SERVICING | Garrett, McAuley & Co. | ADVISORY SERVICES

You can outsource the work. You cannot outsource the responsibility.

Independent advice on how your servicing is really performing, whether you have the right partner on the right terms, and where the money is quietly slipping away.

Your investors hold you accountable for oversight. Your borrowers experience the subservicer as your brand. And every dollar of leakage comes out of your pocket. **Garrett, McAuley & Co. helps you know where you stand, decide whether you have the right arrangement, and recover what belongs to you**, with advice that is not tied to selling servicing or moving your portfolio.

1 ASSESS AND OVERSEE

Know where you stand, and be able to prove it.

- **Subservicer Scorecard and Peer Benchmark**
  An independent, data-backed read on how your subservicer performs, measured against peers of your size and portfolio mix.
- **Subservicer Oversight Program Review**
  A scored, signed review of your oversight program that drops cleanly into a MORA, SCR, CORE, or Ginnie file, with no onsite visit.
- **On-Site Operational Due Diligence**
  When a desk review is not enough, a structured on-site look at the areas that actually drive losses and complaints.

2 SHOP OR SWITCH

Make the relationship decision with real leverage.

- **Contract and Fee Review**
  Your agreement and invoices read line by line against current market terms, so you know exactly what to renegotiate.
- **Competitive RFP and Subservicer Selection**
  A managed evaluation of the market with a written recommendation. Staying put on better terms is a first-class outcome.
- **Transfer Support and Management**
  If you move, we can guide you through the transfer or manage the whole thing, keeping data, escrow, and reporting on track so borrowers never feel the seam.

3 PLUG THE LEAKS

Recover the money you did not know you were losing.

- **Escrow and Advance Recovery Review**
  We find where escrow, advances, and float income are not flowing back to you, and put a plan in place to get those balances on track.
- **Default Management and Claims Oversight Review**
  We audit performance against investor timelines and post-claim files to find money left with the agencies or lost to penalties.
- **Recapture and Retention Review**
  Every payoff you do not recapture is a customer handed to a competitor. We show what a realistic program is worth.

FREE · CONFIDENTIAL · NO OBLIGATION

Start with a free benchmark.

Our **PULSE℠** survey takes about ten minutes and returns a personalized read on how your subservicer stacks up against your peers. No cost, no obligation, and your individual answers stay confidential.

SCAN TO TAKE PULSE
pulse.garrettmcauley.com

Open to a 30-minute, no-obligation conversation about your options?

Garrett, McAuley & Co. advises mortgage bankers, community banks, and credit unions on lending and servicing operations, profitability, and counterparty risk. Every engagement is led and signed by a firm principal.

Garrett, McAuley & Co.

www.garrettmcauley.com

Steve Stone, Managing Director (732) 977-9171 sstone@garrettmcauley.com