



Real-Time REO Asset Management

Proactive process management of REO
properties to reduce loss severity



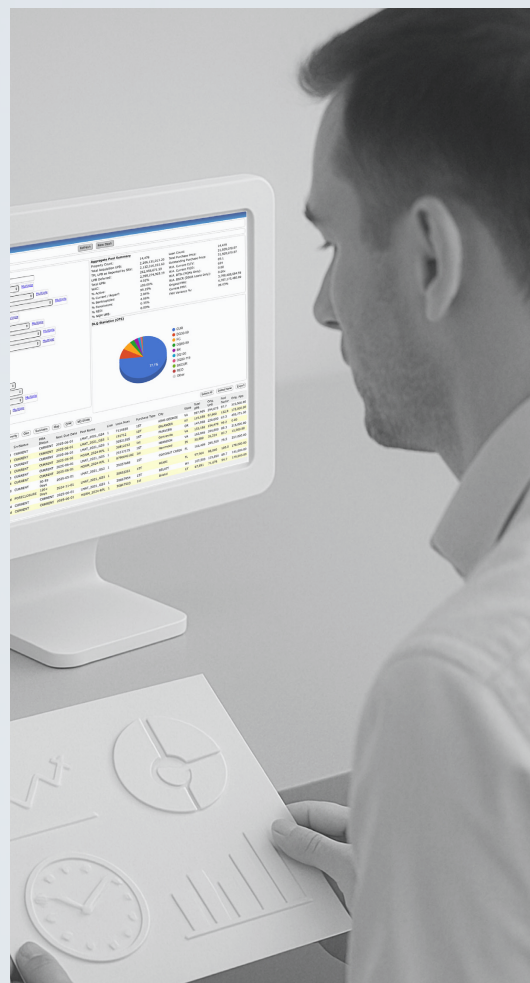
Reduce Loss Severity

Together with our affiliate, RMS Asset Management (RAM), we offer a turnkey oversight platform for all types of residential mortgage assets. We also manage REO portfolios with precision, offering decision-ready analytics that drive effective liquidation strategies.

Our experienced team is powered by Mortgage Market Management (M3) - a proprietary, web-based platform built for deep, loan-level analysis and intelligent asset management.

This powerful combination of talent and technology gives clients a crucial edge - reducing loss severity, accelerating resolutions, and improving portfolio performance.

*That's what we call
The Power of Knowing.*

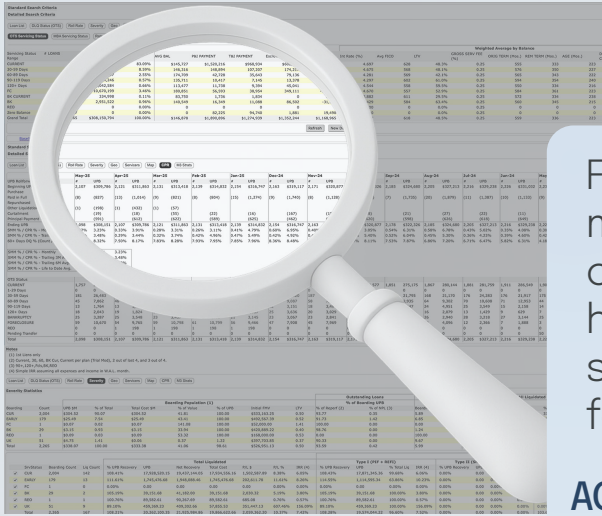


“We understand the needs and concerns of residential real estate finance companies ... because we are one. Since 2003, Residential Mortgage Solution has acquired more than \$30 billion of UPB of residential mortgage loans. To protect and enhance the value of our own investments, we engineered a highly efficient process to manage and oversee our REO portfolio and to access all decision-making data on command. At the core of this process is

our web-based Mortgage Market Management technology (M3). M3 provides real-time, property level surveillance of entire portfolios. Its capacity to consolidate vital process and timeline management data in real-time is unsurpassed. M3 gave our Asset Management Team what we needed; the ability to immediately identify and resolve costly delays and fast-track REO property liquidation. This reduced our loss severity and maximized our recovery. The combination of skilled operatives and advanced technology gave us The Power of Knowing ... on a daily basis. This power is now available to you.”

