

## Find The Right Subservicer

*Peruse our annual directory to learn who is best suited to handle your loans.*

**F**ind out how subservicers can help you by reading our annual Directory of Subservicers, which lists the types of loans administered, services provided, investor approvals, as well as contact information. Subservicers interested in being included in future directories can call (800) 325-6745.

### AMERINATIONAL COMMUNITY SERVICES INC.

8121 E. Florence Ave., Downey, CA 90240; (562) 927-6686; fax (562) 927-2362. Contact: *Gladys Perez, marketing manager.*

E-mail: [info@amerinational.net](mailto:info@amerinational.net)

Web site: [www.amerinational.net](http://www.amerinational.net)

**Types Of Loans Subserviced:** commercial; multifamily; rehab; second mortgages; down payment assistance; deferred loans. **Services Provided:** bankruptcy administration; collections; default management; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; special servicing; specialized outsourcing; subordinations; income reverifications. **Investor Approvals:** housing authorities.

### AURORA FINANCIAL GROUP INC.

9 Eves Dr., Ste. 190, Marlton, NJ 08053-0288; (856) 596-6200; fax (856) 985-8562. Contact: *Donald Pfost, vice president, servicing.*

E-mail:

[josephzinman@auroralending.com](mailto:josephzinman@auroralending.com)

Web site: [www.auroralending.com](http://www.auroralending.com)

**Types Of Loans Subserviced:** ARMs; conventional; FHA; fixed rate; multifamily; non-conforming; private investor; second mortgages; VA; Rural Housing Service. **Services Provided:** bankruptcy administration; certifications/recerts; collections; default management; document custody; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; pri-

ivate label; REO; special servicing. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; housing authorities; private investors; VA.

### BANKNEWPORT

500 W. Main Rd., Middletown, RI 02842; (800) 234-8586; fax (401) 841-0720. Contact: *Sally Battison, vice president.*

E-mail:

[sally.battison@banknewport.com](mailto:sally.battison@banknewport.com)

Web site: [www.banknewport.com](http://www.banknewport.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; conventional; FHA; fixed rate; graduated payment; mortgage-backed securities; non-conforming; private investor; second mortgages; step loans; VA; home equity. **Services Provided:** collections; escrow administration; investor reporting; loss mitigation; master servicing; payoff processing; private label; special servicing. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; housing authorities; private investors; VA.

### BSI FINANCIAL SERVICES INC.

314 S. Franklin St., Titusville, PA 16354; (800) 327-7861; fax (814) 827-3454. Contact: *Jill Johnson-Sheely, executive vice president, chief operating officer.*

E-mail: [jsheely@bsifinancial.com](mailto:jsheely@bsifinancial.com)

Web site: [www.bsimortgage.com](http://www.bsimortgage.com)

**Types Of Loans Subserviced:** ARMs; balloons; consumer; conventional; FHA; fixed rate; manufactured housing; mortgage-backed securities; multifamily; non-performing; private investor; second mortgages; VA; title 1. **Services Provided:** ARM audits; bankruptcy administration; certifications/recerts; collections; default management; document custody; due diligence; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; payoff processing; private label; REO; quality control; special servicing; specialized outsourcing; third-party audit/QC. **Investor Approvals:** Fannie

Mae; FHA; Freddie Mac; Ginnie Mae; private investors; VA.



### CELINK

3900 Capital City Blvd., Lansing, MI 48906; (517) 321-9002; fax (517) 321-0260. Contact: *John LaRose, chief executive officer.*

E-mail: [john@celink.com](mailto:john@celink.com)

Web site: [www.celink.com](http://www.celink.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; consumer; conventional; fixed rate; manufactured housing; non-conforming; private investor; rehab; reverse mortgages; second mortgages; sub-prime credit; 125% LTV; home equity; title 1. **Services Provided:** bankruptcy administration; collections; default management; document custody; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; special servicing. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; housing authorities; private investors; Wall Street.



### CENLAR FSB

425 Phillips Blvd., Ewing, NJ 08618; (888) 782-7378; fax (609) 538-4024. Contact: *David J. Miller Jr., senior vice president.*

E-mail: [marketing@cenlar.com](mailto:marketing@cenlar.com)

Web site: [www.cenlar.com](http://www.cenlar.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; sec-

ond mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1; interest only; payment option ARMs; daily simple interest. **Services Provided:** bankruptcy administration; collections; default management; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; 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; REITs.

