



Traditional & HAFA Borrower-Outreach & National Short Sale Liquidation Management

QUANTUM DEFAULT SERVICES
PMH FINANCIAL

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SHORT SALE & HAFA LIQUIDATIONS

- Quantum default services provides a full suite of traditional and HAFA Short Sale, REO management and disposition services
- Launch national, high-volume, end-to-end traditional Short Sale or HAFA borrower outreach & liquidation program immediately
- Contact, valuation, listing agent coaching / management, offer decisioning, document management and closing services
- Significantly reduce Short Sale time-frames and costs
- National Deed-in-Lieu / REO resale platforms
- *Loan Capture* - extensive loan origination channel

ACCOUNTABILITY & SCALE

- Enterprise-class borrower outreach and asset liquidation platform
- Custom, scalable solutions for servicers of any size
- 120 fully-trained borrower outreach specialists
- 20k distress-certified agents in ten brand-name brokerage partners
- National appraisal and interior BPO collateral valuation solutions
- Sub-servicing and traditional default services

NATIONAL REAL ESTATE BROKERAGE CONSORTIUM

Exclusive, brand-name liquidation partners bring
homeowner trust and lender accountability



NATIONAL REAL ESTATE BROKERAGE

BENEFITS & PROGRAM HIGHLIGHTS

- Leverage large, brand-name, reputable real estate companies with a seasoned agent population
- National licensed Realtor® field coverage in most major local markets
- Proven success in Short Sales, REO and RELO channels
- Complete agent accountability at the brokerage level vs. competitors managing at the agent level
- Existing infrastructure immediately capable of handling large and scalable enterprise deal flow
- Promotes homeowner trust and servicer-client accountability
- Politically connected to the cities and communities they serve

