# California Mobile Notary Network

<u>NAME</u>	REGION	HOME COUNTY	<u>PHONE</u>	WEBSITE	SKYPE ID
Jan Kohake	Central	Tulare	559-625-9363	http://visaliamobilenotarypublic.com	skypekohake
Patricia C Crooks	Northern	El Dorado	530-613-4092	http://www.mountaintopsigners.com	tishcrooks
Sergio Musetti	Northern	Sacramento	916-572-9530	http://aspanishmobilenotary.com	spanishvoice
Kimberly McKendell	Southern	Los Angeles	562-477-3166	www.mckendellmobilenotary.com.	kmckendell
Janet K Berger	Southern	Orange	949-310-9586	http://home.earthlink.net/~janetkb	janetkb3
Linda Spanski	Southern	San Diego	760-505-9956	http://www.1-2callnotary.com	linda.spanski
Cheryl Elliott	Southern	Santa Barbara	805-929-1079	http://www.101livescan.com	cheryl.elliott17
Jeanne Stange	Southern	Riverside	760-219-0873	http://www.desertnotarytoyou.com	jeanne.stange
Ron Adams	Southern	Imperial	760-554-8275	http://ronsmobilenotaryservice.com	
Terrie Gillett	Northern	Marin	415-686-6613	http://www.notarysanrafael.com/	



The <u>California Mobile Notary Network</u> is a select group of dedicated, independent, professional notaries public providing the highest level of mobile document signing services throughout California. Members of the Network are among the most experienced, knowledgeable and skilled notaries public in the state. When you retain a notary from the California Mobile Notary Network you may rest assured that you are getting the best in the business -- guaranteed. Count on Network members to complete your signings with accuracy, precision and absolute confidentiality.

Network members are selected by invitation only. Members must meet stringent membership criteria encompassing experience, integrity and availability. The California Mobile Notary Network currently provides services in more than 30 counties in California.

These members of the California Mobile Notary Network are ready, willing and eminently able to meet your notary needs:

Sergio Musetti, Italian, Spanish - General Notary, Loan Signings, fingerprinting

Loan signing areas coverage: Sacramento, Yolo, El Dorado, Placer

Tel (707) 992-5551 - Skype: spanishvoice

Sacramento Mobile Notary. Certified Signing Agent and Notary Public since 2003, Sergio Musetti provides prompt, professional, "white glove" service to business and individuals, 24 hours a day, seven days a week.

Member of the National Notary Association and the California Mobile Notary Network, Sergio offers his services to attorneys, escrow officers, real estate agents, loan consultants, loan officers, mortgage brokers, hospitals, and the general public notarizing legal, business, real estate, financial, medical, electronic and other documents at your office, residence, or any other location convenient to you, like Starbucks. Corporate filings.

Areas of Service: Sacramento County general notary. Additional services: fingerprinting, Spanish translation and interpreting. <u>Apostille Service</u>. Legalization of documents to use outside United States. <u>Source of Title</u>.

Servicio de Apostilla. Languages spoken: English, Spanish, Italian

Website Blog -

National Notary Association Signing Agents - Loopnet - Sacramento Hispanic Chamber of Commerce -123Notary - Notary Rotary - Linkedln - Goolge Plus - Trulia - SnapDocs - Sacramento Yellow Pages Notary - Notary Cafe - California Certified Mobile Notaries Public Association - Notary Depot - ActiveRain - Court House Square Notary - Nation wide Notary Registry - Twitter -

Merchant Circle - Manta - Yatedo - Sacramento Mortgage Magazine Notary - Webwiki - REO Industry Directory - California Mobiel Notary Network - MortgageMag - Yelp - Squareup - Local.com

## Jan Kohake

Fresno, Kern, Kings and Tulare Counties

(559) 647-1481

As sole owner and operator of Jewel of the Valley Mobile Notary Public, Jan Kohake has been performing notarizations for Visalia and the surrounding communities for over nine years. She will travel to you for your convenience to notarize your signature(s), whether it be at your place of employment, your home, or at the local coffee shop. There is no notarization too small; her work is 100% guaranteed. And, as a public official, Jan is dedicated to upholding all notary laws set forth by the California Secretary of State. She cannot prepare, draft, select or determine a legal document, nor give any advice pertaining to a legal document, you will need to

contact an attorney. Please call 559-647-1481 or go to her website for more information by clicking on her name or a pertinent city, when you are in need of any notarial services. Thanks.

