



MERS 2015 ANNUAL REPORT OF QUALITY ASSURANCE STANDARDS COMPLIANCE

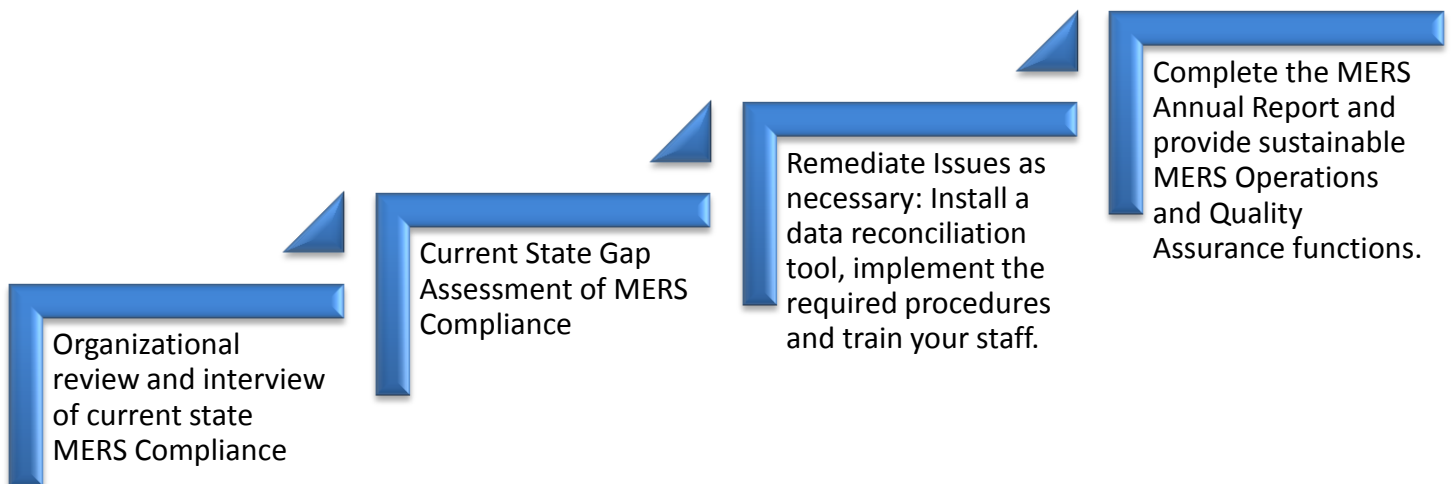
In 2012, MERS announced that all members with more than 1,000 MINS must engage an External Review Organization to monitor their progress against their Quality Assurance Plan. The External Organization must also review the Plan for effectiveness and co-sign the Report, which is due to MERS by December 31 of every year.

Actualize Consulting provides a cost effective solution to meet the MERS requirements. Actualize Consulting is a business and technology consulting firm focused exclusively on the financial services industry. We offer a full-range of business process re-engineering and technology services to assist with current operational and compliance challenges including MERS, Dodd-Frank, SAI, CFPB and MISMO.

Built upon our extensive experience in providing MERS-related business and technical services to the financial services industry, Actualize Consulting professionals bring to bear specialized checklists, testing procedures, and examples of industry leading MERS practices that allow us to quickly and cost effectively complete your MERS Year End Review and provide you with a roadmap for process improvements going forward. To the extent that your organization has outstanding issues with the required system-to-system data reconciliation to the MERS® System and your LOS or servicing system, Actualize also has access to sophisticated data matching and correction tools.

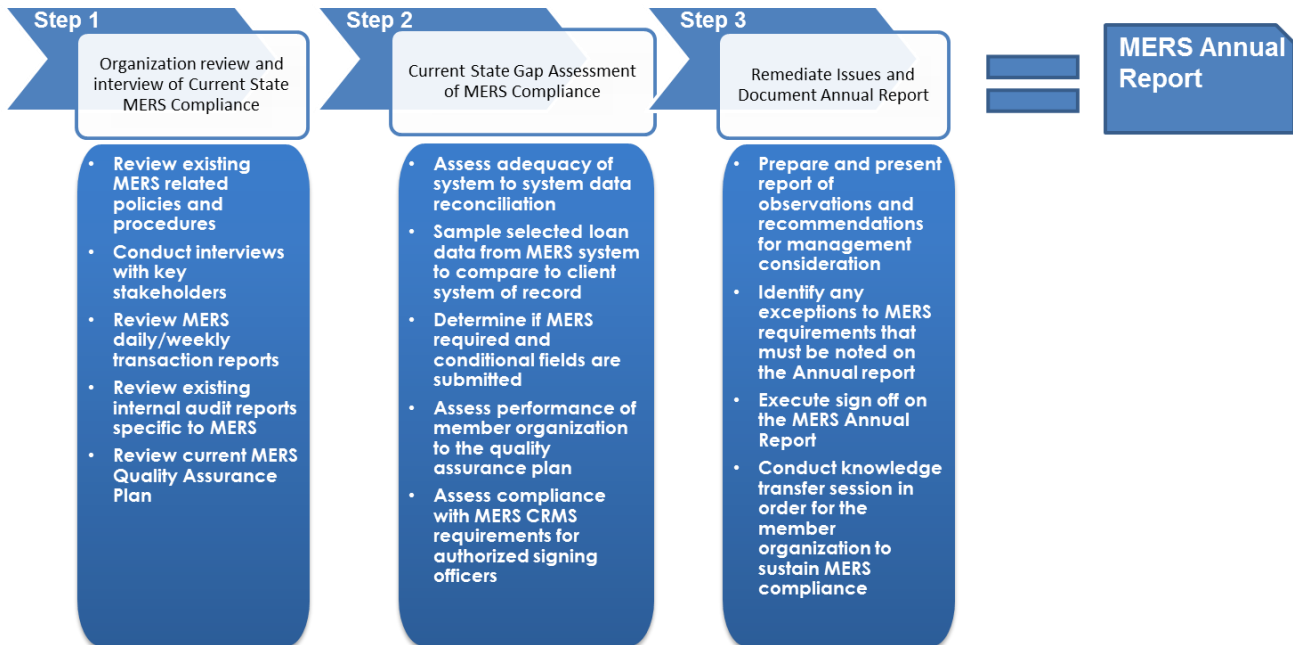
Actualize can help your organization customize a plan for the required self-assessment in coordination with our work as the independent reviewer. We will also customize our approach to the level of maturity of your MERS processes. As a result, we can expand our review, testing, and gap assessment more broadly or narrow our review to just the six basic MERS-required elements.

Our Approach:





Detailed Services:



Approximate Timeline: The process takes anywhere from 2 to 6 weeks, depending on the level of remediation required.

Deliverables:

- An in-depth management report including any exceptions relative to MERS requirements as well as a gap analysis, observations, recommendations, and a roadmap to remediating the identified exceptions/gaps. We base our findings and recommendations on MERS requirements as well as our understanding of industry leading practices.
- Sign-off on the MERS 2015 Annual report of Quality Assurance standards compliance.

Follow-on Remediation Engagement: The Actualize team is also prepared to assist in remediating any exceptions that are noted in the MERS Annual QA Report. Deliverables for the follow-on engagement include remediation of the MERS QA Plan, CRMS policies and procedures, as well as implementation of improved data reconciliation processes and systems, as needed.

For more information contact Matt Seu, mseu@actualizeconsulting.com, 703-727-2356