



Actualize Consulting

Our Expertise and Commitment – Driving your Success

MISMO Solutions

Offices in New York and Northern VA

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Actualize Consulting Overview

- ✦ Actualize Consulting is a business and technology consulting firm focused exclusively on the financial services industry.
- ✦ We improve your operations through business process analysis and re-engineering.
- ✦ Seasoned consultants with Primary, Secondary, and Capital Markets experience across asset classes with a focus on single family and multifamily mortgages and mortgage securities.
- ✦ We have significant experience in building out data warehouse, analytics, and reporting tools and infrastructure. Our warehouse service offering also includes data integration activities and modernization for companies engaged in M&A activities.
- ✦ Consultants have in-depth understanding of GSEs, Mortgage Companies, Wall Street Broker Dealers, Hedge Funds, FHA, GNMA, and FHLBs.
- ✦ Actualize offers business and technology redesign services that are designed to assist with current operational and compliance challenges including those related to Servicer Alignment, MHA, Dodd Frank compliance, UMDP, and other areas.
- ✦ Actualize is active in the industry and involved in multiple MBA committees.
- ✦ Actualize is a Gold Level MISMO Subscriber and team members have been involved with MISMO for nearly a decade.

MISMO Overview

- ✦ MISMO is a governing body and consortium that leads the mortgage industry standards definition of terms, term definition, B2B electronic transfer of Mortgage data and engineering guidelines
- ✦ The MISMO model is a comprehensive set of data points supporting the mortgage loan lifecycle that includes the following areas:
 - ✦ Underwriting
 - ✦ Mortgage Insurance application
 - ✦ Credit Reporting
 - ✦ Flood and Title Insurance
 - ✦ Property Appraisal
 - ✦ Loan Delivery
 - ✦ Product and Pricing
 - ✦ Loan Servicing (in progress)
 - ✦ Secondary Mortgage Market Reporting
- ✦ MISMO model 3.X is viewed either in a data dictionary or use of the XML schema that can be customized to an organizations data point needs

MISMO Transformation Solution Offerings

✦ Analysis & Redesign

- ✦ Strategic roadmap including current state assessment, gap analysis and future state
- ✦ Enterprise architecture assessment
- ✦ Program and project planning management specific to MISMO transformation solutions

✦ Data Analysis

- ✦ Rationalization of current state data and mapping to MISMO model 3.X
- ✦ Logical data model, XML schema definition and XSLT File testing
- ✦ Process re-engineering and business requirements definition

✦ Solution Execution

- ✦ Conduct system requirements design, physical model design and architecture design
- ✦ Data migration and integration
- ✦ MISMO solution product implementation through business logic and transformation layer
- ✦ Data warehousing and BI tool execution to support data storage and reporting

MISMO Transformation Solution Offerings

✦ Decision / Business Decision Management System

- ✦ Product consumes the XML file in MISMO format and checks data to ensure quality by using a set of configurable rules specific to the client policies prior to submission to downstream systems
- ✦ Promotes data quality before entering into the system

✦ Translation Layer

- ✦ Product transforms the MISMO compliant data to client legacy data format in order to submit to downstream systems while further strategic objectives are in progress
- ✦ Configurable utility which can be in-house, on the cloud or externally hosted

