



## **Titan Lenders Corp Adds William Null for Community Banking Outsource Services Business Development**

*- Community-based lending expert foresees expansion of community bank role in revitalizing and restoring trust in mortgage industry -*

September 28, 2009 – Denver, CO – [Titan Lenders Corp](#) (TLC) has added William Null as director of business development for community banking focused on a variety of back office mortgage fulfillment services specifically directed to service the needs of community banks and credit unions.

Null, a 28 year mortgage and banking veteran, has held executive roles in mortgage lending operations including senior VP with BankUnited FSB, COO and Chief Lending Officer for MO-based American Sterling Bank, and senior VP of Barnett Bank of Lee County.

TLC is an outsource variable cost alternative for mortgage bankers, [community institution lenders](#), brokers and investors seeking to reduce risk, errors and overhead in their mortgage operations, while remaining responsive to fluctuations in their loan closing pipeline. TLC processes are built upon a proven back office service model, extensive industry experience, and customized solutions.

“Community-based mortgage lending is the future of our industry, and community banks are positioned to take a more dominant role,” said Titan Lenders Corp president Mary Kladde. “Bill Null’s expertise in regulatory compliance coupled with his longstanding practical experience in operating successful mortgage lending operations for community banks makes him a tremendous asset not only to Titan Lenders Corp and our customers, but also for an industry undergoing a significant grassroots adjustment.”

“This is an amazing period of transformation for the U.S. residential mortgage lending industry, and one that holds unprecedented opportunity for community-based and community bank lenders,” said Titan Lenders Corp director of community banking business development William Null. “Much of the pain we have experienced for the last 24 months has been a direct result of mortgage lending’s full scale migration to Big Banks via the top producing non-bank lenders. It is a good time for community banks to get back to the business of mortgage lending in the regions they serve.”

“I believe the Titan Lenders Corp mortgage outsource services model will serve community banks well as their role in mortgage lending expands,” Null added.



TLC intelligent processes are driven by its proprietary technology, Cerberyx, co-developed with [eSys Technologies](#), Rochester, NY. Cerberyx is the evolution of a software technology application developed to replace manual processes required to manage lenders' participation in closing and post-closing functions. As a business solution, the software was developed in the practical laboratory of a closing and post-closing division servicing multiple lenders, investors, and lending business channels. It addresses the needs of all users in the transaction – accountability, visibility, efficiency and ease of use – ultimately focused on loan salability.

### **About Titan Lenders Corp**

Titan Lenders Corp is one of a specialized few providers of mortgage back office fulfillment services, a not-well-understood facet of mortgage lending that includes closing, funding, and post closing services. Community banks, credit unions, mortgage bankers and brokers use outsource providers strategically to minimize compliance risks in a time-sensitive error-averse environment. Fluctuations in mortgage lending volume also lead some lenders outsource their entire back office operation and secure predictable “per transaction” pricing rather than maintaining an inflexible static in house staff.

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