

## **FORECLOSURE SERVICES**

Tiffany & Bosco, P.A. Financial Services/Default Servicing Department and, its affiliated company, National Default Servicing Corporation have a state of the art, customized tracking system that allows them to manage the timeline for each individual foreclosure file so as to efficiently process the file and insure that our clients get accurate and timely results within each designated state.

Our goal is to minimize delays that may impact the foreclosure process. We achieve this by aggressively troubleshooting issues during the foreclosure process so that the foreclosure sale can occur within the minimum statutorily allowed timeframe.

In addition, we maintain a customer service department that is trained to handle all issues that arise during the process, thereby addressing all of our client's needs while being sensitive to their image and interest.

State specific Foreclosure Timelines have been provided to assist our clients with familiarizing themselves with the Foreclosure Process involved in Arizona, California and Nevada.

Our firm also specializes in the efficient handling (either disbursement, deposit or retrieval) of any and all matters relating to Excess Proceeds after Trustee Sales. We have handled all aspects of the disbursement or deposit of Excess Proceeds after a Trustee Sale, as well as all aspects associated with the retrieval or obtaining funds for our client that were either deposited with the Treasurer or held by a Trustee.

## **BANKRUPTCY SERVICES**

Tiffany & Bosco, P.A. provides a wealth of knowledge and expertise handling the bankruptcy matters for our clients. Through years of experience, they have established relationships with the individual courts and understand the preferences of the individual judges. This allows us to protect our client's interest within the diverse bankruptcy courts.

We provide our client's with innovative and proactive bankruptcy solutions by reviewing the individual cases and determining the appropriate strategy to minimize losses. We aggressively monitor cases to insure that filing deadlines are met and provide timely results to our client's.

Bankruptcy Timelines specific to each of our States, have been provided to assist our clients with familiarizing themselves with the Bankruptcy Process involved in Arizona, California and Nevada.

### **EVICTION SERVICES**

Our firm coordinates all aspects of Residential Forcible Detainer (Eviction) related matters to provide our client's with access to the property within the shortest amount of time statutorily allowed.

We have streamlined the process to benefit our client's by working closely with the courts, process servers and Sheriff Departments. Our goal is to reduce unnecessary delays during the eviction process.

State specific Forcible Detainer (Eviction) Timelines have been provided to assist our clients with familiarizing themselves with the Eviction Process involved in Arizona, California and Nevada.

### **NATIONWIDE DEFAULT OUTSOURCING SERVICES**

Tiffany & Bosco, P.A., Financial Services Department's affiliated company, National Default Servicing Corporation offers a unique Nationwide Default Outsourcing Program that provides our client's with specialized Foreclosure, Bankruptcy and Eviction servicing on a nationwide basis which is solely designed to meet the individual needs of our clients.

The main servicing platform is managed from our headquarters in Phoenix, Arizona and coordinated with a minimum of on-site employees. We combine our in-depth knowledge of default servicing with our state of the art technology to provide our clients with the most effective and efficient outsourcing product available in the marketplace.

We work to maximize the service levels by utilizing a network of premier local attorneys chosen by our client's. Each attorney must meet the requirements and expectations set forth in our Local Counsel Agreement. In working closely with the attorneys, we act as the liaison to provide a smooth, seamless process. National Default Servicing Corporation manages the activities requiring more expertise so that our client's staff can focus on other areas of their default servicing.

Our in-house tracking system gives us the ability to generate a set of step templates; each modeled after the foreclosure, bankruptcy or eviction process for that particular state. The system tracks each file through the entire legal process and generates all needed reports.

Our goal is to aggressively monitor the foreclosure, bankruptcy and eviction timelines, which impacts our client's bottom line by reducing delays and trimming costs wherever possible.

## **LITIGATION SERVICES**

The Litigation Area at Tiffany & Bosco, P.A. Financial Services/Default Servicing Department supports the Foreclosure, Bankruptcy and Eviction Departments, as well as handles direct referrals from clients of the firm.

This experienced group is proactive and provides a vigorous defense to complex cases. They often pull on the expertise provided by the other members of the firm to insure that our client's interests are protected.

The group routinely handles matters as diverse as Fraud at origination, TILA & RESPA violations, judicial foreclosure actions, contested evictions, FDCPA issues and probate related issues.

All litigated matters are reviewed with the clients and each step is communicated via status conference calls and monthly reports. A course of action is determined after carefully reviewing the cost and rewards and cases are pursued in the most efficient manner possible with the client's best interest in mind.

## **TECHNOLOGY**

The Tiffany & Bosco, P.A. Financial Services/Default Servicing Department has always been cognizant of the impact of technology in the mortgage banking industry and have developed a state of the art, customized tracking system that allows the firms to track each step in the Foreclosure, Bankruptcy, or Eviction process. This in turn allows our firms to manage the timelines for our clients and avoid processing delays.

Our system has the ability to easily provide any customized reports requested by our client's. Our system has been integrated with a number of the current service providers, including Lenstar, OWL, NewInvoice, iClear and Fidelity (Alltel) to facilitate the flow of information, reduce the data input errors and improve overall efficiencies. In addition, we utilize such on-line providers as Vendorscape, NewTrak, Pacer, Mornet and the Chapter 13 Trustee Network.

We continue to invest heavily in our technology with full time IT staff in order to enhance our system and provide our client's with accurate, timely information.

### **QUALITY CONTROL**

The Tiffany & Bosco, P.A. Financial Services/Default Servicing Department has an Internal Quality Assurance Program that performs routine quality checks on the different divisions within the operations.

The results of our quality checks are reviewed by senior management and allow us to update our procedures on a regular basis to ensure that we meet and exceed our client's expectations.

Our tracking system has been developed to integrate portions of our Quality Control Program so those potential problems are identified as they occur and immediately addressed.

### **FIRM RESUME**

The Resume for the managing members of the Financial Services/Default Servicing Department of Tiffany & Bosco, P.A. have been provided herein. Please feel free to contact any of the managing members at any time. We believe that communication is key to our mutual success and want to provide every possible avenue for communication available.

### **PERSONNEL CHART**

The Personnel Chart for Tiffany & Bosco, P.A. Financial Services/Default Servicing Department has been provided in order for our client's to have a direct point of contact in our offices. Our goal is to provide accurate and timely response to all of our client's inquiries.