



Backup Servicing

*Plus: Document Custody Services, Loan
Validation and Auditing...and more*





Your Portfolio Servicing Partner

Founded in 1988, Concord is a dual-site, full-scope servicer for clients who are owners and originators of consumer receivables, secured and unsecured, across a variety of asset classes including home improvement, solar, energy efficiency, and vacation ownership.

Concord offers best-in-class, comprehensive, and integrated loan servicing and account management financial and technology account management. Three-plus decades and a positive reputation among existing clients and partners document ability to handle new challenges efficiently, accurately and completely.

Corporate headquarters and base of operations is in Scottsdale, AZ, with a regional office in Mexico City and a staff of 275+ professionals. Concord services 2 million+ consumer obligations, with a portfolio size of \$7.7 billion (\$2 billion+ is in asset-backed securitizations).

In addition to primary loan servicing, Concord also serves as a master/backup servicer for approximately 110,000 loans with combined balances of \$2.25 billion.



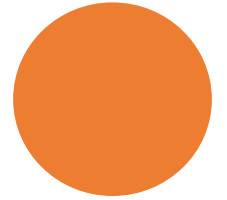
System and Organization Controls (SOC) Report/Attestation

Concord operates under American Institute of Certified Public Accountants (AICPA) SOC 1® Type 2 auditing. The report covers internal controls in the areas of risk management, logical access, change management, data security, and data availability.



Companies can talk about themselves all day long. In the end, though, it's what clients and other stakeholders have to say that counts in the trenches. Following is feedback from existing Concord clients about why they work with us...

Concord has a strong reputation in the marketplace, so it's positive with them involved. They've always been a good partner, on point and there to provide the right resources as needed. When ratings agencies have questions, Concord can answer them. Concord works hard to earn trust, keep trust, and continue finding new ways to solidify trust. They're responsive and ready to roll when issues arise. We know if an issue arose... Concord could jump in and take over."





- We needed to talk about a backup servicing transition from warm to hot. Shaun was there for us on a Saturday evening. That type of relationship is paramount...gives confidence in the partner on the other side. That is a big differentiator.
- Concord has a strong reputation in the marketplace. It's positive with them involved.
- Concord having its own software system and ability to customize offerings is very important to us.
- From the vaulting perspective, document holding is the holy grail. Concord offers the ability to handle documents through the system.
- Having loan validation is a great part of the relationship. The UCC process is very important to safeguard the portfolio's integrity.
- Rating agencies, investors, and investment bankers are interested participants and need to be comfortable. This is not something you want to babysit...comfortable they will take care with no concerns.
- Concord hits the mark every time.
- Compliance is very important to us. That is where having a partner who is already doing the work is a big, big factor. We know things are done right away.
- There's bandwidth for emergency response, to answer the call when needed.

BACKUP SERVICING

*Secure.
Stable.
Reliable.*



- Flexible cold, warm and hot backup programs and ability to store data protected by Concord's extremely secure disaster recovery protocols, along with providing scheduled data backups;
- Complete bilingual capabilities via Mexico City-based contact center;
- Multicurrency capabilities and a platform that is both domestic and international;
- Track record working closely with primary servicers and, where applicable, clients directly;
- Steps in seamlessly if primary servicing fails—optimizing asset owner portfolio performance, maintaining efficient communications with client's customers through Concord's MAI solution, and taking over as primary servicer in an agreed-upon timeframe;
- Part of a complete suite of custom servicing solutions including master and sub servicing and comprehensive portfolio servicing and management that simplifies the entire loan servicing process;
- Complemented by document custody, loan validation and auditing, PCI/DSS compliant merchant account services and credit card processing, multi-currency capabilities, and cost-effective and successful early-stage and late-stage collections solutions.



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