## CIMARRON MORTGAGE CO.

6310 Ridgewood Rd., Jackson, MS 39211; (601) 899-1500; fax (601) 899-1521. Contact: *Paul Salvo, president.*  
E-mail: psalvo@ecimarron.com  
Web site: www.cimarronmortgage.com

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

## COUNTRYWIDE PORTFOLIO SERVICES

2375 N. Glenville Dr., Bldg. B, RGV-B-481, Richardson, TX 75082; (800) 293-0780; fax (805) 578-6177. Contact: *Lee Wardlow, business development.*  
E-mail: lee\_wardlow@countrywide.com  
Web site: www.subservicing.countrywide.com

**Types Of Loans Subserviced:** ARMs; balloons; conforming; FHA; fixed rate; mortgage-backed securities; non-conforming; non-performing; private investor; REO; second mortgages; subprime credit; VA; 125% LTV; home equity. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; document custody; 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; servicing valuations; interim servicing. **Investor**

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

## 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; 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; reverse mortgages; custom loan programs. **Services Provided:** ARM audits; bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; private label; REO; special servicing. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

## EVERHOME MORTGAGE CO.

8100 Nations Way, Jacksonville, FL 32256; (904) 281-6241; fax (904) 470-2877. Contact: *Carolyn Cragg, senior vice president.*  
E-mail: carolyn.cragg@everhomemortgage.com  
Web site: www.everhomemortgage.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; VA; 125% LTV; home equity. **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. **Investor Approvals:** Fannie

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

## GMAC MORTGAGE

3451 Hammond Ave., Waterloo, IA 50702; (877) 300-4622; fax (319) 236-5175. Contact: *Tom Donatacci, senior vice president.*  
E-mail: solutions@macm.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. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; certifications/recerts; collections; default management; document custody; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; online access; payoff processing; private label; REO; special servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

## GRANITE LOAN MANAGEMENT

10770 E. Briarwood Ave., Ste. 280, Centennial, CO 80112; (888) 456-4888; fax (888) 456-4999. Contact: *Penny Roach, executive vice president of business development.*  
E-mail: info@graniteloan.com  
Web site: www.graniteloan.com

**Services Provided:** fund control; construction inspections; workouts.

## GRAYSTONE MORTGAGE

142 North Rd., Sudbury, MA 01776; (978) 402-0225; fax (978) 371-5971. Contact: *David Miner, executive vice president.*  
E-mail: dminer@gmc-mtg.com  
Web site: www.gmc.mtg.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; option ARMs. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; 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; shared servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA; Charlie Mac; FHLB MPF/MPP.

## LANDAMERICA LOAN SERVICING

9 Interstate Corporate Center, Norfolk, VA 23502; (336) 812-8009; fax (757) 466-2827. Contact: *Greg Harney, vice president.*

E-mail: [harneryg@loancare.net](mailto:harneryg@loancare.net)

Web site: [www.loancareservicing.com](http://www.loancareservicing.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; conforming; consumer; conventional; FHA; fixed rate; graduated payment; 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; payment option ARMs. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; due diligence; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; REO; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA; FHLB MPF/MPP.

## LOANCARE SERVICING CENTER INC.

9 Interstate Corporate Center, Norfolk, VA 23502; (757) 893-1345; fax (757) 466-2827. Contact: *Gene D. Ross, president.*

E-mail: [rossg@loancare.net](mailto:rossg@loancare.net)

Web site: [www.loancareservicing.com](http://www.loancareservicing.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; REO; second mortgages; 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. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

## MASTER FINANCIAL INC.

505 City Parkway W., Ste. 800, Orange, CA 92868; (800) 727-9836; fax (800) 727-4639. Contact: *Sammy Long, business development manager.*

E-mail: [slong@mfinet.com](mailto:slong@mfinet.com)

Web site: [www.mfiloans.com](http://www.mfiloans.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; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1; FHLB. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; certifications/recerts; collections; default management; 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; a la carte servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA; FHLB.

## MCAP

200 King St. W., Ste. 400, Toronto, ON, CANADA M5H 3T4; (416) 591-2477; fax (416) 646-0065. Contact: *Jack Shapiro, vice president, marketing and communications.*

E-mail: [jack.shapiro@mcap.com](mailto:jack.shapiro@mcap.com)

Web site: [www.mcap.com](http://www.mcap.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; fixed rate; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; second mortgages; subprime credit; home equity. **Services Provided:** collections; default management; escrow administration; investor reporting; master servicing; online access; private label; special servicing; specialized outsourcing. **Investor Approvals:** conduits; private investors.

## MIDLAND LOAN SERVICES INC.

10851 Mastin Blvd., Ste. 300, Overland Park, KS 66210; (913) 253-9000; fax (913) 253-9733. Contact: *Timothy A. Mazzetti, executive vice president.*

E-mail: [tmazzetti@midlandls.com](mailto:tmazzetti@midlandls.com)

Web site: [www.midlandls.com](http://www.midlandls.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conventional; FHA; fixed rate; manufactured housing; mortgage-backed securities; multifamily; non-performing; private investor; REO. **Services Provided:** ARM audits; asset liquidation; collections; default management; document custody; due diligence; 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; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street.

## MIDWEST LOAN SERVICES INC.

616 Sheldon Ave., Houghton, MI 49931; (906) 487-5870; fax (906) 487-5869. Contact: *Ed Burger, president.*

E-mail: [burgere@membersforlife.com](mailto:burgere@membersforlife.com)

Web site: [www.subservicer.com](http://www.subservicer.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; 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; title 1; Islamic compliant. **Services Provided:** ARM audits; bankruptcy administration; collections; default management; due diligence; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; private investors; Wall Street; VA.

