

MORTGAGE AND FIXED INCOME PRACTICE OVERVIEW

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ACTUALIZE CONSULTING OVERVIEW

Founded in 2003, we now have offices in Northern Virginia, New York, Canada, Mexico, and the UK. Our mission since our inception is to be a leader and trusted partner serving the financial services industry. Our consultants are business, data and technology experts spanning the “Life of the Loan” from origination through securitization and servicing.



PEOPLE

Our highly skilled consultants have extensive project experience and are committed to your success. We have a proven track record delivering solutions to meet client needs.



INDUSTRY VIEW

Innovators in the front lines of housing finance market and can bring insight to your business. Market leaders with proven results consulting for all the top mortgage finance investors.



EXPERTISE

Expertise in housing finance digital transformation, mortgage data and business process reengineering. Our practice includes more Certified MISMO® Standards Professionals (CMSP) than any other company in the world.



COMMITMENT

Great Place to Work Certified firm with multiple awards like Top Workplace by the Washington Post and Best Company to Work for by Best and Brightest. Earned based on factors including leadership and effectiveness.

OFFERINGS

Management Consulting

- Thought leadership
- Business process transformation
- Technology assessments and modernization
- Digital mortgage transition
- Governance, risk and compliance
- Organization change management

MISMO®

- MISMO® expert consulting and implementation including all UMDP and PDD XML Files
- MISMO® software compliance reviews and certifications

Government Practice

- Extension of all other offerings to governmental agencies
- Sample clients include Ginnie Mae , HUD, VA, USDA, FDIC, State Housing Agencies, FHLBs

Enterprise Information Management (EIM)

- Flexible and customizable framework
- EIM Assessment (Capabilities and Tools)
- Data Management and Governance
- Data Architecture and standards
- Business Intelligence and advanced analytics



ActualizeConsulting

Our Expertise and Commitment – Driving Your Success

Investor Readiness & Integration

- Readiness analysis
- Compliance consulting and remediation
- Technology integration

Affordable Housing

- Decades of Affordable Expertise
- Product Development and roll out
- Change Management
- Business Process Reengineering
- Digital Transformation
- Technology assessment / Modernization

TransformX

- Actualize's proprietary data translation tool
- Data transformation – custom files to MISMO, MISMO to custom files including all UMDP and PDD Xml Files
- Closing Disclosure Document Creation Engine

MERS®

- MERS® Annual Attestation
- Develop or Enhance your MERS® Program
- MERS® Quality Control Reviews
- Digital automation

REPRESENTATIVE CLIENT LIST

Actualize serves the entire financial services industry, including GSEs, government agencies, mortgage firms, banks, MI companies, service providers, and mortgage technology companies.

Government Sponsored Enterprises – Fannie Mae, Farmer Mac, Federal Home Loan Banks, Freddie Mac, CSS

Government Entities and Regulators – Canada Mortgage and Housing Corporation, Department of Veterans Affairs (Loan Guaranty), FHA, Ginnie Mae, Municipal Securities Rulemaking Board (MSRB), Public Company Accounting Oversight Board (PCAOB), Securities and Exchange Commission (SEC), USDA (Rural Lending)

Lenders/Service Providers/Investors – AIG, Bank of America, Bayview and Lakeview Financial, Capital Impact, Capital One, Cherry Creek, Citizens Bank, Credigy, Credit Suisse, E*Trade, Genworth, Inspire Home Loans, Loan Depot, M&I Bank, Navy Federal Credit Union, Ocwen, Planet Home Lending, SLS, US Bank Mortgage, Bank of New York Mellon

Industry Utilities and Service Providers – Airline Reporting Corporation, Asurity, Black Knight, CoreLogic, e-Original, MERS, MISMO, Mortgage Bankers Association, Sapiens, SitusAMC, Thomson Reuters

Multinational Corporations – American Express, Fidelity, JP Morgan Chase

RESOURCES



Our Consultants

- “Life of Loan” experts for Single-Family, Multi-Family and commercial properties
- Average over 15 years of financial services IT, business and data experience at all sizes of financial institutions
- Certifications include Certified MISMO Standard Professional (CMSP), Associate MISMO Standard Professional (AMSP), Project Management Professional (PMP), PMP-ACP (Agile Certified Practitioner), Six Sigma, Certified Information Systems Security Professionals (CISSP), Certified Public Account (CPA), Chartered Financial Analyst (CFA)

Industry Leadership and Memberships

- MISMO Private Label Mortgage-Backed Securities, Servicing, Servicing Transfer, Commercial Appraisal and Data Governance Chairs
- Frequent speakers at MBA, MISMO, MBA Technology
- SIFMA, MBA, MISMO, ISACA, PMI

CULTURE

Company Culture

- Actualize named Washington Post 2022 Top Work Place, Best and Brightest Company to Work For, and earned certification from Great Place to Work, and also named one of Fortune's Best Small and Medium Workplaces 2021.
- Actualize utilizes a performance-based compensation model where 90% of bonus is driven by client satisfaction
- Over 86% of employees hired were referrals or prior colleagues with less than 10% of unplanned turnover in the past five years

Repeat Customers

- 93% of our customers are repeat customers. Weekly and quarterly program reviews are conducted by senior management to ensure client delivery and satisfaction



With our Culture Infusion program, we are dedicated to our people who are in turn are committed to our clients' success.

CONTACT



- Partner and Owner of Actualize Consulting
- Corporate executive with **32 years** in business and technology consulting
- Experience spans **product development, program management, systems development, strategic planning, Enterprise Data Management, and Business Transformations**



- Corporate Leader with over **30 years** in business and technology consulting
- Experience includes **enterprise data management and governance, business process reengineering and transformation, IT planning and client delivery, and GRC (governance, risk and compliance) in the primary lending to secondary mortgage market.**



- Corporate leader with **25 years** in business and technology consulting
- Experience focused on **MISMO, data management, governance, storage along with data transformation.**
- Serves as **MISMO PL RMBS and Servicing Work Group chairs** and elected member of **MISMO Residential Standards Governance Committee**



- Theresa Santoro is the **Global Director of Human Resources & Operations at Actualize Consulting** where she oversees all **recruiting functions, partnerships, and training for the firm.**