

# Deliver Higher Value Stronger Financials



# C·metric

Whether you're an Investor, CEO, CFO, or other major stakeholder, your focus is razor-sharp: **increase shareholder value**. C-Metric provides strategic alternatives to meet your objectives and decisively execute solutions.

## Improve Profitability & Optimize Working Capital

Leverage global workforce cost arbitrage, reduce labor cost, and be more competitive.

## Capture Growth Opportunities

At the top, change is constant. New opportunities come quickly and as you strategize to capture them, you don't want hurdles ... you want solutions. With the C-Metric team behind you, your operating units can seize new challenges with confidence.

## Increase Market Share

New opportunities to increase market share arise quickly. Often, insufficient capacity is the only thing standing between you and that opportunity. C-Metric can provide you ready-made capacity — without the high capital cost of office build-out and the expense of hiring and training. We take care of that so you can focus on claiming market share.

## Optimize Working Capital

Growth requires funding for new hires, training and incentive pay to retain staff ... C-Metric gives you the option to pay for a ready-made workforce in term payments, rather than up-front funding. Hold on to working capital longer.

## Optimize Workflow

Utilize Business Process Mapping backed by ISO Quality Assurance. Eliminate wasted resources. Deliver faster by utilizing a work force in multiple time zones.

## Strengthen Your Balance Sheet

The result of higher growth, improved profitability, increased market share, optimized working capital, and higher efficiency is — **Stronger Balance Sheet**.

### Key Values:

- Improve Quality through ISO 9001 Level Quality Control
- Save as much as 65% in Operating Costs
- ISO 27001 Certified Data Security
- Six Sigma Aware Processes
- Process Faster by Utilizing Multiple Shifts

### Services:

- Business Process Mapping
- Backoffice Process Services
- Document Preparation
- Non-Legal Administrative Work for Default Attorneys
- Specialty Servicers
- Lien Release Preparation
- Image Attribution & Indexing
- Operational Efficiency Consulting
- Technology Consulting

### Contact Us:

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## Back Office Process Services



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## Are You Ready for Mortgage Banking 2.0?

The recent, rapid transformation of the mortgage banking industry means you must devote 110% attention to stay abreast of the changes. Can you become more efficient and nimble than your competition? Are you ready to seize the emerging opportunities that come from a more competitive environment with less GSE control?

### Partner with C-Metric to:

*Grow your business with less risk.*

- Meet increasing demand without adding employees or office space.
- Shorten delivery timeline by utilizing our multi-shift operations.
- Improve quality of service through our ISO certified Quality Assurance program.

### How May We Help You?

Following are just a few examples of the tasks we can do for you:

- Specialized Document Preparation
- Data entry
- Skip trace
- Online data research (court data, bankruptcy searches, and more)
- Reporting and data mining
- Transcription

### Prepares You for the Future:

Over the past 15 years C-Metric has provided technology automation and back office solutions. With this experience, we have developed processes to seamlessly integrate C-Metric solutions into your business process in-sync with your in-house staff. We hit the ground running.

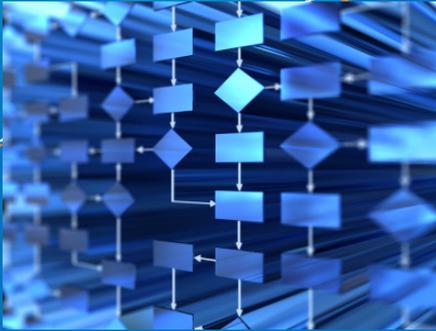
Much of our experience is within default operations, having developed Case Management, Title Work Management and Judgment Search systems. And, we have implemented the Back Office Services for several default law firms, including firms in New Jersey, Florida, Kansas, Pennsylvania, Maryland and more. Across organizations of all sizes, we have measured success of as much as 65% – 70% in operational cost savings. Contact us to discuss how to put this to work for your organization.

### Serving:

- Mortgage Servicing Organizations
  - Default Servicers
  - Specialty Servicers
- Originators
- Law Firms
- Title Companies

Are Your Demands  
far Exceeding your  
Capacity

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### Are you constrained by your budget?

Navigating in the new post-2008-financial-crisis requires that the financial institutions must carry out enormous amount of work with severely constrained resources. As if the competitive pressures were not enough, the increased regulations such as CFPB requirements, OCC Consent Order, and continuous governmental and GSE oversight may have resulted in more and more work for your organization.

### Do you have to meet unreasonable timeline goals?

Do you have too many projects on your hand? For every organization, serving your customers is most important. C-Metric understands that you have to deliver what your customers need faster, better and more economically than your competition. New requirements from management and government compliance make this a real challenge.

### Is your Board and your CEO looking for new ways to protect the margins?

Now that the banks have cleared multiple stress tests, isn't the most important challenge for an enterprise today to protect their profitability? All stakeholders are eager to see the earnings improve.

### How can C-Metric Help?

#### Our Services

Over the past 20 years **C-Metric** has provided technology systems development and back office services. With our experience we have developed processes and teams to seamlessly integrate **C-Metric's** global delivery model with your in-house technology or operational staff.