<u>Linkedin</u> - <u>123Notary Visalia Notary</u> - <u>ActiveRain</u> - <u>Notary.net</u> - <u>Notary Depot</u> - <u>Notarycrm</u> - <u>Biznik</u> - <u>BBB</u> -

#### Kimberly D. McKendell

Los Angeles and Orange Counties

(562) 477-3166

With over ten years of experience as a certified notary public and loan signing agent, Kimberly McKendell guarantees a flawless mortgage loan closing from start to finish. Exceptional customer service, attention to detail, reliability and professionalism are what you can expect. Conveniently based in Long Beach, she travels to cities in both Los Angeles and Orange Counties. Kimberly has extensive experience with both commercial and residential loans, e-documents, purchases, helocs, refinances, second mortgages, piggybacks, and reverse mortgages. All notarizations for living trusts, apostilles, medical records, foreign adoptions, title transfers, prenuptial agreements, and power of attorney documents will be completed promptly and efficiently. For premier mobile notary services, give Kimberly a call today!

123Notary - Long Beach Mobile Notary -

Resources: <u>Submit article Long Beach</u> - <u>Signal Tribune</u> -

#### Linda Spanski

San Diego County

(760) 505-9956

When you need it done right--and right away--call Linda. A full-time mobile notary since 2000, Linda has experience with all types of general notary work and has closed more than 6,000 loans in North San Diego County. With a focus on top-notch, friendly customer service, her familiarity with reverse mortgages, e-signings, powers of attorney, trustee signings and other tricky issues assures that all documents will be signed and notarized correctly. Your electronic documents will be laser printed according to your specifications. Linda's education, experience and attention to detail assure that all notarizations comply with California law. Linda is an approved signing agent for all Fidelity National Title affiliates and guarantees all her work.

<u>LinkedIn</u> - 123Notary - 1-2CallNotary - CAMNN - Notary Rotary - Notary.net -

# Janet K. Berger

**Orange County** 

(949) 310-9586

An experienced, polished professional, Janet Berger offer courteous, reliable loan document signing and mobile notary services in English and Spanish. She's been a notary public for ten years since 2000 and a full-time signing agent since 2002. She has personally successfully completed thousands of loan signings, including refinance transactions, purchases (buyer, seller, cash, short sale, REO), HELOCs, reverse mortgages, structured settlements, timeshare properties, auto loans, etc. -- and she guarantees her work. Janet is very familiar with estate plan documents and has extensive experience with all kinds of general notary work. Based in Lake Forest, she is centrally located to travel to all of Orange County.

When working with Janet, you can be assured that you're dealing with a notary who is not only knowledgeable about

loan documents and current notary law, but is responsive to your needs, attentive to detail, careful about confidentiality and who treats every signer with respect and consideration.

123Notary - Orange County Notary - Lake Forest Notary - LinkedIn Notary - Manta - Yatedo - Mortgage Magazine - California Mobile Notary Network - WebWiki -

#### Cheryl Elliott

Santa Barbara and Ventura Counties

(805) 680-6224

Fidelity Approved Agent...and THE best of the best Notary Loan Signing Agents on the Central Coast of California for your white glove loan signing requirements. Cheryl provides a professional, reliable, error free experience with your valuable clients that guarantees an accurately signed loan, every time. Coauthor of "How To Become A Wildly Successful Loan Signing Agent". Providing 24 hours 7 days a week personal service by appointment. E-signing certified; e-mailed docs accepted for same day signing. Cheryl has a laptop with air card and does travel the California Central Coast. Professional fully training Signing Agent qualified in all types of loan closings, residential, commercial and reverse mortgage products. Loan packages can be accepted in all formats. Highly Competitive Rates. Top Drawer Concierge Service!

