

Locate The Subservicer That Fulfills Your Company's Needs

Subservicers can provide everything from servicing conforming loans to collections and escrow management.

If you're considering outsourcing your servicing, you can find a subservicer that meets your company's needs by scouring *Secondary Marketing Executive's* annual Directory of Subservicers.

The directory lists the types of loans the companies handle, services they provide and their contact information. Listings are based on timely responses to a fax solicitation using our database of known service providers.

1ST PALM FINANCIAL SERVICES

4905 Belfort Rd., Jacksonville, FL 32256;
(904) 281-5353; fax (904) 281-5051.

Contact: *Angela Hansgen, vice president.*

E-mail: subservicing@1stpalm.com
Web site: www.1stpalm.com

Types Of Loans Subserviced: ARMs; balloons; conforming; consumer; conventional; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; non-conforming; non-performing; private investor; REO; step loans; VA. **Services Provided:** ARM audits; bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; private label; REO; quality control. **Investor Approvals:** Fannie Mae; Farmer Mac; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

ACS LENDER SERVICES

3120 Highwoods Blvd., Ste. 300, Raleigh, NC 27604; (919) 713-1058; fax (919) 713-1095.

Contact: *Linda B. Willett, vice president.*

E-mail: linda.willett@acs-inc.com

Web site: www.acs-inc.com

Types Of Loans Subserviced: ARMs; balloons; conforming; conventional; FHA; fixed rate; graduated payment; manufactured housing; non-conforming; non-performing; private investor; rehab; REO; second mortgages; VA; title 1. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; certifications/recerts; collections; default

management; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; payoff processing; private label; REO; quality control; special servicing; specialized outsourcing. **Investor Approvals:** Ginnie Mae; VA.

AMERINATIONAL COMMUNITY SERVICES INC.

8121 E. Florence Ave., Downey, CA 90240;
(800) 943-1988; fax (562) 927-2362.

Contact: *Anita Modha, marketing director.*

E-mail: info@amerinational.net

Web site: www.amerinational.net

Types Of Loans Subserviced: balloons; commercial; conforming; conventional; FHA; fixed rate; graduated payment; manufactured housing; multifamily; non-conforming; non-performing; private investor; rehab; second mortgages; step loans; subprime credit; 125% LTV. **Services Provided:** bankruptcy administration; certifications/recerts; collections; default management; document custody; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; REO; special servicing; specialized outsourcing; Davis-Bacon Wage Compliance, LIHTC Compliance. **Investor Approvals:** Fannie Mae; FHA; housing authorities; private investors.



CELINK

3900 Capital City Blvd., Lansing, MI 48906;
(800) 761-0073; fax (517) 321-0260.

Contact: *John LaRose, chief executive officer.*

E-mail: john@celink.com

Web site: www.celink.com

Types Of Loans Subserviced: conforming; consumer; conventional; FHA; fixed rate; manufactured housing; mortgage-backed securities; non-conforming; non-performing; private investor; rehab; REO; second mortgages; subprime credit;

VA; 125% LTV; home equity; title 1. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; payoff processing; REO; special servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.



CENLAR FSB

425 Phillips Blvd., Ewing, NJ 08618;
(888) 782-7378; fax (609) 538-4024.

Contact: *Robert P. Fortenbaugh, vice president.*

E-mail: marketing@cenlar.com

Web site: www.cenlar.com

Types Of Loans Subserviced: ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; graduated payment; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; REO; second mortgages; VA. **Services Provided:** ARM audits; bankruptcy administration; collections; default management; document custody; due diligence; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

CIMARRON MORTGAGE CO.

6311 Ridgewood Rd., Ste. 400, Jackson, MS 39211;
(601) 899-1500; fax (601) 899-1502. Contact: *Paul Salvo, president.*

E-mail: psalvo@ecimarron.com

Web site: www.cimarronmortgage.com

Types Of Loans Subserviced: ARMs; balloons; conforming; conventional; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; non-conforming; private investor; subprime credit;

VA. **Services Provided:** bankruptcy administration; collections; default management; escrow administration; foreclosure management; investor reporting; loss mitigation; payoff processing. **Investor Approvals:** Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

COUNTRYWIDE HOME LOANS

400 Countrywide Way, MS SV-A, Simi Valley, CA 93065; (800) 293-0780; fax (805) 578-6177. Contact: *Lee Wardlow, vice president.*
E-mail: lee.wardlow@countrywide.com
Web site: www.subservicing.countrywide.com

Types Of Loans Subserviced: ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; graduated payment; mortgage-backed securities; non-conforming; non-performing; private investor; rehab; REO; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; certifications/recerts; collections; default management; document custody; due diligence; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing; Backup Servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.