#### Our Delivery Model

We deliver our services through a Variable Cost Capacity model that help our clients save as much as 50-70% in development or operating cost, protect margins, and streamline processes, so you can focus on delivering your core products and services.

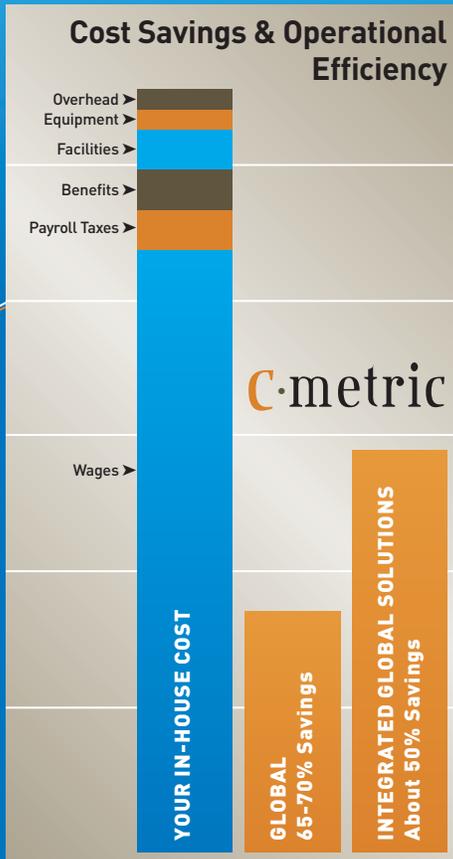
#### Our Track Record

C-Metric has over 20 years of broad and deep experience in financial industry. We have worked with banks, mortgage servicers, mortgage originators, default servicers, and land title insurance companies, to name a few.

With high reliability and availability, C-Metric's ready-to-use, capacity can help you meet today's market and regulatory demands.

# Integrated Global Delivery Model

# C·metric



## Get Cost Savings and Greater Efficiency through Global Delivery

Learn about **C-Metric's** innovative approach to meeting volume fluctuations without adding employees or office space. Our integrated global process delivery provides cost savings and greater efficiency from multiple global locations while working in-sync with your in-house staff.

### **C-Metric's Integrated Global Solution:**

- Help maintain profit margins while meeting increasing demand from industry.
- Manage market volatility by adding capacity using **C-Metric's** backoffice services without putting your large capital investment at risk.
- Benefit from multi-shift overnight operations, along with the local resources you need.
- Gain and maintain client's confidence through ISO-9001 level quality control.
- Ensure high data security through an ISO 27001 certified company.

*"We are an extension of your staff. Because we operate multiple shifts, you can leave work at the end of the day and come in the next day to find work completed overnight, while also having the local resources you need."*

**Chetan Mehta, C-Metric CEO**

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## How May We Help You?

**Choose the processes you want us to handle:**

**For example:**

- First Legal Referral Intake
- Property Tax Search
- Service – Request of Documents
- Skip Trace
- Request Judgment Figures
- Prepare Data & Merge Motion Package
- Update Events on Client Systems
- Obtain HAMP Confirmation
- Pacer Search
- Bankruptcy Review & Research  
Court Documents
- Enter Bills & Invoices
- Prepare Client Reports

## Back Office Services for Special Servicers



# C·metric

## Default Servicing Expertise Tailored to the Special Servicer's Needs

For over 10 years C-Metric has supported the nation's largest mortgage default service providers by helping them reduce their process timelines, lower their staff costs, reduce errors and enable nimble response to the dynamic demands of investors, GSEs, regulators and servicers.

### Historically C-Metric has been successful in helping our clients:

- Rapidly accommodate new and emerging process and reporting requirements.
- Ensure that third party hand-offs and follow up tasks with participants such as county record offices, attorneys, REO realtors, bank-owned servicers and default management companies stay on schedule, have their status reported correctly and are completed successfully.
- Work with banks to clean-up transferred records with missing or bad data.
- Create, document and ensure compliance with detailed process maps.
- Learn from best practices established by working with the largest players in the industry in helping them respond to demands made by the GSEs, the OCC, multiple Attorneys General and the nation's largest banks.

### C-Metric has been working with special servicers to help them:

- Delegate support functions away from customer representatives so they can focus on service and better meeting investors' objectives.
- Assist in the analysis and implementation of new process and reporting requirements.
- Board new loans faster without hiring new FTEs.
- Perform manual clean up and QA steps more efficiently and at a lower cost.
- Clear backlogs in areas such as lien release, title curative and other areas.
- Perform offline follow up tasks (*e.g. borrower package QA and fulfillment steps, realtor follow ups and publication confirmation*) overnight and at lower costs.
- Assist in preparation of Investor Reporting and Investor Accounting.
- Reduce costs through efficient process designs and integrated use of C-Metric staff.
- Manage larger loan portfolios on the same or lower FTE headcount while continuing to meet and exceed their client's expectations.



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### Services:

- Document Preparation
- Reporting & Data Mining
- Lien Release Service
- Title Curative Support
- Business Process Mapping

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## Back Office Services for Default Attorneys



# C·metric

## Default Servicing Expertise Tailored to the Default Attorney's Needs

For over 10 years C-Metric has supported the nation's largest mortgage default service providers by helping them reduce their process timelines, lower their staff costs, reduce errors and enable nimble response to the dynamic demands of investors, GSEs, regulators and servicers.