Santa Barbara Notary - 123Notary - Activerain - Notarycrm - LinkedIn - Notary Depot - SnapDocs - Bigger Pockets - Notary Post - Yatedo - Manta - California Mobile Notary Network

Jeanne Stange

Riverside County

(760) 219-0873

Since 2002 Jeanne has been a full-time mobile notary and loan signing agent. She has successfully signed thousands of loans, including refinances, HELOCs, purchases, sales, reverse mortgages, commercial loans, modifications and automobile loans. She has a great deal of experience in estate planning documents, POA's, Advance Health Care directives and all types of general notary work.

With over 9 years experience serving the beautiful Coachella Valley, Jeanne guarantees her work and takes pride in attention to detail. She provides professional, reliable, ethical notary services and is available to travel to your home, office, hospital, or mutual meeting place. Appointments are preferred; however same day service is also available.

Jeanne is a member of the National Notary Association, background screened and a Certified Loan Signing Agent. She is bonded and insured.

Riverside Notary - Notary.Net - Notary Rotary - 123Notary - Linkeln - Notarycrm - Palm Desert Yahoo Notary - Notary Depot - Manta - SnapDocs - Notarize free DougMotz -

# Ron Adams

Imperial, Riverside and San Diego Counties

(760) 554-8275

Ron Adams, owner of Ron's Mobile Notary Service, has been a notary public since March 2006. Being a retired Imperial County Deputy Sheriff (17 years) and a former California Highway Patrol Officer (17 years), Ron is very detail oriented and strives to provide the very best notarial services possible. His area of coverage includes all of Imperial County and remote areas of eastern San Diego and Riverside Counties. Ron has successfully completed several hundred loan document signings for many signing services and title companies with an emphasis on accuracy.

For any notarial needs within Imperial County, do not hesitate to give Ron a call at (760) 554-8275. Knowledge, accuracy and dependability are the attributes you can expect from Ron's Mobile Notary Service.

123Notary - Notary Rotary - Notary Depot - Linkedin - Find Notary Public - Notarycrm - ActiveRain -

#### **Terrie Gillett**

Marin County. 415-686-6613 Primary 415-686-6613 Cellular

Notary San Rafael Certified Loan Signing Service

I am a full-time, detail-oriented certified Loan Signing Agent in Marin County, and I have closed 1,200 loans. Background-screened thru the NNA and LexisNexis, I am a Certified Signing Agent thru the NNA, <u>123Notary</u> and Notary-Services.com. I print on a dual tray laser printer over a high-speed DSL line for your last-minute emergencies. Loan Packages (Refi's, New Purchase, Investment), Trusts And Personal Notary Needs

The timely closing of your loans is my highest priority! I can facilitate a wide variety of loans including refi's, deeds, first mortgages, investment properties, powers of attorney as well as affidavits and equity lines of credit. I currently provide loan signing services to Title Escrow companies, lenders, signing agencies and the general public in Marin County. I perform each job with the highest level of professionalism, skill and precision so that you obtain the results you desire. E-doc packs are welcome. I am reliable, punctual, always professional and client-friendly! I look forward to talking with you soon.

Marin Notary Services - Yelp - LinkedIn - 123Notary - Zoominfo - Notary Rotary - NAPW -

- GooglePlus - American Society of Notaries -

Patricia C. Crooks

Amador, El Dorado, Placer and Sacramento Counties

(530) 613-4092

Patricia has been a commissioned California Notary Public since 2005. Her strong business acumen, professionalism, and past experience working with the public in customer service has provided her with the necessary skills required to be a successful Notary Public. She is knowledgeable and experienced in all aspects of mortgage loan documents and serves the greater public as a traveling mobile notary.

She is a member of the National Notary Association, has been background checked, and carries \$100,000 E & O coverage. Additionally, Patricia offers rush Apostille service and carries an electronic seal. If you are looking for quality work with white glove service, please give her a call.

Patricia serves the greater Sacramento area, El Dorado County and much of Amador and Placer Counties. Key cities: Placerville, Eldorado Hills, Folsom, Citrus Heights, and Sacramento.

