

A division of National Loan Exchange, Inc. (NLEX™), Solutions Management Group International (SMGI™) has built a Network of the world's best service providers to help our Clients optimize their Portfolio performance.

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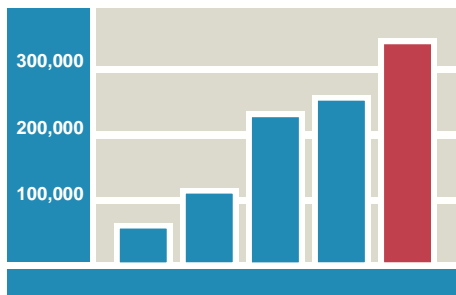
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Customize your Solution

- **Single Point of Contact** – Rather than filtering through multiple agencies, work with us and we'll target the 2-3 best fit for your needs.
- **Intensify Coverage** – Add dynamic staffing levels to offset shortages in staffing or spikes in delinquencies.
- **Outsource Portfolio Coverage** –Early-out, Late Stage or Recovery customer management.
- **Vendor Management** – Supplement your in-house Vendor Management Function with dynamic performance reporting and analysis.

OPTIMIZE LIQUIDITY



Capabilities	
<ul style="list-style-type: none"> • Customer Acquisition • Customer Fulfillment • Customer Care • Account Receivables Management <ul style="list-style-type: none"> ○ First Party <ul style="list-style-type: none"> ▪ Outsource – Cradle to Grave ○ Third Party <ul style="list-style-type: none"> ▪ Early-Out ▪ Prime ▪ Mid-Prime ▪ Secondary ▪ Tertiary+ 	<ul style="list-style-type: none"> • Asset Locate and Recovery Services • Skip Trace Services • Mortgage Processing <ul style="list-style-type: none"> ○ Loss Mitigation ○ HAMP Program ○ Full Turn-Key support ○ Foreclosure to REO Comprehensive Service Support Miscellaneous Services <ul style="list-style-type: none"> • Telephone Services – reduced Telco Expenses through Network • Field Call Services • TCN Conditional Dialing Services (right party prompt)

Let us help optimize your Portfolio's Performance



Why Choose Us?

- Single Point of Contact to over 27 Providers
- Global Footprint & Multi-lingual capabilities
- Burstability – over 11,000 Seats
- Supplement your Vendor Management function
- Benchmark across Provider Network
- Allocate by Provider Performance

Our Vendor Neutral model ensures that our Providers offer the best solution at or below benchmarked market rates. By combining our experience with the world's best Agencies our clients experience world class results. All of this for the same price you are paying now.



What-if you could:

- Improve your portfolios performance at or below your current costs.
- Dynamically segment your portfolio by collectability and match to best-fit Provider.
- Compare your in-house performance to the market.
- Optimize Asset Sale based on analytics and our experience.

• Choose among a wide array of specialty shops to ensure every segment of your file is given appropriate attention.

• Establish and leverage "Champion -Challenger" strategies to drive continuous improvement.

• Drive internal change leveraging 3rd party process knowledge.

Extending your Vendor Management Function

FACT BASED AGENCY SELECTION

We help you select the best-fit Provider for your needs based on quantitative performance-based results. While some may give weight to marketing material, we focus on matching Client need with Vendor capabilities. With SMGI™ you compare each member's performance against that of similar paper and segment in a real time manner.

With a single point of contact we help minimize your expense at sourcing the best provider. With a wide array of alternatives we help you select the best fit.



Making changes in asset allocation is easy – simply re-segment according to performance on a regular basis. We help you by recommending alternative Agency configurations based on empirical evidence.

We help you understand what works, and why one Provider is a better fit than the other.

PEEL THE ONION

Understanding why one Provider is better than another takes some analytical capabilities.

- What portfolio intensity and follow-up strategy is most effective on my paper?
- What level of PPA strategy results in optimum liquidation rates?
- What is the effect of 3rd party intervention vs. an Early-out strategy?

When you work with us we help you analyze the data and customize reporting to fit your needs.

Our data analytics capabilities are world-class with industry professionals examining and providing actionable reporting.

EXTEND YOUR REACH

Supplementing an in-house Vendor Management function with our team helps our clients better leverage their investment.

Assessing an Agencies performance on-site is an expensive and time consuming effort. We provide an objective 3rd party impartial assessment of performance that our clients use in performance evaluations.

Let us help you