JACK GETZELMAN, CEO
Residential Mortgage Solution LLC

Accelerate REO Timelines



Property ID	Address	City	State	Zip	Acquired Date	Eviction Date	Valuation Date	Listing Date	Sale Date	Net Proceeds
1001	123 Main St	Anytown	CA	90210	2015-01-15	2015-03-01	2015-04-15	2015-05-01	2015-06-15	\$150,000
1002	456 Oak Ave	Anytown	CA	90210	2015-02-01	2015-03-15	2015-05-01	2015-05-15	2015-07-01	\$120,000
1003	789 Pine Rd	Anytown	CA	90210	2015-03-10	2015-04-01	2015-06-01	2015-06-15	2015-08-01	\$180,000
1004	101 Elm St	Anytown	CA	90210	2015-04-01	2015-05-01	2015-07-01	2015-07-15	2015-09-01	\$160,000
1005	202 Maple Dr	Anytown	CA	90210	2015-05-01	2015-06-01	2015-08-01	2015-08-15	2015-10-01	\$140,000

Faster sales mean less price erosion and more value for property liquidations. M3's on-command data gathering system, in the hands of our skilled REO Asset Managers, saves precious time during each step of the foreclosure process.

ACQUISITION > EVICTION > VALUATION > LISTING > SALE

Experience what The Power of Knowing can do to protect the value of your REO portfolio.



Sell Assets Faster...
Control Price Erosion

TALENT + TECHNOLOGY = THE POWER OF KNOWING

Knowing the detailed status of your REO properties -- on command -- gives you the power to make critical and timely decisions. Our REO Management Team, together with M3's web-based REO management technology has the ability to proactively manage your REO assets in real-time to mitigate loss severity and maximize recovery.

- Improve process management
- Reduce number of total days on market
- Reduce loss severity
- Target end-user buyers

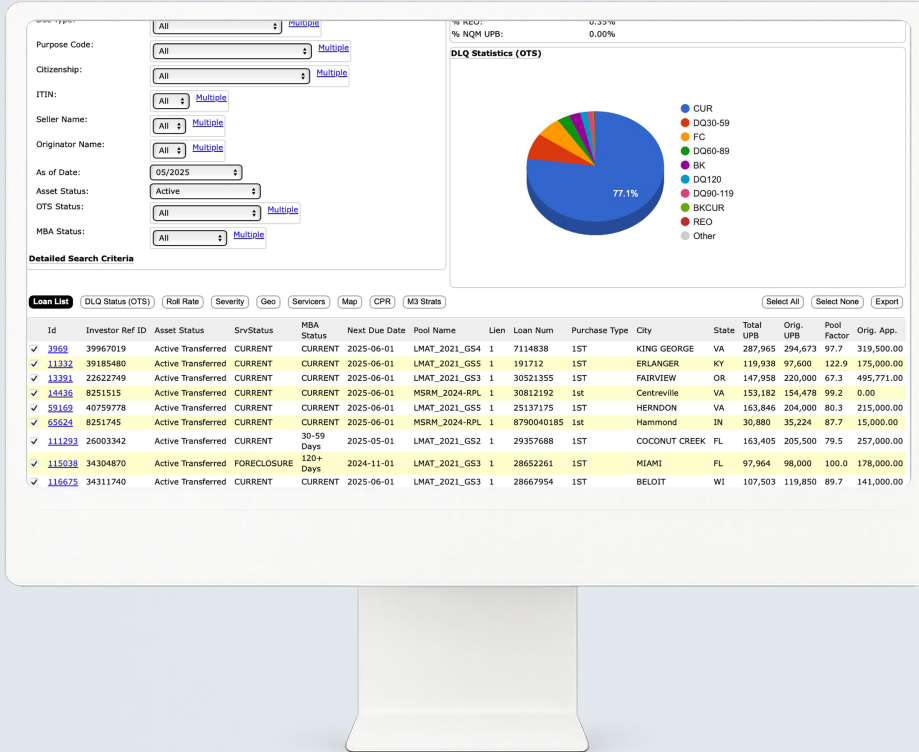
A Vast Information Hub

M3, in the hands of our REO Asset Management Team, equates to more timely and deliberate decision-making. Residential Mortgage Solution delivers the singular most powerful and effective system available for managing your REO assets.



Maximize Net Proceeds

M3 Application Modules



Active REO Summary

- Allows for effective communication of REO statuses between lender, Residential Mortgage Solution and servicer
- Ensures REO Assets are managed effectively

RMS BPO

- RMS' Valuation module is used for an internal review of the servicer's value to assess a reconciled "RMS Value" for the underlying collateral
- RMS' Valuation Team considers factors such as property condition, area condition and type, location, obsolescence as part of its internal review process

