher focus on customer service and client satisfaction through innovation, creation, and implementation that keeps us on the cutting edge in the field services industry.