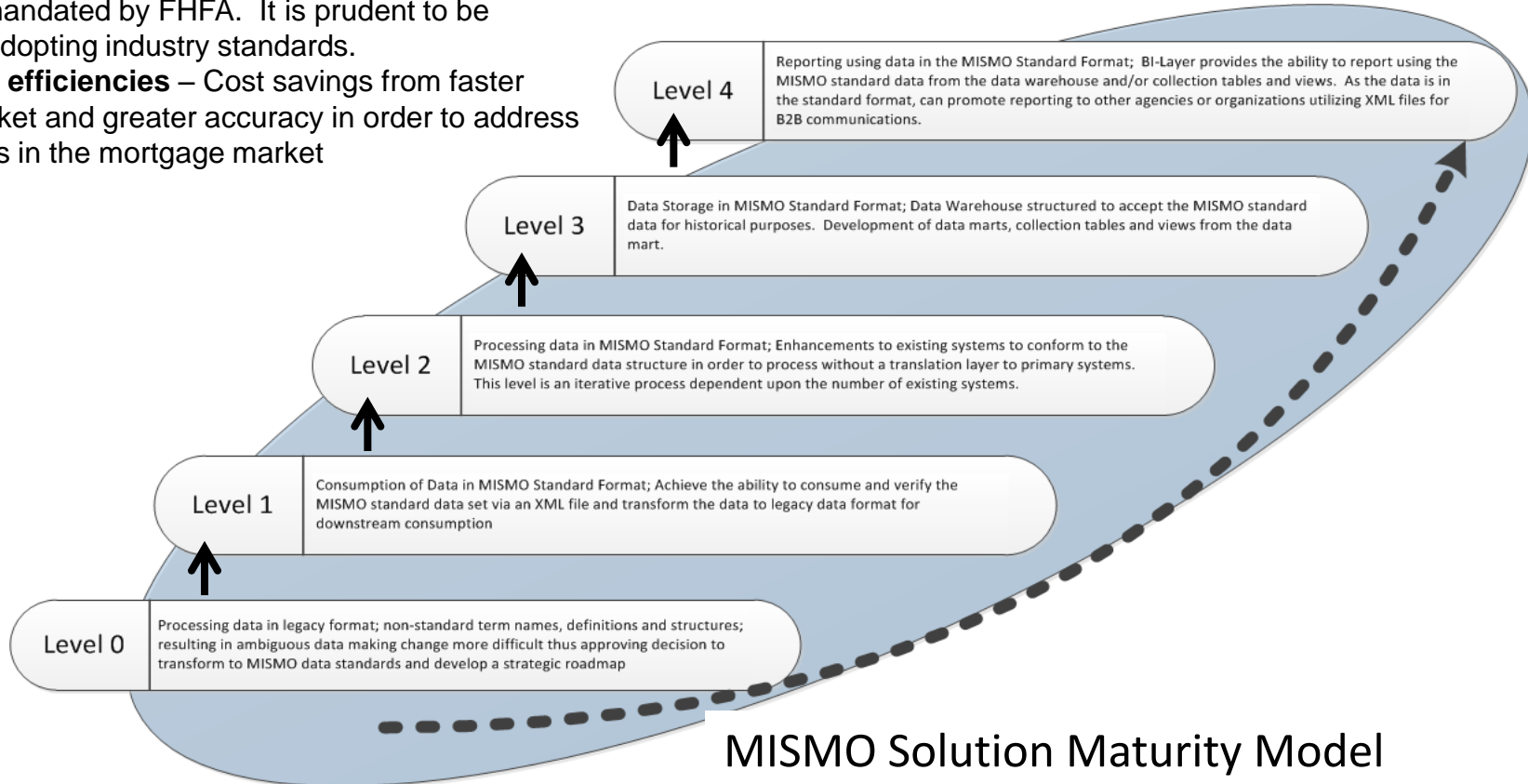
✦ Business Migration and Adoption

- ✦ Adoption strategy and recommended approach to support both internal and external transformation efforts
- ✦ Needs assessment of internal and external parties and analysis of impacts
- ✦ Provides training materials for internal and external parties at multiple level from senior management to staff

MISMO Solution Offering Maturity Model & Benefits

Benefits

- **B2B Processing** - Significant reductions in cycle times due to standards adoption, technology enhancements and more streamlined processing
- **Improved consistency and accuracy** – Removes ambiguities enabling industry participants to conduct business using the same language
- **Leverage industry standard technology** - Advance and contribute to build a sustainable and flexible mortgage finance industry using the XML industry standard
- **Alignment with the industry standard** – Compliance with the first phases of standardization, ULDD and the appraisal portal were mandated by FHFA. It is prudent to be proactive in adopting industry standards.
- **Operational efficiencies** – Cost savings from faster speed to market and greater accuracy in order to address rapid changes in the mortgage market



MISMO Solution Maturity Model

Relevant Qualifications

✦ UMPD (Uniform Mortgage Data Program) – FHFA/Freddie Mac

Actualize is a member of MISMO and has been heavily involved in the design, development, and roll out of the data sets within the UMDP. Actualize has worked on the Appraisal Data Set and UCDP Portal, ULDD, and is currently working to define the next generation Servicer Data Set (UMSD).

