



Corporate Overview

ISGN – Growth Through Customer Centricity

ISGN is a leading provider of mortgage technology and services. We provide a comprehensive end to end suite of mortgage solutions, including industry leading LOS systems, fulfillment services, title and settlement services, BPO, closing and post closing services, valuation services, flood and title certification. Our servicing capabilities include core servicing technology platforms with over 1.1M loans under service, foreclosure and bankruptcy e-services tools for legal services and automated- decisioning tools for optimized asset management. Our default management offering includes all forms of valuation, title review, trustee services, short sale, deed-in-lieu and REO management. Our Knowledge Process Outsourcing (KPO) for virtually any back office need is offered in domestic, hybrid or global solution sets to meet your specific business needs. A fast-growing company with more than 1100 customers, inclusive of large global banks and many of the top ten lenders in the US, ISGN's product- line includes a complete range of solutions for lenders, brokers and servicers. ISGN employs more than 1,700 people across 15 US locations and three global facilities

Strong Market Presence

Based on customer focus, quality and innovation, today we:

- are among the **top 3 vendors** of mortgage technology and services
- have **over 1,100 customers**, including 8 of the top 10 lenders and 9 of the top 10 servicers.
- have supported close to **\$200 billion in loan origination**
- have core servicing systems handling more than 1.1 million loans representing **\$300 billion** in servicing support
- have more than **15% of the default** and foreclosure market
- Handle **loan modifications** for a servicer that has been hailed by the Treasury for the best execution of permanent modifications
- have handled more than **200,000 loan modifications** since 2009
- are among the **top five settlement service** agents providing appraisals, title and closing services nationwide
- handle **1 million title orders** a year
- over **300,000 appraisals** and 150,000 automated valuations

Executive Team

- **Krishna Srinivasan**, Chief Executive Officer
- **Niraj Patel**, Group President
- **Charlie Witzke**, Chief Financial Officer
- **Donald A. O'Neill**, President – Origination Practice
- **Lee Howlett**, President – Servicing Practice
- **Ashok Radhakrishnan**, Chief Operating Officer – International Operations
- **Anne Politis**, Chief Operating Officer – North America Ops
- **Dave Stokes** – EVP Sales and Marketing

Vision

"To be the lending community's global transformational partner through outstanding people, optimized processes and integrated technology solutions"

Values

- Excellence
- Leadership
- Integrity
- Teamwork
- Enthusiasm

Corporate Head Quarters

Bensalem (Headquarters)

3220 Tillman Drive, Suite 301
Bensalem, PA 19020
Office: 267-525-9400
Toll Free: 866-508-7124
Fax: 215-245-4392

ISGN – Transforming the Mortgage Industry



▪ **Origination Solutions**

Products

- *Loan Origination Systems*
- *ISGN Diamond*
- *ISGN MORvision*
- *ISGN Origination portal*

Services

- *Fulfillment Services*
- *Loan Processing*
- *Underwriting*
- *Government & Agency Underwriting*
- *Verification of Employment & Income*
- *Closing & Post Closing*
- *FHA loans*
- *Lead Generation*
 - *HomeValueBot*
 - *eMarketing*
 - *Hosted GATORS*
 - *Licensed GATORS*

▪ **Servicing Solutions**

Products

- *Servicing Platforms*
 - *ISGN LSAMS*
 - *ISGN CCS Module*
 - *ISGN OCS Portal*
- *Construction Lending*
 - *TCL*
 - *Borrower Portal*
 - *Web Inspections*

Services

- *Core Servicing Components*
- *Loan Boarding*
- *Escrow*
- *Investor Reporting / Bank Reconciliation*
- *Equity Evaluation*
- *Conventional Claims processing*
- *Invoice Management*

▪ **eExchange Solutions**

Products

- *ISGN Bridgeline*
- *ISGN Plug-in-partner network*

Services

- *ISGN Staffing Solutions*

▪ **Settlement Solutions**

Services

- *Title Services*
 - ALTA Title*
 - Title Recording Services*
 - Jr Lien Title Insurance*
 - Property & Vesting Reports*
 - Mortgage Verifications*
 - Document Tracking*
 - Full Title Examination*
- *Valuation Services*
 - AVM Automated Valuations*
 - Desktop Valuations*
 - Valuenet USPAP Compliant*
 - Property Condition Reports*
 - BPO Realtor Valuation*
 - Reconciliation Reports*
 - Traditional Appraisal Services*
- *Flood Services*
 - Life of Loan*
 - Basic Certification*
 - Portfolio Tracking*
- *Closing Services*
 - Notary & Attorney*
 - Convenience Closings*
 - Close-by-phone*
 - Mail Away Closings*
 - Post Closing QC*
- *Streamlined Services*
 - QuickClose*
 - ValueGuard*

▪ **Default Management Solutions**

Products

- *Technology Solutions*
 - *ISGN FORTRACS*
 - *ISGN LenStar*

Services

- *ISGN Portfolio Management Services*
- *Loss Mitigation Services*
- *Loan Modification Services*
- *Portfolio analytics Services*
- *Equity Evaluation Services*
- *Bankruptcy & Foreclosure Services*
- *Short Sales/ Modification Closing Services*

ISGN Locations

US

Bangor | Bensalem | Boulder |
Clearwater | Houston | Livonia |
Manchester | Melbourne | Norcross |
Plano | Pittsburgh | Rocky Hill |
Sarasota | Scarborough | St. Louis Park
| Walnut Creek | Waukee

India

Bengaluru | Chennai | Delhi | Kolkata