DOVENMUEHLE

DOVENMUEHLE MORTGAGE INC.

1501 Woodfield Rd, Schaumburg, IL 60173; (847) 330-8023; fax (847) 330-8013. Contact: *David Allison, senior vice president.*
E-mail: david.allison@dmicorp.com
Web site: www.dovenmuehle.com

Types Of Loans Subserviced: ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; reverse mortgages; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; due diligence; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing. **Investor Approvals:**

conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.



Foreclosure Link INCORPORATED

FORECLOSURELINK INC.

5006 Sunrise Blvd., Ste. 200, Fair Oaks, CA 95628; (916) 962-3453; fax (916) 962-1334. Contact: *Michael Andrews, president.*
E-mail: mandrews@foreclosurelink.com
Web site: www.foreclosurelink.com

Services Provided: bankruptcy administration; collections; default management; foreclosure management; loss mitigation; online access; payoff processing; portfolio analysis; specialized outsourcing; Cost Savings Analysis. **Investor Approvals:** Farmer Mac; FHA; housing authorities; private investors; VA.

GLOBAL REALTY OUTSOURCING

Two Stamford Plaza, 281 Tresser Blvd., Stamford, CT 06901-3284; (203) 978-6260; fax (203) 978-6261. Contact: *Susan Thrasher, senior vice president.*
E-mail: info@gro.com
Web site: www.gro.com

Types Of Loans Subserviced: ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity. **Services Provided:** ARM audits; bankruptcy administration; collections; default management; due diligence; escrow administration; foreclosure management; investor reporting; master servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; private investors; Wall Street.

GMAC Mortgage

GMAC MORTGAGE

3451 Hammond Ave., Waterloo, IA 50702; (877) 300-4622; fax (319) 236-5175. Contact: *Kenneth Perkins, senior vice president.*

E-mail: solutions@gmacm.com
Web site: www.gmacsolutions.com

Types Of Loans Subserviced: ARMs; balloons; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; mortgage-backed securities; multifamily;

non-conforming; non-performing; private investor; rehab; REO; reverse mortgages; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1. **Services Provided:** private label; REO; special servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

GRAND SERVICING CORP.

14 Plaza Dr., Hattiesburg, MS 39402; (800) 300-1467; fax (601) 264-5805. Contact: *Rucker W. Howell, president.*
E-mail: rucker.howell@grandbankfsb.com

Types Of Loans Subserviced: balloons; commercial; conforming; consumer; conventional; fixed rate; manufactured housing; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; subprime credit; 125% LTV. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; payoff processing; portfolio analysis; private label; REO; special servicing. **Investor Approvals:** Fannie Mae; private investors.

GRANITE LOAN MANAGEMENT

10770 E. Briarwood Ave., Ste. 280, Centennial, CO 80112; (888) 456-4888; fax (888) 456-4999. Contact: *Dana Henry, servicing manager.*
E-mail: dana.henry@graniteloan.com
Web site: www.graniteloan.com

Types Of Loans Subserviced: Construction. **Services Provided:** master servicing.

GRAYSTONE

142 North Rd., Ste. G, Sudbury, MA 01776; (978) 402-0222; fax (978) 371-5971. Contact: *Emile Coulon, chief executive officer.*
E-mail: epc@gmc-mtg.com
Web site: www.gmc-mtg.com

Types Of Loans Subserviced: ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; manufactured housing; mortgage-backed securities; non-conforming; non-performing; private investor; REO; second mortgages; step loans; VA; home equity; Construction Loans, Neg am. **Services Provided:** collections; default management; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

HOMEQ SERVICING CORP.

4837 Watt Ave., Ste. 100, North Highlands, CA 95660; (888) 892-0640; fax (435) 655-7676. Contact: *Rick Lee, executive vice president,*

business development.

E-mail: rick.lee@wachovia.com

Web site: www.homeq.com

Types Of Loans Subserviced: ARMs; balloons; conforming; consumer; conventional; co-ops; FHA; fixed rate; mortgage-backed securities; non-conforming; non-performing; private investor; REO; second mortgages; subprime credit; VA; 125% LTV; home equity; title 1; Interest Only. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; document custody; due diligence; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; REO; special servicing; Subservicing, Customer Service. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; Ginnie Mae; private investors; VA; Rating Agencies.

