



Staffing Solution For Loan Modification Overload

ISGN Value Proposition

ISGN, a fast growing company exclusively dedicated to the mortgage industry, With an end to end portfolio of mortgage services and products, we have more than 450 customers today including many of the Top 10 Lenders/Serviceers. We are very confident that with our mortgage focus, depth of experience and products/process expertise, we will ramp up quickly to support our clients current initiatives.

To put it simply, we have capacity and we can scale your business.

Operational Capability and Proven success

- Handled more than \$3b in loan modifications for one of the largest residential mortgage originators and servicers in the last 6 months
- Bring the best talent to our clients at their locations to ramp up Loan Mod production
- More than 20,000 loans modified, including modification underwriting
- Handled inbound phone queue for default resolution, including loan modification, repayment, home savers advance and trial forbearance.
- Managed phone queue to handle status update from borrowers, realtors and brokers for modified loans.

Flexibility and transparency in the engagement model

- Working with clients on various pricing and engagement models – from a virtual captive set up, to transaction based engagement to a dedicated team.
- ISGN Mortgage Human Capital Solutions delivers qualified, experienced, background checked and dedicated underwriters, loss mitigators and document processors right to our clients' office for just in time assistance in this hectic market

Focus on Mortgage

- Providing experienced mortgage professionals as temps to some of the largest mortgage banks to help clear their overflow and backlogs (underwriters, auditors and FHA experts)
- Management team with years of experience in the mortgage industry. The team has managed more than \$275b in loan servicing and \$30b in origination in prior assignments.

ISGN is excited at the opportunity to present our Loan Modification Staffing Solution. ISGN is uniquely qualified to support this process by leveraging a decade of success within the mortgage sector in both technology and mortgage services. ISGN has a proud history of designing and implementing customized mortgage solutions for clients that result in both reduced costs and increased efficiency.

Our solution is based on two elements: the high level scope of services presented by our Client and ISGN's past industry knowledge from delivering both loss mitigation and loan modification solutions to the Nation's top Serviceers.