123Notary - Notarycrm - LinkedIn - Notary Depot - ActiveRain - Find Notary Public - Serve Me Here

# Loan Related Services

The notary public is often the only person your clients ever meet in person. Let the face they see be the California Mobile Notary Network member who will represent your company in a professional and confidential manner and assure that your client receives the highest level of customer service. We meet with your clients at their home, workplace or other location of their choice at the time that is most convenient for them.

## **NOTARY SIGNING AGENT**

A Notary Signing Agent is a Notary Public who is hired as an independent contractor to ensure that real estate loan documents are properly executed by the borrower, notarized, and returned for processing. A Notary Signing Agent is not an employee of the lender or title company, but acts as a neutral third party to confirm the identity of the signer and assure that all documents are signed correctly. Since state law and lenders often require certain forms to be notarized, a valid Notary commission is essential for persons performing loan document signings. Typically, the Notary Signing Agent contracts with the lender or with a title or escrow company in the transaction to facilitate the signing.

# **Notary Signing Agent Services**

- Purchase
- Refinance
- Piggy-Backs (1st and 2nd)
- Home Equity Lines of Credit (HELOCS)
- Investment/Vacation Property Loans
- Reverse Mortgage
- E-Signings (Some Agents)
- Structured Settlements
- Fidelity Company approved (Some Agents)

# **Notary Services**

Our network members are available to notarize many different types of documents. Some of the most common are listed below ~

- Adoption Paperwork
- Advance Health Care Directives
- Affidavit of Support
- Apostille
- · Application for Domestic Partnership
- Complete Loan Packages
- Declaration of Homestead
- Deed of Trust
- Grant Deed
- Marital Settlement Agreement
- Medical Records
- Patent Agreements
- Permission to Travel
- Power of Attorney
- Pre-Nuptial Agreement
- Quit Claim Deed
- Spousal Consent Form
- Timeshare Documents
- Traffic School Final Exams
- Trust Documents

#### **DISCLAIMER:**

We are not attorneys. We do not give legal advice or accept fees for legal advice.

# **Nationwide Affiliate Notary Networks**

#### WHAT IS A NETWORK OF NOTARY PUBLIC SIGNING AGENTS?

We are all independent Notaries Public, each belonging to our state's notary signing agent network. These affiliated State Networks have agreed to a strict and uniform set of requirements - allowing our clients to rely upon our reputations as a whole.

All National Network members are available for direct contact, encouraged to refer other network members should they be unable to take an appointment themselves, and are rewarded through the exponential marketing of the Networks as a whole.

Michigan

The Michigan Notary Network (MNN) is comprised of the most exceptional notary signing agents (NSAs) in the mobile loan signing profession.

Ohio

A network of Notary Signing Agents covering all 88 counties in Ohio to serve your Mortgage Witness Closings needs.

• <u>Texas</u>

Texas Notary Signing Agent Network is a professional network of qualified and experienced notary signing agents serving the needs of mortgage lenders, title companies and premier signing services.

Wisconsin

The Wisconsin Mobile Notary Loan Closers Network (WMLCN) is a group of experienced mobile notaries with a strong loan signing background.

### Join The Network

"A group of like-minded, achievement-oriented individuals could come together to create an association far greater than the sum of its parts, thus dramatically leveraging each other's success".

-Jeff Olson, The Slight Edge

# The California Mobile Notary Network Welcomes You

We currently have members in many counties and cities in California. We are actively recruiting new members in underserved areas with a goal of providing statewide coverage.

Members enjoy benefits that include

- Shared marketing and referrals
- Group energy and motivation
- Working toward a common goal
- Increased knowledge as group members share ideas and experience
- Accountability to the group for work that benefits you as well as your fellow members

We are currently seeking qualified applicants who cover the following counties and areas:

Alameda, Alpine, Colusa, Del Norte, Humboldt, Imperial, Monterey, Nevada, Riverside, San Benito, San Diego south county, San Mateo, Santa Clara, Santa Cruz, West Los Angeles, San Fernando Valley, Inyo, Sierra, Lake, Stanislaus, Madera, Sutter, Mariposa, Mendocino, Merced, Mono.

