



**Actualize Consulting**

*Our Expertise and Commitment – Driving your Success*

## MISMO Practice Overview

February, 2019

# Agenda

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- Actualize Consulting Overview
- Service Offerings
- Project Qualifications

# *Actualize Consulting Company Overview*

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# *Actualize Consulting Company Overview*

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## Industry Sectors

Asset Management, Government Sponsored Enterprises (GSE), Hedge Funds, Insurance, Loan Originators and Servicers, Regional Banks

## Representative Clients

**Government Sponsored Enterprises** - Freddie Mac, Fannie Mae, Federal Home Loan Banks

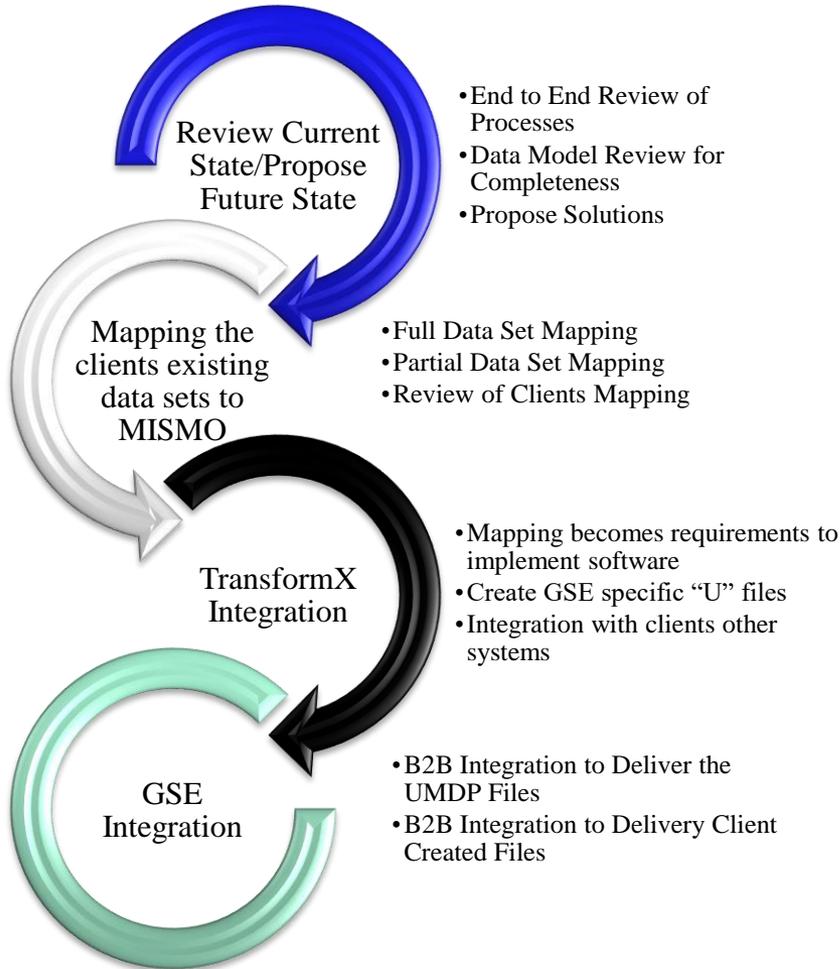
**Government Entities and Not for Profit** - Ginnie Mae, FHA, Department of Veterans Administration, Securities Exchange Commission, FHLB Indianapolis, Municipal Securities Rulemaking Board, FINCA, Neighborworks America

**Lenders/Servicers/Investors** – Bank of America, US Bank Mortgage, SLS, Cherry Creek, Ocwen, Bank of the West, Loan Depot, Bayview and Lakeview Financial, Credigy, Farmer Mac, E\*Trade, Capital One, PHH Mortgage



# MISMO Project Lifecycle

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All client work will result in some form of mapping.

The mapping level of effort is determined by a historical model that uses data point count, complexity and experience of the resource performing the data mapping.

TransformX is utilized to create the GSE “U” files with GSE integration.

# *MISMO Transformation Service Offering*

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## Offerings

- Strategic Roadmap
- PMO Documentation
- Business Data Analysis
- Business Process Redesign
- Data Analysis
- Data Rationalization

- Solution Execution
- Development
- Product Assessment
- Product Implementation
- Solutions Products using TransformX
- Business Adoption

## Example Past Performance:

- GSEs: Coauthored and supported the creation or maintenance for the published specifications for Uniform Loan Data Delivery (ULDD), Uniform Closing Disclosure (UCD), Uniform Loan Application Dataset(ULAD) and Uniform Mortgage Servicing Dataset (UMSD).
- Government Entities: Selected to support the VA Valeri servicing default system rewrite to be MISMO compliant. Consulting with Ginnie Mae for modernization including MISMO.
- Compliance Companies: Mapped their entire data warehouse to MISMO to allow for the ingestion of UMDP files from their customers to remove manual entries.
- Loan Origination Systems – Implemented TransformX for the creations and submission of the UCD XML files with embedded PDF to the GSE's

# *MISMO Software Certification*

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- **Only company that is an Authorized MISMO Software Assessors**
- **Upfront Consultation on which certification program work best for your situation**
- **Only products successfully evaluated through the MISMO Software Certification Program may claim that they are “Certified MISMO Compliant” or “MISMO Compliant.”**

Questions to help evaluate if a MISMO Service Mark is within reach:

- Does the software product produce data files according to MISMO industry standards?
- Does the software product consume data files in accordance with MISMO industry standards?
- Which version(s) of the MISMO standards can the software product receive/produce?

# Actualize Consulting Service Offerings

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## **Business Process Reengineering**

- Best practice and peer benchmarking reviews
- Process and workflow optimization
- Procedures and controls review and documentation

## **Finance Transformation**

- Enterprise Architecture and strategic roadmaps
- Future state design (targeting industry best practices)
- Implementation roadmap and execution

## **Software Evaluation and Implementation**

- Proprietary vendor evaluation methodology
- Integration of third party software including future state design
- Management of all aspects of integration

# Project Qualifications

## ★ MISMO Community of Practice Chairs

Actualize employees are Chair or Co-Chair of the following Community of Practices or Developmental Workgroups

Strategic Planning	Servicing	Residential Standards & Governance Committee	Residential Mortgage Backed Securities
Business Executive Team	Business Reference Model	Commercial MISMO	Data Governance

## ★ UMDP (Uniform Mortgage Data Program) – FHFA/Freddie Mac/Fannie Mae/GNMA

Actualize is a Chairman Champion member of MISMO and has been heavily involved in the design, development, and roll out of the data sets within the UMDP. Actualize has worked on the Appraisal Data Set (UAD), UCDP Portal, ULDD, Servicer Data Set (UMSD), Uniform Closing Dataset (UCD) and are currently working on Uniform Residential Loan Application (URLA). Actualize is leading an effort to move GNMA to a MISMO compliant infrastructure

## ★ Legacy Dataset mapped to MISMO for UMDP & AUS files – Compliance Company

Actualize Consulting is currently designing a MISMO oriented data architecture that will allow for seamless integration from Origination, through Secondary, and with Accounting. Actualize is using the MISMO version 3.2 as a basis to create a canonical data model, a logical model, physical tables, and ETL. The first implementation is scheduled for October.

## ★ MISMO Oriented Data Architecture – Regional Lender

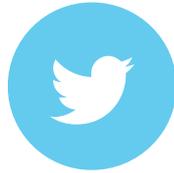
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# Contact Us

- There are several ways to contact Actualize Consulting:



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