

> *The Power of Knowing*



Real-Time Loan Surveillance

*Real-time management of residential loans to
mitigate loss and enhance performance of loan portfolios*

IMPROVE LOAN PERFORMANCE

Residential Mortgage Solution (and its affiliate RAM) offers a turn-key solution for Servicer Surveillance to oversee and manage sub and non-performing residential mortgage assets.

Our skilled oversight team is enabled by a revolutionary, web-based search and analysis engine called Mortgage Market Management (M3).

This powerful combination of talent and technology makes a critical difference in mitigating loss and enhancing the performance of your loan portfolio. We call it *The Power of Knowing*.



“We understand the needs and concerns of residential real estate finance companies ... because we are one. Since 2003, Residential Mortgage Solution has acquired more than \$1.3 billion UPB of troubled residential mortgage assets. To protect and enhance the value of our own investments, we engineered a highly efficient process to surveil and oversee loan servicing firms and access decision-making data, on command. At the core of this process is our web-based Mortgage Market Management technology (M3). M3 delivers real-time, loan level surveillance of entire portfolios. Its capacity to consolidate vital loan servicer data on command is unsurpassed.

M3 gave our Servicer Surveillance Team the ability to immediately identify and resolve costly delays, loan-level risks and variances in our disposition strategy. This reduced our loss severity and increased the value of our portfolio. The combination of skilled operatives backed by advanced technology gave us *The Power of Knowing* ... on a daily basis. This power is now available to you.”

DAVID SKLAR, *Managing Director*
Residential Mortgage Solution LLC



*Experience
what the
Power of
Knowing
can do for the
value of your
portfolio.*



Talent + Technology = The Power of Knowing

Knowing the detailed status of your loan portfolio -- *on command* -- gives you the power to make critical and timely decisions. Residential Mortgage Solution's Servicer Surveillance advisory team, together with the M3 web-based surveillance system, can proactively manage loan servicers in real-time to mitigate loss severity, increase ROI and strengthen the value of your loan portfolio.

- Increase performing, cash flowing assets
- Shorten foreclosure and bankruptcy time-lines
- Reduce loss severity
- Improve overall portfolio performance

A Vast Information Hub

M,3 in the hands of our Servicer Surveillance Team, results in more timely and deliberate decision making for you. Residential Mortgage Solution delivers the singular most powerful surveillance system available for managing your loan portfolio.

Reduce Loss Severity on non-performing loans by 5% - 15%.



Accelerate Value Creation

Our on-command data gathering system saves precious time in identifying non-performing loans and aids in making timely decisions. More proactive portfolio management reduces loss severity and strengthens overall value.

- Reduce NPL Reserves
- Maximize ROI