If you are an experienced notary **who has completed at least 500 loan signings** and would like to be considered for membership in our network, **please read our Membership Agreement** 

California Secretary of State Notary Public Listing. For a list of notaries public who hold active notary public commissions simply download this compressed file. After decompressing the file, the file can be opened with any text editor. However, for optimum utility, import the active-notary.txt file into a database to permit better searching and sorting capability, since the number of records exceeds the maximum record limit for most spreadsheet programs. The active-notary text file is updated daily and includes: Notary public name (last name and name suffix, first name, and middle name); Business name (if the notary public is self-employed, the business name field will be blank); Business mailing address; Filing county code number (county where the oath of office and bond are on file) (pdf ~38KB); Commission number; and Commission expiration date. For information concerning inactive notaries public (i.e., expired, revoked, suspended, or failed to qualify), please contact the Notary Public Section.

<u>California Escrow Association</u> The vision of the California Escrow Association (CEA) is both to lead and support the escrow settlement services, real estate and financial industries through our commitment to the professional and personal growth of the escrow practitioner. Each and every member of CEA will have the opportunity to deliver and receive information through modern technology so as to continue to be an effective educated professional and involved CEA member. The California Escrow Association was founded in 1956 and represents thousands of escrow officers and those individuals who support the escrow industry. The organization is dedicated to maintaining the highest standards in escrow through continuing education and legislative advocacy.

## **California Land Title Association.**

- Expediting the transfer and insurance of title to real property throughout California;
- Increasing the public's awareness of the value and purpose of title insurance;
- Protecting and defending private property rights. <u>Directory.</u>

<u>California Association of Realtors.</u> To serve its membership in developing and promoting programs and services that will enhance the members' freedom and ability to conduct their individual businesses successfully with integrity and competency, and through collective action, to promote the preservation of real property rights. <u>Realtor Local Associations</u>.

<u>California Mortgage Association</u> was created through a merger of the Mortgage Association of California (MAC) and the California Trust Deed Brokers Association (CTDBA). CMA represents individuals, sole proprietorships, corporations and partnerships involved with the origination, selling, or servicing of trust deed loans. Members include those regulated by the <u>Department of Real Estate</u> (DRE, now the Bureau of Real Estate (BRE)) and by the <u>Department of Corporations</u> (DOC).

# **Notary Supplies**

Printer Toner compare prices. Brands: AM, APOLLO, ATI, Acorn, Adler, Advanced, Aitell, Alcatel, Alps Electric (USA), Anitech, Anzac, Apple, Ascom, BAX, BDT, BOS, BUS SOL, Brother, Bryce, Bull, COT, Canon, Casio, Citizen, Cognitive, Compaq, Comterm, Copystar, Courier, Cycomm, DEC/Digital, DEX, Data, Datamax, Datatech, Decision, Dell, Digital, Dymo, EGT, Eltron, Enter, Epson, Escom, Evolis, Fargo, Founder, Fujitsu, Genicom, Gestetner, Grade A, HP, Hermes, Hitachi, IBM, IJ, IMAGISTICS, InfoPrint Solutions, Integrex, Intermec, Itell, Jfax, Kleindienst, Kodak, Konica Minolta, Kyocera, LEE, LSK, Lanier, Lasermaster, Lenova, Lexmark, Matra, MicroBoards Technology, Microboards, Microplex, Monroe, Multimail, Murata/Muratec, Muratec, NEC, NRG, Nashuatec, Newgen, Nokia, North, OKI - IMAGING PRINTERS, OLIVETTI, OLYMPIA, OPENTIP, OTC, Océ Group, Oce, Odixion, Okidata, Olympus, Output Solutions, PTT, Panasnoic, Pitney Bowes, Polaroid, Primera, Printek, Printronix, QED, QMS, Regma, Rena, Renker, Rex, Ricoh, Rimage, Riso, SAGEM, SEL, Samsung, Sato, Savin, Scan, Scriptomatic, Secap, Seiko, Sharp, Signal, Smart Shopper, Smith, Star, Stielow, TEAC, Tally Genicom, Tally Printers, Tandem, Tektronix, Telecom, Telekom, Toshiba, Triumph, Troy, Unisys, Vobis, VuPoint, Wasp Bar Code, Welco, Wincor, Xante, Xerox, Xylostome, Zebra

# **Notary Training**

# **Notary Glossary**

#### Lenders

American Family Funding Group Established in 1993, American Family Funding has built a strong reputation as an outstanding mortgage brokerage firm serving the lending needs of real estate professionals, builders, and individual home buyers throughout California. What is a reverse mortgage? A reverse mortgage allows you to borrow against the equity you've established in your home. To be eligible, you must be age 62 or older and own your home free and clear, or have a remaining mortgage balance that can be paid off by the reverse mortgage.