LOAN CARE SERVICING CENTER

9 Interstate Corporate Center, Norfolk, VA 23502;
(800) 274-9900; fax (336) 812-8895.

Contact: *Greg Harney, vice president.*

E-mail: harneyg@loancare.net

Web site: www.essexbancorp.com

Types Of Loans Subserviced: ARMs; balloons; commercial; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1. **Services Provided:** bankruptcy administration; certifications/recerts; collections; default management; EDI; escrow administration; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; Interim Servicing. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

MASTER FINANCIAL INC.

505 Parkway W., Ste. 800, Orange, CA 92868;

(800) 727-9836; fax (800) 727-4639.

Contact: *Kevin Quinn, subservicing manager.*

E-mail: kquinn@mfinet.com

Web site: www.mfiloans.com

Types Of Loans Subserviced: ARMs; balloons; conventional; FHA; fixed rate; manufactured housing; mortgage-backed securities; non-conforming; non-performing; private investor; rehab; REO; second mortgages; VA; 125% LTV; home equity; title 1. **Services Provided:** bankruptcy administration; collections; default management; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; REO; quality control; special

servicing; specialized outsourcing. **Investor Approvals:** conduits; FHA; Freddie Mac; Ginnie Mae; private investors; VA.

McCAUGHAN MORTGAGE CO. INC.

1320 S. Dixie Hwy., Ste. 950, Coral Gables, FL 33146; (305) 665-9100; fax (305) 661-3908.

Contact: *Roger Van Hoff, executive vice president.*

E-mail: rogervanhoff@bellsouth.net

Types Of Loans Subserviced: ARMs; balloons; conforming; conventional; FHA; fixed rate; mortgage-backed securities; non-conforming; non-performing; private investor; REO; VA. **Services Provided:** bankruptcy administration; collections; default management; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; payoff processing; private label; special servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

MORTGAGE SUBSERVICING.COM INC.

869 W. Buena, Ste. 516, Chicago, IL 60613;
(773) 793-1050.

Contact: *Greg Janecka, president and founder.*

E-mail: greg.janecka@mortgagesubservicing.com

Web site: www.mortgagesubservicing.com

Services Provided: Benefits, Costs, and FAQ.

OCWEN FINANCIAL CORP.

1675 Palm Beach Lakes Blvd., West Palm Beach, FL 33401; (800) 336-2936; fax (561) 682-8166.

Contact: *Michael Short, vice president, business development.*

E-mail: mshort@ocwen.com

Web site: www.ocwen.com

Types Of Loans Subserviced: ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; co-ops; FHA; fixed rate; mortgage-backed securities; multifamily; non-conforming; non-performing; REO; second mortgages; subprime credit; VA; 125% LTV. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; REO; quality control; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

OPTION ONE MORTGAGE

3 Ada, Irvine, CA 92718; (800) 752-3310;
fax (301) 294-7366.

Contact: *Suzanne Singer, national sales executive.*

E-mail: suzanne.singer@oomc.com

Web site: www.optiononemortgage.com

Types Of Loans Subserviced: ARMs; balloons; conforming; conventional; fixed rate; manufactured housing; mortgage-backed securities; non-conforming; non-performing; private investor; REO; second mortgages; subprime credit; home equity. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; REO; quality control; special servicing. **Investor Approvals:** conduits; Fannie Mae; private investors; Wall Street; Warehouse Lenders.

THE MACKAY GROUP

103 E. Water St., Ste. 203, Syracuse, NY 13202;
(315) 472-5201; fax (315) 472-5002.

Contact: *Joe Callahan, president.*

E-mail: jcallahan@themackaygroup.com

Web site: www.themackaygroup.com

Types Of Loans Subserviced: ARMs; balloons; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; mortgage-backed securities; non-performing; private investor. **Services Provided:** bankruptcy administration; collections; default management; due diligence; foreclosure management; loss mitigation; private label; quality control; special servicing; specialized outsourcing; Foreclosure and Specialty Claims Processing. **Investor Approvals:** Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

WILSHIRE CREDIT CORP.

14523 S. W. Millikan Way, Beaverton, OR 97005;
(503) 223-5600; fax (503) 952-7476.

Contact: *Jay Memmott, chief executive officer/president.*

E-mail: jay.memmott@wfsg.com

Web site: www.wfsg.com

Types Of Loans Subserviced: ARMs; balloons; commercial; conforming; consumer; conventional; co-ops; FHA; fixed rate; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; subprime credit; VA; 125% LTV; home equity; title 1. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; REO; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; private investors; Wall Street; VA.

SME