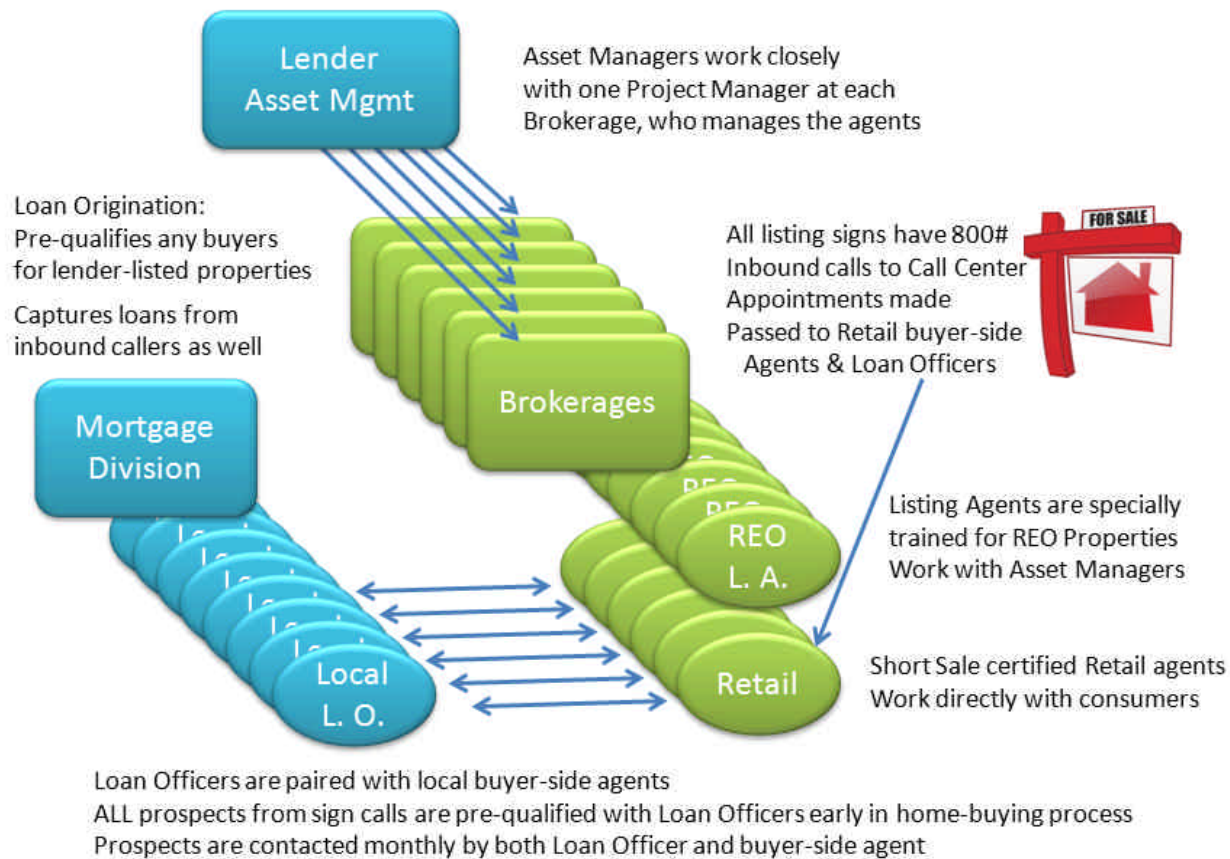
LOAN CAPTURE

GIVING BACK TO OUR LENDER-CLIENTS

- Capture potential borrowers early in the house shopping process
- Marketing events similar to an open house provide perfect setting for in-person loan officer / borrower contact
- Proprietary lead management system continuously keeps loan officer's name in front of potential borrowers indefinitely
- comprehensive training in communication with consumers to create trust and understanding of the consumers needs
- Multiple Quantum agents assigned to each participating client loan officer

LOAN CAPTURE

GIVING BACK TO OUR LENDER-CLIENTS (CONT.)



IN-HOUSE BORROWER OUTREACH

BENEFITS & PROGRAM HIGHLIGHTS

- Launch national, high-volume, end-to-end HAFA or traditional borrower outreach & property liquidation program immediately
- Quickly scalable to accommodate deal flow of any size
- Centralized call center and proactive management with state of the art lead management system (LMS) to capture, monitor and report results
- 120 In-House Borrower-outreach Specialists
- Regional Short-Sale/REO Directors and transaction managers
- Independent 3rd party interior BPO valuations from local-area Realtors®
- Consumer service quality survey to insure client/servicer reputation

IN-HOUSE BORROWER OUTREACH

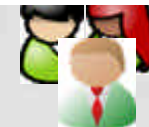
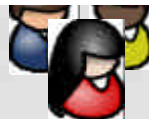
BENEFITS & PROGRAM HIGHLIGHTS (CONT.)

- Leads are automatically re-marketed to other Servicer-Client properties
- 1-800 number dedicated to Servicer-Client
- All inbound and outbound homeowner and Realtor® calls are captured, logged, and monitored (activity/response)
- All prospects are qualified per Servicer-Client's guidelines
- Protracted buyer incubation, performance tracking and reporting
- Results are measured down to the street level and data made available to Servicer-clients in real-time
- Committed to the orderly liquidation of distressed assets

- Servicer-Client
- Borrower outreach / Processing / Deal Fulfillment
- Major Regional Realtor® Firms



- Consumers / Buyers



CONCLUSION

- Quantum Default Services™ provides immediate borrower outreach and property liquidation scale and best-in-breed practices
- Borrower outreach and local area licensed agent breadth and depth capable of enterprise-class servicer deal flow
- Homeowner contact, valuation, listing agent coaching/management, offer decisioning, document management, and closing services under one roof
- Exclusive, brand-name local-area liquidation Brokerage partners bring homeowner trust and Servicer-Client accountability
- HAFA, traditional Short Sale and Deed-in-Lieu ready
- Loan Capture – exclusive loan origination channel
- Proven success in Short Sales, REO and RELO channels