Benchmark Mortgage maintains an IT infrastructure that includes a private cloud for its loan origination system, a VoIP phone system and paperless underwriting. The Plano, Texasbased retail lender and servicer is also developing a big data analysis project to streamline the use of loan-level data.

Boff Federal Bank Increase your earnings potential and differentiate yourself in the mortgage market by expanding your portfolio of products and services with our innovative line of adjustable rate Jumbo and Super Jumbo mortgage solutions. We can help you deliver loan options that meet the needs of your sophisticated clientele with loan amounts to \$5,000,000. Boff Federal Bank is dedicated to delivering an exceptional level of service and support to our Lending Partners. Our staff is available to provide answers, recommendations and discuss individual loan scenarios with you. COMMON SENSE UNDERWRITING – We want to say YES! Our personalized lending approach accommodates complex financial structures, high loan amounts and unique properties. We apply common sense to underwriting loans and look beyond the numbers to determine the true value and risk of a borrower. The majority of our loans are approved with either a credit or collateral exception. ACCESS – So you will always know the status of your loans. A 24-hour, secure online system allows real-time access to your pipeline. Lock your loan during our normal business hours when your client makes a decision. Our website offers instant access to documents and forms, detailed product and program information, current rates and the latest announcements. Our dedicated customer service and underwriting teams are readily available and happy to provide you with live contact and personal service. TECHNOLOGY – Reduces turn time for faster decisions! Boff Federal Bank leverages cutting edge technology to provide you with complete paperless loan submission and processing. Turn times for approval and processing are significantly reduced through 100% imaging of all loan documents. Boff Federal Bank is a San Diego, Calif.-based branchless bank with 14 online brands, including BankofInternet.com. As part of its customer relationship management strategy, the bank uses a two-way flow of servicing and origination data to maximize loan performance tracking and refinance marketing opp

<u>Churchill Mortgage</u> Brentwood, Tenn.-based Churchill Mortgage uses an online training portal to help managers recruit and train local talent across its branch network. The retail lender uses online chat to connect with borrowers and recently deployed business intelligence software to improve its pipeline dashboard and reporting capabilities.

<u>Envoy Mortgage</u> Moving its critical systems to the cloud has helped Envoy Mortgage improve technology ROI, decrease system downtime and provide an easier path for future expansion. The Houston-based retail lender and servicer also deployed a Web-based ticketing system to improve customer support communications.

<u>First Choice Loan Services</u> The mortgage subsidiary of First Choice Bank, called First Choice Loan Services, uses its paperless processing to manage remote personnel and multiple fulfillment centers. To ensure quality control, the Morganville, N.J.-based lender generates real-time reports throughout the origination process.

<u>First Guaranty Mortgage</u> First Guaranty Mortgage Corp. enhanced its wholesale channel with tools to track and generate reports on its third-party originators and allow TPOs to bulk upload loan file data. The Tysons Corner, Va.-based mortgage bank also transitioned to a new data center.

<u>First Internet Bank</u> The online-only First Internet Bank posts online video biographies of its loan officers to help it build stronger customer relationships without face-to-face contact. The Indianapolis-based depository is also improving its website to provide easier access to borrower tools.

<u>Freedom Mortgage</u> Freedom Mortgage specializes in originating VA-backed loans and uses proprietary origination workflow and electronic document management systems. The technology has been developed with an eye toward maintaining seamless integrations with third-party applications and helping the Mount Laurel, N.J.-based mortgage bank and servicer grow its origination volume and scale its business.