## MULTI-FINANCIAL SERVICES CO. INC.

2580 Care Dr., Tallahassee, FL 32308; (800) 326-4112; fax (850) 656-3655. Contact: *Terry Ryan, president.*

E-mail: [sales@thetrakker.com](mailto:sales@thetrakker.com)

Web site: [www.multi-fin.com](http://www.multi-fin.com)

**Types Of Loans Subserviced:** consumer; fixed rate; government and non-profit affordable housing loans. **Services**

**Provided:** collections; escrow administration; investor reporting; master servicing; online access; payoff processing; special servicing; specialized outsourcing. **Investor Approvals:** housing authorities.

## OCWEN LOAN SERVICING LLC

1661 Worthington Rd., West Palm Beach, FL 33409; (888) 255-1791; fax (407) 737-5813. Contact: *Michael Short, vice president.*

E-mail: [businessdevelopment@ocwen.com](mailto:businessdevelopment@ocwen.com)  
Web site: [www.ocwen.com](http://www.ocwen.com)

**Types Of Loans Subserviced:** commercial; consumer; multifamily; non-performing; REO; subprime credit. **Services Provided:** asset liquidation; collections; default management; due diligence; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; private label; REO; special servicing; specialized outsourcing. **Investor Approvals:** Fannie Mae; Freddie Mac; Ginnie Mae; Wall Street; VA.



**OPTION ONE**  
MORTGAGE

## OPTION ONE MORTGAGE CORP.

6501 Irvine Center Dr., Irvine, CA 92618; (800) 752-3310; fax (949) 784-6139. Contact: *Dean Henrick, client relations manager.*

E-mail: [dean.henrick@oomc.com](mailto:dean.henrick@oomc.com)

Web site: [www.oomc.com](http://www.oomc.com)

**Types Of Loans Subserviced:** ARMs; balloons; conventional; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; REO; second mortgages; step loans; subprime credit; 125% LTV. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; REO; quality control. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; private investors.

## PJ CAVANAUGH

14639 N. 24th Place, Phoenix, AZ 85032; (602) 971-1322; fax (602) 992-1362. Contact: *PJ Cavanaugh, principal.*

E-mail: [pjzipper@aol.com](mailto:pjzipper@aol.com)

**Types Of Loans Subserviced:** private investor. **Services Provided:** due diligence; fraud prevention/recovery; portfolio analysis; quality control; specialized outsourcing. **Investor Approvals:** conduits; Wall Street.

## PRENOVOST, NORMANDIN, BERGH & DAWE

2122 N. Broadway, Ste. 200, Santa Ana, CA 92706; (714) 547-2444; fax (714) 835-2889.

Contact: *Thomas J. Prenovost Jr., president, managing partner.*

E-mail: [tprenovost@pnbd.com](mailto:tprenovost@pnbd.com)

Web site: [www.pnbd.com](http://www.pnbd.com)

**Types Of Loans Subserviced:** ARMs; commercial; consumer; conventional; FHA; fixed rate; manufactured housing; non-performing; second mortgages; subprime credit; 125% LTV; home equity; title 1. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; foreclosure management; investor reporting; loss mitigation. **Investor Approvals:** Fannie Mae; Freddie Mac; private investors.



## RESOURCE MORTGAGE SOLUTIONS

9710 Two Notch Rd., Columbia, SC 29223; (904) 251-6671; fax (904) 251-6260. Contact:

*Mark Kramer, director of subservicing sales and fulfillment.*

E-mail:

[mkramer@resourcemortgagesolutions.com](mailto:mkramer@resourcemortgagesolutions.com)

Web site: [www.resourceb2b.com](http://www.resourceb2b.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; REO; second mortgages; subprime credit; VA. **Services Provided:** bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; REO; quality control. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.



## SELECT PORTFOLIO SERVICING INC.

3815 S. West Temple, Salt Lake City, UT 84115; (801) 293-2686; fax (801) 270-7886.

Contact: *Mike Carney, executive vice president, business development.*

E-mail: [mikec@spservicing.com](mailto:mikec@spservicing.com)

Web site: [www.spservicing.com](http://www.spservicing.com)

**Types Of Loans Subserviced:** ARMs; balloons; 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:** asset liquidation; bankruptcy administration; collections; default management; due diligence; foreclosure management; loss mitigation; payoff processing; private label; REO; special servicing; specialized outsourcing; asset valuations. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

## WACHOVIA MORTGAGE CORP.

1100 Corporate Center Dr., MC4723, Raleigh, NC 27607; (919) 852-8211; fax (919) 852-6340. Contact: *Paul Gilly, assistant vice president.*

E-mail: [paul.gilly@wachovia.com](mailto:paul.gilly@wachovia.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; manufactured housing; private investor; REO; second mortgages; VA; home equity. **Services Provided:** document custody; due diligence; payoff processing; portfolio analysis; quality control. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA. **SME**