



Cut costs and shorten cycle times for the quality control audits essential to verifying the accuracy of information provided at loan origination and closing.

How can you increase the performance of your quality control areas – such as post-closing audits, re-verification of critical mortgage documents and review of early-term delinquencies? Have you compared your in-house costs with those of an experienced, highly qualified external provider?

Hillard Heintze provides best-in-class mortgage investigation and verification services that help mortgage leaders in every segment of the industry reduce risk and better protect and enhance the long-term value of their mortgage loan portfolios.



www.hillardheintze.com

MORTGAGE INVESTIGATION AND VERIFICATION SERVICES



- Improved case file timeliness, accuracy and completeness
- Enhanced management assurance, decision making and efficiencies with faster access to higher quality information and fewer vendors
- Lower loan reserve levels - resulting in better cash management and a stronger balance sheet
- Broader platform for long-term mortgage portfolio planning and optimization due to less variability across vendors and a more stable, reliable and predictable case flow cycle
- Enhanced profitability through lower costs

SCOPE OF SERVICES

Whether investigating a single loan, an entire portfolio with thousands of cases or a random representative sampling to risk-rate an asset, Hillard Heintze specializes in the due diligence necessary to investigate misrepresentation or deception in all phases of the mortgage origination process.

Post-Closing Audits

Detailed and comprehensive quality-control audits that include underwriting, compliance reviews, red flag reviews, re-verification of critical origination and closing documents, and review of the origination appraisal.

Re-Verification of Critical Origination and Closing Documents

Review and re-verification of all critical mortgage loan documents. Complete report on all findings to identify loans where further investigation may be needed.

Mortgage Investigations

Full-scale investigations by highly trained mortgage investigators who contact borrowers and third-party entities, such as employers and closing agents. Comprehensive investigative report outlining all Record of Interviews and investigative findings.

Litigation Support

Audit and investigative support to counsel whose clients are directly involved in mortgage-related litigation or pre-trial mediation or negotiation.

CLIENTS WHO TURN TO US FOR MORTGAGE INVESTIGATION AND VERIFICATION SERVICES

- Mortgage Insurance Providers
- Mortgage Lenders
- Mortgage Brokers
- Investors in Mortgage-Related Assets and Portfolios
- Federal and State Regulatory Authorities
- Government-Sponsored Enterprises such as Fannie Mae, Freddie Mac and HUD

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