Gold Star Mortgage Financial Group To expand its branch network from 13 to 33 locations over the course of three years, Ann Arbor, Mich.-based mortgage broker Gold Star Mortgage Financial Group deployed new origination workflows, branch automation technology and real-time status alerts that give borrowers and their real estate agents real-time status updates on their loans.

goodmortgage.com Online-only lender goodmortgage.com recently completed a server and desktop virtualization initiative that improves data security and integrity and enhances employees' access to systems by providing remote access to desktops with a computer or tablet. The Charlotte, N.C.-based company also uses robust data mining tools to improve quality control, customer service and compliance.

<u>GSF Mortgage</u> GSF Mortgage Corp. recently implemented a data privacy management platform and it also has deployed enhanced email security tools and digital file upload portals. The Brookfield, Wis.-based retail and wholesale lender and servicer generates leads by advertising on rate table websites and is deploying a mortgage industry-specific CRM system.

<u>Guaranteed Rate</u> Chicago-based Guaranteed Rate boasts that its online mortgage application lets borrowers submit personal information, obtain credit reports, shop for loan products and receive automated underwriting results in 15 minutes or less. The nondepository mortgage lender and servicer also uses business intelligence technology to manage its pipeline of loans between branches.

<u>Plaza Home Mortgage</u> Plaza Home Mortgage is a correspondent and wholesale lender based in San Diego, Calif. It uses technology integrated into its LOS to conduct automated compliance reviews and reduce the time it takes to meet various regulatory reporting requirements. The company also relies on paperless processing and video conferencing technologies to enhance collaboration with remote employees.

Quicken Loans Online-only originator Quicken Loans bolstered its growing servicing portfolio with a proprietary analytics system that integrates into its servicing system of record. The Detroit-based company uses this system to predict loans in danger of delinquency and generate automated decisions to determine the best possible loss mitigation option.

Residential Finance Residential Finance Corp. is so confident in its technology and origination processes that it offers borrowers a \$1,000 guarantee that their mortgages will close in 24 days. The Columbus, Ohio-based correspondent and retail lender and servicer also uses a custom online portal that lets borrowers upload documents and send two-way alerts with loan officers.

Sierra Pacific Mortgage The integration that Sierra Pacific Mortgage built to connect its website and appraisal management technology was enhanced with tools that let borrowers order appraisals directly and receive real-time status updates. The Folsom, Calif.-based lender has correspondent, retail and wholesale origination channels and also recently began servicing loans.

<u>Stearns Lending</u> Stearns Lending developed a Web-based platform to provide job-specific training and testing tools to staff across its branch and fulfillment operations locations. The Santa Ana, Calif.-based lender and servicer also added automated rate lock and document preparation technologies to its TPO portal to help its brokers be more productive. Wholesale.

Supreme Lending Supreme Lending launched a new intranet that includes position-specific home pages and tools and messaging capabilities that help its employees more easily communicate about HR requests and other tasks throughout the Dallas-based lender and servicer's branch network. It's also implemented technology to monitor loan officer licensing requirements and other branch management tasks.

<u>Union Bank</u> By consolidating its disparate technologies and adopting an integrated LOS and servicing system of record, Union Bank captures data and documents once and routes the information across its lending operation. With this new infrastructure, the San Francisco-based depository plans to expand its portfolio of loan products and geographic footprint.

<u>United Fidelity Funding</u> In response to the evolving underwriting demands in the mortgage industry, United Fidelity Funding Corp. implemented an end-to-end LOS to improve how its manages third-party borrower verifications and data. The Kansas City, Mo.-based retail and wholesale lender and servicer also employs paperless processing and an appraisal management system for its in-house appraisal desk.

<u>United Wholesale Mortgage</u>. Makes Lending Easy for originators by helping them grow and develop relationships with their referral partners and client base. As one of the Nation's top Wholesale Lenders, we understand how important it is to offer a full array of products and cutting edge technology. UWM's Lending Made Easy culture is highlighted by delivering superior communication, underwriting consistency and top-notch customer service to our network of originators on every loan.

<u>Wingspan Portfolio Advisors</u> While many lenders are expanding their businesses with new servicing operations, Carrollton, Texas-based specialty servicer Wingspan Portfolio Advisors recently began offering mortgage origination fulfillment services. It employs paperless processing and its new origination technologies integrate with Wingspan's central data repository that's used across its various business lines.