

A Corporate Presentation from:



The Gateway to Superior and Sound Quality Control

Letter from the President

I am pleased that you have taken the time to inquire of our Mortgage Quality Control and Compliance services.

The financing of Residential Real Estate today is a more complex and sophisticated process than ever before. The economy today has become extremely complex and volatile. The adverse effect it has had on the current real estate market has contributed greatly to the present crisis with regards to the residential foreclosures and economic downturn we have been experiencing.

I have often ponder the question of why did I stay in the mortgage industry after the economic fallout? My answer was simple, because I knew the regulatory environment was going to heat up as never before across the industry and mortgage companies of all types were going to need help. That alone was the driving force for me to meet the challenge.

Let me be clear, "QC is not an enemy to production" as many would think. In reality, it's a prescription for industry survival. Now that the Consumer Financial Protection Bureau (CFPB) is the umbrella of regulations for consumers, the playing field must be leveled. As a trusted compliance authority for over thirty years, Mortgage Quality Control has become my passion. That's why my daily mission and goal is to lead QCP Systems in assisting mortgage originators and other institutions and operations to deliver their mortgage financing services to consumers in a high quality and compliant fashion. We will achieve this through the variety of quality control and compliance tools and services we offer.

Our long term strategic objective is to continue expanding our full service quality control platform to better serve a changing and diversified mortgage marketplace as never before. Therefore, the financial industry posture for the future must be the quality and compliance integrity of the real estate loan product they originate.

So...how may we help you today?

QCP Systems, Inc



Rosalyn Hardy
President & CEO

Our Mission

QCP Systems' mission is to provide professional, trustworthy, and affordable mortgage quality control and compliance advice and services resulting in long-term business success for our clients.

They Are The Reason Quality Counts



How can we help you help them?

Who is QCP Systems



QCP Systems, Inc. is a privately owned Southern California based company. Quality Control Program Systems, Inc. (QCP Systems, Inc.) is a leader and national provider of outsourcing post-closing Quality Control Review services. Our management services to the mortgage industry are enhanced with over 60 years of combined mortgage banking and real estate experience. We cover all loan products including Conforming, Jumbo, Non-Conforming, Reverse Mortgages and Portfolio Products. QCP Systems performs Pre-funding and Post closing audits that meet the required standards of Federal and State regulatory agencies, Fannie Mae, Freddie Mac, FHA, VA, Private Mortgage Insurance companies and other Institutional Lenders and Private Investors.

QCP Systems is ready to provide a platform of mortgage solutions to your organization. We are prepared to address current industry issues that will ensure your organization remains compliant and current on all relevant government regulations and underwriting guidelines.

QCP Systems offers a complete audit service designed exclusively for mortgage bankers, mortgage brokers, banks and credit unions. Our business is Mortgage Quality Control.

Why Quality Control

Quality Control is no longer an option.
It's **A Must!**



As a mortgage banker, mortgage broker, bank or credit union you should know that a viable quality control program is fundamental to your company's long term success and survival. A viable quality control program is also required by everyone; federal regulatory agencies, state regulatory agencies, Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac), Department of Housing and Urban Development (HUD/FHA), Department of Veteran Affairs (VA), Private Mortgage Insurance Companies, even private institutional lenders and investors.

How would you answer the following questions?

- Are the loans you originate and your overall loan portfolio repurchase and indemnification proof?
- Is your company's program able to satisfy the quality control requirements of the various entities mentioned above?
- Can you prove that the mortgage loans you originate are quality product and can meet all necessary standards?
- Do you have a Quality Control Plan or is your QC Plan current and able to pass regulatory scrutiny?

QCP Systems can help, if your answer to any of the above questions is "NO" or "MAYBE".

QCP Systems can assure you that whichever one of our services you select, your quality control program will meet the high standards required by the various regulatory agencies and secondary marketing investors, and help you to be a long term player in the mortgage industry.

Goals of QCP Systems



Our goal is to help our customers to assure Investors, Regulatory Agencies, and Mortgage Insurers that the loans they originate are in compliance with appropriate regulations, laws and underwriting guidelines.

We also will help you to mitigate fraud and misrepresentation in the loan origination process. QCP Systems conducts the following quality control audits as a service to the mortgage industry on an outsourcing basis:

Post Closing Reviews: QCP Systems' outsourced post closing review process allows customers to concentrate its efforts on what it does best: originating loans! The issues and diversities of compliance paperwork becomes our job to keep you in compliance. We handle the quality control responsibilities. QCP Systems helps you minimize your compliance costs that maximize your performance. Our proprietary QCP Systems program also provide you with management reports that can help you modify your operations to eliminate existing problems and avoid potential ones.

