PROFITABILITY & BEST PRACTICES REVIEW

One review. Three audiences that matter.

Increase revenues, control costs, and better manage risk.

BUILT ON THE FOCIS REVIEW®

We come on site for one or two days, look at the operation the way an examiner would, and hand you a brief, concrete report: where you are leaving money on the table, where the process is slower than your peers', and where the risk is not being addressed. Roughly **110 areas** across five disciplines, measured against a national peer group and the **40 to 60 lenders** we review each year.

THE FOCIS REVIEW®: WHAT WE EXAMINE

F **Financial performance and management.** Profitability per loan, core earnings, leakage, breakeven, liquidity, and peer group comparison.

O **Operations and origination.** The manufacturing process end to end, staffing and productivity, underwriting, QC, and post-closing.

C **Compliance, controls, and corporate structure.** Compliance management, internal audit, examinations, Fair Lending and HMDA, and financial controls.

I **Interest rate risk and secondary marketing.** Pricing margins, hedging and advisor oversight, position coverage, shock analysis, and profitability reconciliation.

S **Systems and servicing.** LOS and IT capability, business continuity, subservicer oversight, delinquency, and MSR valuation and concentration.

AUDIENCE ONE

Shareholders and senior management

A candid read on where revenue, cost, and risk can each be moved, with specific best practices.

AUDIENCE TWO

Your warehouse lenders

Use it for initial approval or annual renewal. We redact the report for that purpose at no charge.

AUDIENCE THREE

Fannie, Freddie, and Ginnie

Substantive support for the internal audit activity the agencies expect of Seller/Servicers.

WHAT LANDS ON YOUR DESK

- **Written report** across roughly 110 areas
- **Monthly Monitor template** tracking up to 40 metrics
- **Thirty Key Performance Metrics** every banker should track
- **Peer benchmarking** on a dozen key measures
- **Daily Dashboard template** for your board reporting
- **LO evaluation models** that look beyond volume alone

A verbal read before we leave. The written report in your hands within a month.

And then we stay reachable. Questions, second opinions, a call before a board meeting: just pick up the phone. **Once a client, always a client.**

One to two days on site.

ONE FIXED FEE
PLUS TRAVEL

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Reporting deliverables are templates adapted to your company, not software we build or host. FOCIS Review®: Financial, Operations, Compliance, Interest rate risk, Systems.