✦ PLDD (Pool and Loan Delivery Data Program) at Ginnie Mae

Actualize, due to the increased experience and activity with the MISMO organization, was requested to provide skilled and knowledgeable resources to support the development of the Ginnie Mae data set that is similar to the GSEs UMDP Program. In a short period of time, Actualize resources were able to identify the data set, rationalize the data set and map to MISMO 3.1 model and provide the recommendation for implementation to transform the government agency to be able to use and consume the MISMO standardized data from Issuers

✦ Default Loan Portfolio Data Warehouse Implementation - Bank of America

Actualize was hired to integrate 48 separate data sources from a variety of platforms into a data warehouse to be used for operational and risk management analytics. During discovery phase, Actualize rationalized each data source into a common syntax and taxonomy creating a data dictionary, metadata repository, and requirements definition document. We defined the gold copy standard for each data element and will identify each corporate data owner for the respective element.

✦ Investor Reporting Data Mart - Ocwen

Actualize was engaged to develop a data mart for all investor reporting activities for their Freddie Mac portfolio. The team created a data dictionary, logical and physical data model, developed the ETL and data store and developed four standard reports.

✦ Loan Modification Data Mart – E*Trade

Actualize was engaged to develop a data mart for all loan modifications completed by nearly a dozen servicers. The team created a data dictionary, logical and physical data model, developed the ETL and data store and integrated existing reports.

Bios of Relevant Personnel

<p>Matt Seu – Partner</p>	<p>Mr. Seu is a Partner at Actualize Consulting and manages the Mortgage and Fixed Income practice; and Technology practice for the firm. With over 20 years experience implementing business solutions for Financial Services applications; Mr. Seu is a mortgage conduit expert, with deep experience from loan application and secondary marketing through securitization. Mr. Seu’s experience also includes mortgage and security servicing and securities taxation. Additionally, Mr. Seu’s product experience includes residential and commercial mortgages in both conventional and jumbo markets including prime and sub-prime rated loans.</p>
<p>Tim McLuckie</p>	<p>Mr. McLuckie is the Managing Director of Information Technology at Actualize Consulting. Based in the VA office, Mr. McLuckie is a highly skilled executive with a proven track record of enhancing performance, improving productivity and delivering innovative technology-based solutions to meet critical business needs. Mr. McLuckie is recognized as both a strategic and tactical thinker, whose expertise encompasses a wide variety of information technology functions. Utilizing his strong combination of technical expertise and business acumen, he has continually developed and implemented new technologies, systems and processes that enable organizations to achieve targeted goals. Mr. McLuckie has continually been able to adapt and produce high quality deliverables on time and within financial parameters; and to resolve complex issues as they arise by applying a pragmatic, problem solving and risk-managed approach to solution development.</p>
<p>Heather Kerns</p>	<p>Ms. Kerns is a Manager at Actualize with over 15 years of program/project manager and successful change agent experience specializing in the secondary mortgage market. Ms. Kerns expertise in business strategy and planning, execution of strategic initiatives includes federal programs and projects, master data management programs, data quality projects and financial services business knowledge coupled with a strong understanding of information and application architectures, system development lifecycle (technology), vendor management and contracting, training program management, people management and development. Ms. Kerns has led successful initiatives that demonstrate cost savings, increased efficiencies, federal mandates, and met stakeholder needs and objectives. Ms. Kerns holds a Bachelors of Science in Business Management from University of Phoenix; Studies in Communications from University of Central Florida; and an Associates of Arts in Liberal Arts from Polk Community College.</p>
<p>Geran Combs</p>	<p>Mr. Combs is a Senior Manager at Actualize with over 15 years experience in the Financial Services industry, including over 10 years of Data Management experience. Mr. Combs is a self-starter who effectively manages complex teams, projects and system development in fast-paced, multi-task environments and is a strong team leader. Mr. Combs’ major strengths include the full understanding of Data Warehousing and Data Quality/Verification Concepts, detailed knowledge of Data Operations, project management, customer/client relationship management and outstanding problem analysis skills, and excellent communication, presentation and interpersonal skills needed to relate to all levels of personnel. Mr. Combs holds a Bachelor of Arts Degree in Economics from the University of North Carolina at Charlotte; a Master’s Certificate in Project Management from George Washington University; and Graduate Level Coursework Information Technology Certificate from the University of North Carolina Charlotte.</p>

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