# ActualizeConsulting

*Our Expertise and Commitment – **Driving Your Success***

## OFFICE LOCATIONS

**Reston, Virginia**
**New York City, New York**
**London, United Kingdom**

## FOUNDED

**2003**

## COMPANY CONTACTS

**Matt Seu, Principal**
(703) 727-2356
mseu@actualizeconsulting.com

**Geran Combs, MISMO Lead**
(571) 271-1228
gcombs@actualizeconsulting.com

## CORPORATE WEBSITE

**www.actualizeconsulting.com**

**Actualize Consulting** is a professional services firm specializing in strategic advice, technical expertise, and engagement execution to mortgage firms, banks, insurance companies, Government Sponsored Enterprises, and other financial institutions in the Federal and State Government. We provide our clients niche products and services to meet their regulatory, competitive and operational goals.

## PROFESSIONAL SERVICES

› **Business Process**
  ‣ Analysis and Redesign
  ‣ Benchmarking
  ‣ Performance Management

› **Risk and Compliance**
  ‣ Risk and Controls Assessment
  ‣ Counterparty Risk Management
  ‣ Regulatory Compliance

› **Thought Leadership**
  ‣ Strategic Planning
  ‣ Project and Program Management
  ‣ Collateral Valuation
  ‣ Treasury Management

### MISMO® PROJECT LIFE CYCLE

1. Review Current State/Propose Future State
2. Map the Client's Existing Data Sets to MISMO
3. TransformX Integration
4. GSE Integration

## CORE COMPETENCIES

### Information and Technology Management

› Enterprise Data Management, Governance and Integration

› Technology Solution Delivery

› MISMO Mortgage Data Standards and Certification

› Business and Technology Modernization and Transformation

› Data Science and Analytics

› Technology Assessment and Roadmap Development

› Mortgage Technology 3rd Party Assessment and Integration

› Most CMSP's in the industry

### TransformX Products

› **TransformX: Data**
Transform mortgage data to/from MISMO and proprietary data formats

› **TransformX: Calculations**
A suite of mortgage calculations (APR, TIP, payments, etc.) for a broad range of mortgage products (ARM, fixed, government, etc.)

› **TransformX: Documents**
Generate mortgage documents directly from the underlying MISMO data

› **TransformX: Compliance**
Ensure proper disclosures based on locality requirements for late fees, agency contact information, etc.

**MBa**®
MORTGAGE BANKERS ASSOCIATION

**mismo** CERTIFIED
AUTHORIZED ASSESSOR
WWW.MISMO.ORG

**ISACA**®
*Trust in, and value from, information systems*

ENTERPRISE DATA MANAGEMENT
**EDM**
COUNCIL

# REPRESENTATIVE ENGAGEMENT SUMMARIES

## TRID COMPLIANCE

Using our suite of mortgage products, assembled a TRID solution, including both Loan Estimate and Closing Disclosure, for both the retail and wholesales channels of a top-5 mortgage lender. Integrated with lenders LOS systems. Effort from start to solution was 8 weeks.

## UCD SOLUTION

Using our suite of mortgage products, implemented a UCD solution for both LOS vendors and banks. These solutions transform vendor/bank proprietary data into UCD format for error-free submission to the GSE's. Additionally, the TRID documents are generated directly from the UCD data.

## REPORTING AND ANALYTICS

For a top-4 mortgage lender, designed a mortgage data warehouse and datamart integrating mortgage data from multiple large mergers and acquisitions. This provided a single integrated view of the mortgage business, including both performing and non-performing loans. Built prototype solution.

## ARCHITECTURE

For a mid-sized lender, developed an architecture that supported expansion into additional lending channels. Moved client from a vendor specific data exchange model to a standards based data exchange model, therby enabling plug-and-play integration of tools. Implemented initial solution.

## MISMO MODERNIZATION

For a leading compliance company, created a roadmap and mapped internal data models to MISMO to allow ingestion of UMDP files to increase speed to market and maximize the use of industry available data.

## REPORTING AND ANALYTICS

For a leading mortgage servicer, designed and built a mortgage servicing reporting mart for GSE reporting. Servicer moved from manual, error-prone process flagged by the GSE investors as inadequate, to a robust automated reporting solution that met investor requirements.

**Actualize Consulting places a premium on customer satisfaction as evidenced by:**

› **92% of Actualize clients are repeat customers.**

› **Weekly and quarterly program reviews** are conducted by senior management to ensure client delivery and satisfaction.

› **90% of employee bonuses are based on customer satisfaction.**