Pre-Funding Reviews: QCP Systems' *Pre*-Funding Quality Control Review is designed to provide the Lender with a "High Level of Confidence" that the information provided in the file for underwriting purposes DOES or DOES NOT contain accurate information.

2nd Check: QCP Systems will conduct an audit of your Quality Assurance Department to determine if it is being operated in accordance with your company's prescribed policies and procedures and in compliance with overall industry standards and expectations.

EPD/Special Investigations: QCP Systems investigations include a thorough review of the purchase agreement and escrow instructions; the mortgage application, and other important document pertinent to the file. At the conclusion of the investigation, QCP Systems issues a narrative report of findings for each area reviewed, including our opinion of whether the file contains significant discrepancies, inconsistencies, misrepresentations, program abuses and/or possible fraud. Finally, our early payment default and special file investigations provide management with an external view, internally.

Our Quality Commitment



Absolute Confidentiality

QCP Systems' business is built on a strict assurance of confidentiality.

Experienced Auditors

Each of your closed loan files are audited by a "live" experienced auditor.

QCP Systems employs only expert auditors with many years of experience. They are trained to identify origination, processing, underwriting closing and compliance problems, as well as the appearance of misrepresentations and possible fraud.

Arm's Length Review

As an independent contractor/service provider to our clients, no employer/employee relationship is created with QCP Systems.

This allows QCP Systems to be completely candid and unbiased in its post closing and pre- funding assessment of the files reviewed for your company, without fear of job-based penalty.

Easy to Read and Understand QC Reports

QCP Systems prepares detailed, easy to understand QC reports of the post closing and pre- funding file reviews it conducts. Our reports do not include vague terms that are difficult to interpret or understand, like "critical" or "moderately" or "trivial."

By clearly stating in narrative form each exception and identifying the problems in detail, you know exactly where your problems are and what operational procedures need to be changed. This assures that senior management is taking the proper steps to address current issues and to enhance the quality of its future loan production.

Operational Policy and Procedures



When writing a good policy and procedure for your company, you want to make sure that you are writing a procedure that looks, feels, and tell the story about how you run your company in today's mortgage world. Making sure that you cover components such as technology, risk management, operations, origination, management, secondary market are just a few important elements that must be detailed in your procedures.

When QCP Systems writes an operation policy and procedure plan for your company, we take a deep look at all of the details of your company. We also want to know where you want to go with your company both vertical as well as lateral in structure and growth. We address areas to create an informed and proactive mortgage operation that brings together a team that will ensure loans from new borrowers will flow through the origination cycle with few interruptions and less errors to reduce overall costs.

We create a policy process that will develop effective risk management policies and procedures that will mitigate risk on future losses that may result from poor loan quality and unscrupulous customers. Our methods of creating a defined operational policy will drive to employ new technology applications to improve efficiencies and reduce overall costs to your operation.

The QCP Audit Certificate Program



QCP Systems' "Certificate of Quality Control and Compliance™" Program is here and in operation.

Due to the new regulatory environment we are working in, risk management can no longer be hedged and covered by pricing. Today's truth is knowing and having confidence that the level of quality control and compliance of an entity's mortgage originations and portfolio are at acceptable levels, QCP Systems will issue to each client their own personal Certificate of Quality Control and Compliance™. This certificate will let you know the quality and compliance level of the mortgage loans you are originating and your overall compliance with the generally accepted quality control requirements and expectations.

The "Certificate of Quality Control and Compliance™" can be shared with lenders, investors, regulators and warehouse lenders, attesting to the quality control/compliance risk level your company represents. If your company fails any of the risk elements, QCP Systems will help you develop a plan of action in order to achieve the desired risk level.

QCP Systems is the first Quality Control Audit Review outsourcing company to introduce the Certificate program to the mortgage origination industry. Our corporate focus is to provide "Prestige Class Service™" to our clients in the delivery of our quality control/compliance services. The work we do for you will help you to become a viable and prosperous company offering high quality mortgage lending services to the American homebuyers. If you are striving for long term and sustainable success our Certificate Program is your answer.



[See Our Certificate](#)

The QCP Audit Certificate Program



Additional Services & Savings

Transfer of Documents

When we speak of savings...we are talking dollars. QCP systems' transfer of documents system allows you to send your loan files to us online by secure protocol. This means that you do not have to pay to maintain your own system. This new service is FREE to our clients. Most of all, you will save money on disc purchase, cases, shipping supplies and delivery expenses.

This new service is our **SECURED FILE TRANSFER SYSTEM** for sending, receiving, and organizing your loan file and other types of sensitive data for online transfer. A username and password is required to have access to your specific secured password-protected folder.

