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Mortgage Servicing Solutions

mortgage | securitization | compliance | data analytics

The Oakleaf Group is a seasoned consulting and advisory firm for the mortgage and structured finance industries. Founded in 2007 and led by industry veterans, we provide economic analysis, compliance reviews, data analytics, and business consulting. Our clients include asset managers, hedge funds, GSEs, government agencies, banks, trustees, securitization sponsors, mortgage servicers, originators, specialty finance firms, insurance companies, and law firms.

Oakleaf offers several services supporting mortgage servicers and Mortgage Servicing Rights (MSR) owners. Leveraging proprietary technology and deep subject matter expertise, Oakleaf's Mortgage Servicing Solutions team provides quality results and insights through its mortgage servicing reviews. Oakleaf specializes in four main areas of support:

- **Customized Reviews and Audit Support**
- **Sub-Servicer Oversight**
- **MSR Analysis and Transfer Support**
- **Early Buy Out Reviews**

Our Mortgage Servicing Solutions Offerings

Targeted reviews and analysis providing you with actionable insights about your portfolio.

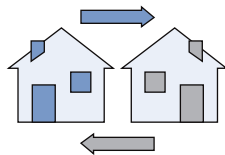
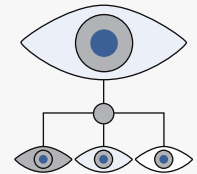


Customized Reviews and Audit Support

The mortgage servicing regulatory environment is constantly evolving, requiring servicers to rapidly adapt policies, procedures, and practices. Oakleaf's mortgage servicing analysts and consultants can review policies and procedures, customize loan-level tests, and complete ongoing loan-level testing to confirm that policies and procedures are followed. These tests can be performed in advance of a third-party audit, to support annual internal audit priorities, or in response to findings in a third-party audit.

Sub-Servicer Oversight

Those who use sub-servicers are required to implement a quality control program to monitor sub-servicer performance. Oakleaf will partner with you to develop a sub-servicer quality control plan, including drafting quality control documentation, obtaining servicing data on a periodic basis, and performing ongoing testing to confirm the sub-servicer's performance aligns with published servicing requirements.

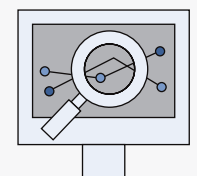


MSR Analysis and Transfer Support

Oakleaf's experience across origination re-underwriting, servicing reviews, and modeling and analytics is combined in MSR diligence to perform credit and compliance re-underwriting, pay history and servicing collection comment reviews, and projected loss analysis and modeling. The Oakleaf will provide you with the information necessary to make an informed MSR purchase.

Early Buy Out Reviews

Combining expertise in modeling and analytics with servicing analysis, Oakleaf will identify loans eligible for buy out, complete ongoing servicing QC in accordance with HUD QC program requirements, and measure servicer reperformance rates. Oakleaf's end-to-end approach will provide meaningful insights and analysis to support a GNMA buy out strategy and servicing program



What sets Oakleaf apart?

At Oakleaf, we differentiate ourselves by providing end-to-end solutions, combining origination, servicing, and securitization subject matter expertise with advanced analytic and modeling capabilities. Reviews can be customized to support your unique situation, from creating a forensic underwriting review to adapting existing servicing test plans to target a particular area of concern. Our client-centric approach will give you the information necessary to successfully manage your servicing activities.

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