### Historically C-Metric has been successful in helping our clients:

- Rapidly accommodate new and emerging process and reporting requirements.
- Ensure that third party hand-offs and follow up tasks with participants such as county record offices, attorneys, REO realtors, bank-owned servicers and default management companies stay on schedule, have their status reported correctly and are completed successfully.
- Work with banks to clean-up transferred records with missing or bad data.
- Create, document and ensure compliance with detailed process maps.
- Learn from best practices established by working with the largest players in the industry in helping them respond to demands made by the GSEs, the OCC, multiple Attorneys General and the nation's largest banks.

### C-Metric has been working with default firms for over 12 years to help them:

- Delegate support functions away from the legal team so they can focus on service and better meeting clients' objectives.
- Assist in the analysis and implementation of new process and reporting requirements.
- Technology development and process automation.
- First legal referral intake and case preparation.
- Perform manual clean up and QA steps more efficiently and at a lower cost.
- Clear backlogs in areas such as lien release, title curative and other areas.
- Perform offline follow up tasks (*e.g. borrower package QA and fulfillment steps, realtor follow ups and publication confirmation*) overnight and at lower costs.
- Reduce costs through efficient process designs and integrated use of C-Metric staff.
- Manage larger case loads on the same or lower FTE headcount while continuing to meet and exceed their client's expectations.



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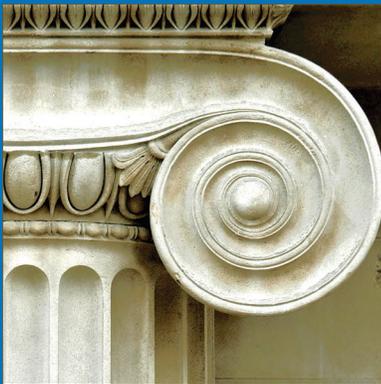
- Document Preparation
- Data Entry & Reporting
- Image Indexing
- Systems Updates for Case Management
- Online Research
- Title Curative Support
- Business Process Mapping

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# Lien Release Services

*Easy. Timely. Accurate.*



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## Services:

- Back Office Process Services
- Integrated Global Delivery Model
- Specialized Document Preparation
- Data Entry & Reporting
- Litigation Support
- Lien Release Service
- Title Curative Support
- Business Process Mapping

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## Make Lien Release Easy – Start to Finish

County-specific requirements can turn a simple lien release into a labor-intensive ordeal, eating up time and resources you could be directing to your core business goals.

*What documents does a county require for lien release?*

*How must margins be set so the document is not returned?*

*How do we file quickly to avoid penalties?*

## Partner with C-Metric to make lien release an easy process

We prepare your documents at each stage to comply with local regulations – so you get it right – **Start to Finish:**

- Compliance database of requirements for over 3,000 counties across all 50 states.
- Experienced team manages your process with quick turnaround and electronic communication.
- Quality Assurance backed by our ISO 9001 and ISO 27001 certified company and Six Sigma Aware processes.
- Track record of over 99% accuracy – our careful QA process means your forms aren't returned for corrections, saving time and money.
- Control your financial risk by getting documents right the first time.

## Custom fit – We can tailor the workflow to streamline your internal processes

*"I can count on C-Metric to find ways to streamline our internal process to make the lien release work go more smoothly.*

*They go above and beyond to manage the project."*

**Satisfied Client, Special Servicer**

Learn how our ISO certified company can save you time and money.

**Contact me for more information:**

Chetan Mehta

President, C-Metric

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## About

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## Company History

- 1995** Established as CM Software providing software development to companies in banking, mortgage banking, real estate, retail distribution and manufacturing industries.
- 1998** Developed Case Management System for default law firms and land title companies enabling improved process mapping and optimization.
- 2003** Added back office service offerings to mortgage banking and default law firms.
- 2005** Opened additional locations and rebranded as **C-Metric** to reflect broader service offerings.
- 2006** Expanded services in several judicial states including FL, KS, MD, NJ, OH, PA.
- 2010** Operating 6 facilities with 700 employees.
- 2011** Opened facility in Cherry Hill, NJ and began offering integrated service solutions.
- 2012** Launched Lien Release and Litigation Support Services and Business Process Mapping Services for Mortgage Industry.

## ISO 9001 Level Quality Control

- Procedures are well defined for consistent results
- Quality is constantly measured
- Obsolete and inefficient processes are eliminated
- Transparency to client, management and team

## ISO 27001 Level Data Security

- A standard that defines the code of practice for Information Security Management
- No writable devices on computer
- Single-entry facilities
- Cardkey Access Control
- Facilities guarded around the clock
- No cell phones allowed for process associates
- Secure access to printers

## Six-Sigma Aware Quality Program

- DMAIC – Systematic approach to Define, Measure, Analyze, Improve & Control Quality
- Quality program designed for continuous process improvement
- Systematic knowledge management
- Quarterly measurement of Sigma level