Simulated On-Site Audits

Federal Regulators and the State licensing authorities are authorized to randomly visit mortgagees and loan correspondents with only minimal notice or advance warning to conduct on-site compliance audits of their operations.

QCP Systems provides a unique service to the mortgage community. We are meeting the call by conducting "simulated" CFPB, HUD and/or State Licensing authority audits. The benefit that you gain is that we are conducting the audit on your behalf. We prepare you for what is to come. Our "simulated" audit essentially gets you ready for one of the regulatory or licensing agency audits. After conducting our "simulated" audit, we will provide you with a detailed findings report, just like the auditors, that will tell you what is or not in compliance with the State Licensing Agency, CFPB and HUD requirements. QCP Systems is not a Federal or State agency, nor a law enforcer. We are however, an independent gatekeeper of compliance, which can provide a tool for preparing your organization to be "Compliance Ready" and audit proof. Our review provides management with an external view of its operations, internally.

(NMLS) MCRs and Financial Condition Reporting

Filing your Quarterly Mortgage Call Report is also serious business. A failure to submit the NMLS Mortgage Call Report on time will result, at a minimum, in a deficiency being placed on your license. Failure to cure the deficiency before your renewal period will prevent your company from renewing its license. Once you provide us with the necessary origination and application data, we will input your data into our program for easy submission. We take the worry out of filing your required quarterly and annual reports.

QCP Systems is prepared to help your company comply with the NMLS Quarterly Mortgage Call Report and Annual Financial Condition report filing requirements.



*Join a visionary team of
compliance professionals*

Finally... I made my
way to a winning team.



QUALITY CONTROL IS A
TIME SENSITIVE PROCESS
TO ACHIEVE PERFECTION



QCP Systems is **HERE JUST FOR YOU**. We are here to help you stay out of compliance trouble. We are here to help you from having to repurchase or indemnify a loan. We are here to help your company become profitable in this 21st century marketplace. As a visionary company on mortgage industry issues, QCP Systems is moving to become a leading advocate for quality control and compliance issues. Our foresight will help make it easy for your company to obtain new funding sources, and receive benefits from a motivated borrower's market.



Join our team of visionaries, because we are taking quality assurance and compliance to a new level in loan origination. The mortgage finance industry is changing before your eyes. Don't be

short sighted and take a do nothing attitude about what is taking place. Why do you think that you have to take a federal and state licensing test now to originate loans? The government agencies and investors are very serious, but you have to be proactive and stay ahead of the process or you will be pushed out.

Lenders, we want to help you and the brokers you approved to sponsor, become a member of a new breed of professional mortgage loan originators that will make you a preferred lender of choice among borrowers.

To get started is simple. Just click below
and request a contract now or call
310-330-0333.

In today's regulatory environment...waiting too long for file review audits...could present a problem when trying to fund or sell your loans to an investor. Help us...keep you in compliance.

HUD AND STATE AGENCY AUDITS CAN BE PAINFUL AND DETRIMENTAL TO YOUR COMPANY



QCP Systems has expert professionals with over 25 years of experience in the mortgage lending compliance and quality control area. We have helped companies avoid the loss of their license and other negative impacts a regulatory agency findings letter can have on a company. If you are dealing with a HUD or state agency audit, let us help you with your response. *QCP Systems is here just for you.*

Contact or Call QCP Systems for details:
To Contact - [Click here.](#) To Call - 310-330-0333



Visit our Website at:
<http://www.qcpsystems.com>



The 2nd Quarter Mortgage Call Report is due August 14, 2011

The 2nd quarter Mortgage Call Report is now coming due. If you have not filed your 1st quarter report, the government is issuing deficiency flags for non-reporting. Do you want to keep originating loans?

Let QCP Systems help you to manage this new government reporting requirement so you don't lose your license to originate loans.

We can help you file your first quarter Mortgage Call Report so you can meet the critical deadline date to file your second quarter Call Report.

**TIME IS OF THE ESSENCE, SO CLICK
BELOW TO REQUEST YOUR CONTRACT
TODAY.**

Good grief!! What
is all of this stuff?



Visit our Website at:
<http://www.qcpsystems.com>

Don't delay.
Time is running
out!

Request contract for Mortgage Call Report Services

QCP Systems... here just for you.

Real mortgage solutions for the new 21st century mortgage industry

As an expert in quality control and compliance issues, our attitude in this niche area of the industry is a very serious one. To us, good quality control is the heartbeat of a mortgage originator's long-term business success. Mortgage professionals let's finally take a stand to get it right.

So...how may we help you today?

QCP Systems
P.O. Box 8215
Inglewood, CA 90308

Phone: 310-330-0333
Fax: 310-330-9949
E-mail: info@qcpsystems.com