



Quality Mortgage Services

- Full service mortgage compliance solutions provider
- Post closing quality assurance file reviews
- Pre-funding tools and services
- On site reviews
- Default reviews (including Early Payment Defaults)
- Consultations
- Fraud prevention and detection
- Repurchase & Indemnification reviews
- Comprehensive Training
- Secure and convenient data transfer options
- MARS (Mortgage Analysis Review Software)
 - proprietary, web based quality assurance application
 - promotes critical, analytical thinking, not a checklist
 - available for lease or purchase
 - used by QMS auditors
 - customer branding available
 - data continuity and transfers assured when leased or purchased

qcmortgage.com



National Mortgage Appraisers

- Full appraisal service
- Field Reviews Appraisals
- Backed up with appraisers vetted from Quality Mortgage Services nationwide quality assurance reviews through MARS (Mortgage Analysis Review Software)
- Several AVM products
- Backed up with appraiser reviews from Quality Mortgage Services nationwide quality assurance reviews
- Keeps compliant with new legislation pertaining to third party services and removes the appearance of undue influence on the appraiser

nationalmortgageappraisers.com



- Social security number authentication
 - Directly verified with social security administration database
- Income confirmation
 - Borrower income verified against IRS records
 - Tax return information, W2 and 1099 records
- Employment verification
 - Employer validation through public and private databases and telephone interviews
- Summary and detail report provided; recordings from telephone interviews are also available
- Online access



- Secure facility for storage of paper documents from closed loans
- Secure data center and secure FTP uploads
- Full disaster recovery plan
- Option to provide borrower access to closing documents
- Email notification to you when borrower accesses file
- Secure online access to all files
- Print and export ability
- You may receive through Qdocs.net mortgage compliance service
 - 10% sampling of closed loans
 - 10% sampling of denied/withdrawn FHA loans
 - 100% Early Payment Defaults (EPDs)
 - Field Review Appraisals

qdocs.net



Quality Mortgage Services, LLC