



- ▶ FULFILLMENT SERVICES
CLOSING
FUNDING
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BULK PURCHASE

Mortgage Lending

TITAN LENDERS CORP

PREMIER OUTSOURCED FULFILLMENT SERVICES

Titan Lenders Corp meets mortgage lenders' and community financial institutions' need for industry expertise, elasticity, and scalability. We provide **closing services, mortgage post closing, and other back-end loan processing services** to correspondent, wholesale, and retail residential mortgage lenders. We are also a strong and viable alternative for credit unions and community banks that want to offer mortgages without shouldering the back office details.

Unlike many firms offering outsource mortgage services, we are an American business operating in the continental U.S. Our values include exemplary customer service, process management, and web-based technology. Our mission is to serve, support, and dominate **mortgage back-office fulfillment** including closing services, mortgage document production, post closing, and other back-end loan processing services in the residential lending industry on a national level.

CORPORATE HISTORY

As winners of the Mortgage Technology's Top 50 Service Provider in 2008 & 2009, Titan Lenders Corp (TLC) has demonstrated the importance of leveraging innovative technology and industry expertise to manage excellence in the process-intensive production and delivery of whole mortgage loans.

Founded in 2007 by 17 year industry veteran Mary Kladde, TLC uses its patent-pending, proprietary software Cerberyx as the web-based architecture to support a full suite of fulfillment services, to include: closing, post-closing, purchase review for

correspondents and warehouse lenders, trailing documents, MERs management, FHA insuring, and document management (imaging).

Titan is a preferred provider for some of the nation's largest mortgage and warehouse lenders. With a reputation for uncompromising quality, Titan Lenders Corp's partners and clients are confident that their loan production is in the hands of experts that will identify and cure discrepancies before they hit a balance sheet.

TECHNOLOGY

Titan Lenders Corp is a leader in utilizing emerging technology to create a competitive advantage for lenders in the mortgage industry. TLC develops innovative Web-based and online mortgage services and **outsourced mortgage back-end processing services** customized for the company's lender clients. TLC's intelligent processes are driven by its proprietary technology, Cerberyx, co-developed with eSysTechnologies, Rochester, NY (www.esystechnologies.com). Cerberyx is the evolution of a software technology application developed to replace manual processes required to manage the lender's participation in processing, closing and post-closing functions. As a business solution, the software was developed in the practical laboratory of a mortgage operations 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 - while never losing sight of the end goal: loan salability.

excellence



GENERAL FULFILLMENT



Titan allows correspondent lenders to focus on the front-end profit generator of ORIGINATION eliminating the time and cost intensive need for a back-office. The main challenges faced by correspondent lenders are the effective and profitable management of all the different pieces of a mortgage's life cycle while at the same time keeping their "eye on the ball" with respect to generating origination volume. Without the ability to generate origination volume, all other processes are not needed. Conversely without the effective and profitable execution of mortgage operations, net income from origination can become non-existent or inverted.

General Fulfillment includes:

- Closing
- HUD Review & Compliance
- Funding
- Escrow Review
- Post-Closing
- Condition Clearing
- MERS management
- Trailing Documents
- Post-closing Admin
 - 1098s
 - Hello/Goodbye
- Reporting
- Imaging/Archiving

WAREHOUSE LENDING REVIEW



Titan provides a wide variety of operational expertise for both the primary and secondary mortgage market. As such, we have a very unique perspective on the requirements of investors to purchase loans, how to forestall salability issues, clarify process and procedures necessary to avoid repurchase, fraud and errors in production effecting salability and take corrective measures quickly and efficiently should the worst case scenario happen. We understand the needs of the warehouse lender, the originator, the investor and the regulator.

With a variable cost model and embedded technology, banks, credit unions or securities firms can enter the market without huge investment in infrastructure. They can also pilot programs on a smaller scale, taking their capital to market in a very structured, process driven environment. When these processes are refined and perfected, our clients can scale up, down, regionally, nationally, conforming or niche.

Titan manages:

- Takeout Risk
- Collateral Risk
- Settlement/Funding Risk

WHOLE LOAN PURCHASE REVIEW



- An ability to vet standard and negotiated contract terms and variances per investor - per product – per loan using both human expertise and "best-in-class" technology.
- Full visibility to loan quality, pricing, and suitability with scoring of loan pipelines for more "hands on" management of compliance, fraud risk, data integrity, income and valuation, servicing data and potential integration with secondary markets and/or rating agencies.
- A democratization of technological resources allowing all participants to share in standardization, full imaging/archiving of loans, secure data transfer of loan data or documentation, management of MERS registration and transfers.
- Clarity on risk exposure and the minimization of potential repurchase demand due to error in loan underwriting, closing, and/or post-closing.
- Real, time and On-Demand tracking and reporting

Titan Lenders Corp

www.titanlenderscorp.com

Direct: 720.279.7278

5353 West Dartmouth Avenue

Denver, CO 80227