



# Real-Time Loan Surveillance

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





“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**

## Improve Loan Performance

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.*



# 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**

Reduce Loss severity on non-performing loans by 5% - 15%



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

## 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. 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 timelines
- Reduce loss severity
- Improve overall portfolio performance

### **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.

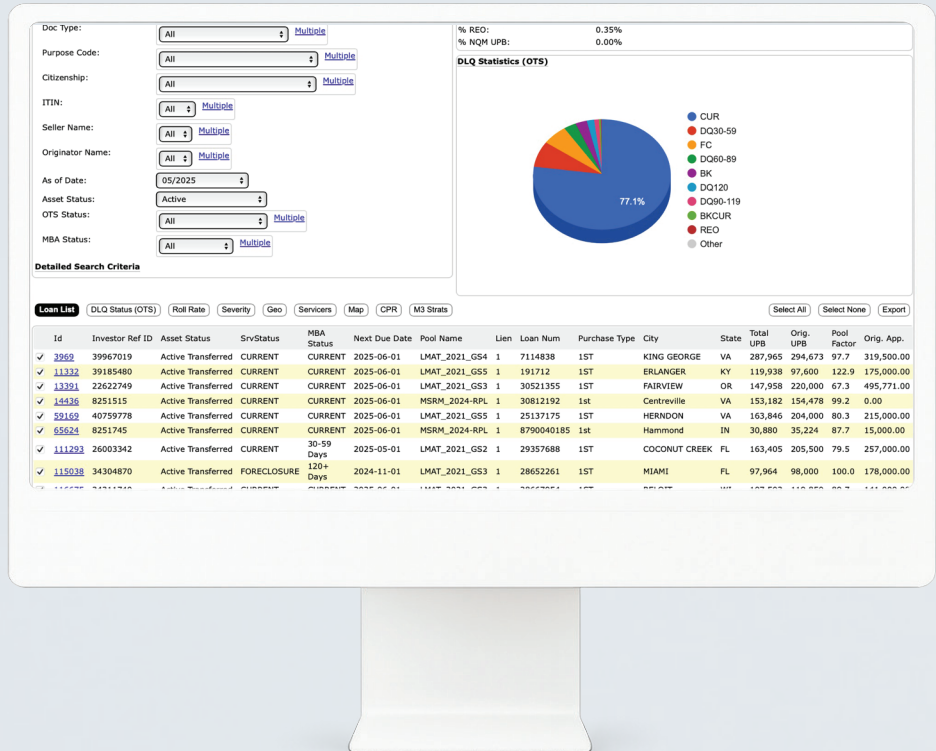




# M3 Application Modules

## Portfolio Dashboard

- Provides comprehensive performance snap shots of the portfolio
- Allows detailed drill down of key statistics with new dashboards
- Facilitates comparisons by portfolio, servicer or other key statistics
- Ability to export selected loan-level details for additional analysis in Excel



## Roll Rates

- Provides Summary Statistics - Presents top level summary statistics and comparison to key performance indices (KPIs)
- Detail Data - Provides different statistical details depending on the performance tab selected (loan- level, OTS Status, Roll Rate, Severity) with added functionality to drill down to loan-level detail

