

MOST VALUABLE PLAYERS: THE BEST IN PROPERTY VALUATION PAGE 47

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PAGE 64 COVER FEATURE

JEB HENSARLING

**ONE MAN'S QUEST TO
RESHAPE HOUSING AND THE
AMERICAN ECONOMY**

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CHANGING OF THE GUARD

CHANGING TIMES MEANS RETHINKING
THE WAY BUSINESS IS DONE

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AN INDUSTRY ON THE EDGE

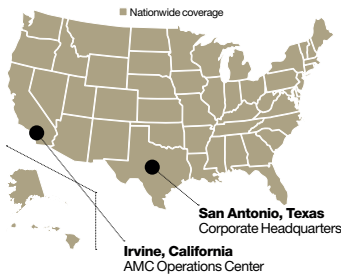
ANTIQUATED RULES AND MISUNDERSTANDINGS
THREATEN RESIDENTIAL APPRAISERS

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MOST VALUABLE PLAYERS

The Best in
Property
Valuation

SWBC LENDING SOLUTIONS™



KEY PERSONNEL

Ted Robinson,
CEO

Guy Taylor,
President

Chuck Murredu,
SVP, Chief Valuation and Compliance
Officer

Joe Ware,
SVP Business Development

Becky Flig,
VP Business Development

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END-USER CATEGORIES :

Lender/Service
Investors
Mortgage Insurers
Credit Unions
Due Diligence Firms



CORPORATE DETAILS:

Texas: 9311 San Pedro Ave., Suite 600, San Antonio, Texas 78216 **California:** 20 Pacifica, Suite 650, Irvine, CA 92618
888.594.6575 | lendingsolutions.swbc.com

COMPANY DESCRIPTION:

SWBC has served financial institutions, businesses, and individuals for four decades. Co-owners Chairman Charlie Amato and President Gary Dudley began SWBC in 1976 to provide insurance to financial institutions. The company has since diversified to include a wide range of insurance, mortgages, and financial services. In 2014, SWBC acquired Equi-Trax Asset Solutions, focused nationally on Broker Price Opinions, property inspections, and other valuation products, and Quality Valuation Services, a nationally recognized appraisal management company, and combined the expertise of those companies with its own LendingXpress platform, creating SWBC Lending Solutions. SWBC Lending Solutions is designed to meet all the settlement service needs involved in originations and default management, especially in light of the CFPB vendor oversight directives and consolidation within the industry.

BUSINESS LINES/SERVICES/PRODUCTS:

SWBC Lending Solutions is the premier provider of valuation products and services. All of our solutions are designed to be client centric, highly accurate solutions that are built on a foundation of quality control and guaranteed service level agreements. SWBC Lending Solutions has developed the strongest panel of professional appraisers in the industry. We offer appraisals that can be used for conventional and FHA financing, default servicing, and capital markets. We also specialize in BPOs, valuation review, and reconciliation services.

WHO WE SERVE?:

- » Originators
- » Loan servicers
- » Hedge funds
- » Portfolio managers

SERVICES AND PRODUCTS:

- » Traditional appraisal services for all types of residential properties
- » FHA-compliant appraisals
- » Reverse mortgage specialty
- » Commercial appraisal management services
- » Hybrid valuation reports
- » Property inspection condition reports
- » Broker price opinions
- » Valuation review and reconciliation services
- » Portfolio analytics

WHAT SETS YOU APART FROM YOUR COMPETITORS?:

Our highly experienced management team with years of experience is passionate about what they do. We are frequently involved with several industry groups serving on their boards to promote professionalism, compliance, quality, and integrity. For SWBC Lending Solutions, it is all about building strong partnerships and listening to the needs of our clients. Most importantly, we engage our clients and work with them to achieve their goals.

WHAT ADDED VALUE DO YOU BRING TO YOUR CLIENTS?:

SWBC Lending Solutions is the provider lenders and servicers rely on for product solutions that support their strategic goals and better serve their clients. Our extensive knowledge and experience, combined with our proven processes, are what differentiates SWBC Lending Solutions in the industry.

WHAT ARE THE KEYS TO YOUR SUCCESS?:

SWBC Lending Solutions has assembled a suite of client centric solutions that are built on a foundation of quality control and guaranteed service level agreements. We provide quality services that improve turnaround time and reduce operating costs, all while mitigating risk. SWBC Lending Solutions will:

- » Vet any client preferred appraisers
- » Incorporate exclusionary lists
- » Provide you with a dedicated team
- » Arrange weekly meetings to monitor process
- » Deliver customized business intelligence reports
- » Provide underwriter and appraiser training/mentorship
- » Ensure appraisal compliance with federal and state regulatory requirements

WHAT INDUSTRY AWARDS, ACCOLADES, AND MILESTONES HAS YOUR BUSINESS ACHIEVED?:

Morningstar Credit Ratings, LLC assigned its 'MOR RV2' residential vendor ranking for SWBC Lending Solutions as a residential vendor in the asset valuation market. The forecast for the ranking is Positive. The assigned ranking reflects Morningstar's assessment of SWBC Lending Solutions' tenured management team, effective technology environment, and client-driven performance results. "SWBC Lending Solutions' organization benefits from a comprehensive quality control- and performance-driven culture arising from a solid training regimen, comprehensive and client-specific policies and procedures, internal performance monitoring and reporting, and proactive vendor-management protocols," Morningstar noted in its ranking. The ranking distinguishes SWBC Lending Solutions from other valuation providers and also benefits its clients.

