

Who We Are

– Mortgage Subservicing & Outsourcing Excellence

- ▶ Graystone Solutions is a leading provider of subservicing and outsourcing solutions to the Mortgage Industry. For the past 16 years, we have provided customized, flexible and cost-effective solutions that leverage our superior technology, our experienced staff and our innovative processes.
- ▶ We have premier expertise in implementing **fiserv** loan servicing platform.

Our Services

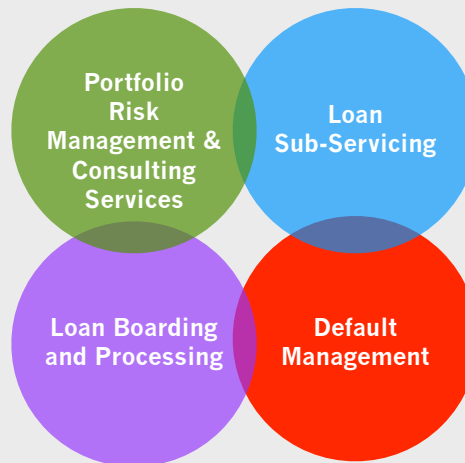
– Fiserv ASP, Shared or Full Servicing

- ▶ Complete Private Label Subservicing solutions.
- ▶ Scalable Outsourcing Options using **fiserv** platform
 - **ASP** - Cost Effective Access to Servicing Platform
 - **Shared Servicing** - You chose the functions and outsource the rest to us.
 - **Full Service** - Perform all servicing functions for the client in a private label operating model.
- ▶ Ability to service various investors such as Ginnie Mae, Freddie Mac, Fannie Mae, VA, FHA and Private Investors.
- ▶ End to End Servicing - ability to perform every function including default management.

End to End Solutions Model for our Clients

SSP - Portfolio Risk Management and Secondary Advisory Services.

Graystone Solutions - Loan Boarding, Loan Subservicing and Default Management.



Markets we Service

- ▶ Mortgage Banks
- ▶ Small and Medium Banks
- ▶ Private Equity/Portfolio Buyers
- ▶ MSR Aggregators
- ▶ Credit Unions
- ▶ Hedge Funds

Our Fiserv Partnership

– Loan Servicing Platform

- ▶ **fiserv** is a leading solutions provider for the financial services industry. Graystone Solutions has leveraged the online, real-time power of Loan Servicing Platform from Fiserv to provide customized solutions to our clients. The Fiserv platform is capable of handling all your servicing objectives.
- ▶ Emile Coulon, Graystone CEO - "The platform gives us total flexibility to meet your objectives. Each client has the ability to control how their loans will be serviced and how much or little involvement they will have in the process."

SSP – Our Partner in Excellence

– Risk Management and Advisory Services

- ▶ Graystone Solutions has partnered with **SSP - Single Source Partners**, to provide risk management and secondary advisory services.
- ▶ **Core Services:** Interest rate risk management, Credit risk management, Loan servicing valuations.
- ▶ **Consulting Services:** Secondary marketing and mortgage operations education to the mortgage banking community. SSP works with clients to prepare them to sell whole loans on a mandatory or assignment of trade basis to the mortgage conduits.
- ▶ **Agency Consulting Services:** Consulting services to mortgage bankers that need to take the next step into selling mortgages to Ginnie Mae, Fannie Mae and Freddie Mac.

contact us

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