

ADVISORY

For Loan Servicers

- ◆ Operations Assessment
- ◆ Policy & Process Development
- ◆ Documentation
- ◆ Rating Preparedness

Need help navigating operational obstacles?

OP Compliance brings a depth of experience

OPERATIONS ASSESSMENT

OP can assess organizational structure, controls, processes, and staffing capabilities. We analyze these items against obligations under servicing contracts, regulatory requirements, strategic goals, and industry best practices.

**Benefits of strong, senior managers,
at a fraction of the cost.**

POLICY & PROCESS DEVELOPMENT

Servicing operations that require a modification or redevelopment of key servicing processes will benefit from OP's experience and efficiency. We assist with defining the appropriate control and structure relevant for each clients' unique operation.

DOCUMENTATION

OP Compliance professionals are experts at writing policy and procedures for loan servicers. We get the right level of detail for your operation; in a useful format, accessible to your staff.

SERVICER RATING PREPAREDNESS

We are well versed in industry best practices, as well as, the Rating Agency criteria. Ensure your rating process will go smoothly by consulting with OP Compliance first.



SPECIAL PROJECTS

Significant changes may strain internal resources and distract Management. You can leverage our experience in loan servicing without adding to fixed overhead costs.

OUTSOURCING

For Loan Servicers

- ◆ Internal Audit
- ◆ Regulation AB Testing
- ◆ Loaned Staff Resources
- ◆ Remediation

Avoid adding high priced, senior staff

for critical, yet infrequent projects



Certain processes may not be economical to perform in-house.

INTERNAL AUDIT

A well executed internal audit provides independent and objective assurance of servicing performance, as well as, insight and recommendations for improvements and efficiencies. Most importantly, it provides accountability to investors, clients, and rating agencies.

LOANED STAFF RESOURCES

Sometimes you just need an extra body or two...but only if you don't need to train them...and only on a temporary basis. Our professionals can launch immediate senior or junior level assistance for any Loan Servicing disciplines.

REMEDIATION

Sometimes things go wrong. OP Compliance can send qualified resources to clean it up and get things back on track.

REG AB MANAGEMENT'S TESTING

OP Compliance will perform management's self-testing of Reg AB on your behalf, offering clear and concise results, supported by organized testing documentation for your records. Our work provides the foundation for your year end compliance assertion to external auditors. In addition, we can interface with your external audit team to ensure the audit process goes smoothly.

See what our clients say about us at www.opcompliance.com

TRAINING

For Loan Servicers

SEMINARS & WORKSHOPS

- ◆ Reg AB Criteria
- ◆ ARMS
- ◆ Taxes & UCCs
- ◆ Servicer Ratings
- ◆ Reg AB Testing
- ◆ Policy & Process

Seminars, interactive workshops, and customized programs designed specifically for Loan Servicing managers and staff

SEMINARS:

INTRO TO A RATING EVAL FOR SERVICERS

We discuss components of a rating agency evaluation, a typical preparation plan, and what to expect during the evaluation process.

REG AB INTRO INCLUDING SERVICING CRITERIA

A discussion on each servicing criteria, what it means to comply, and how staff create audit trails while performing daily tasks.



We offer a **FREE Training Assessment**. Let us set up an online survey for your staff and share the results with you.

WORKSHOPS:

TAX AND UCC ADMINISTRATION

A review of governing documents relevant to escrow and UCC requirements, critical data capture, troubleshooting common issues, and UCC continuations, amendments, and terminations.

REG AB TESTING FRAMEWORK

The participant will leave ready to implement a Management's Reg AB testing program. The workshop covers testing criteria, documents required for testing, approaches to execution, managing exceptions, and documenting results.

ADJUSTABLE RATE LOANS

This workshop helps participants understand ARM structures, select rate indices, and identify terms from notes. We also cover servicing system input fields and how the data impacts a rate reset.

POLICY & PROCESS

An interactive discussion of policy, process, and procedure; including a checklist of critical items for major loan servicing areas.



Compliance Partners, LLC

■ Knowledge ■ Service ■ Value

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www.opcompliance.com