

**Financial Services
Collections & Credit Risk Conference
Las Vegas, NV**

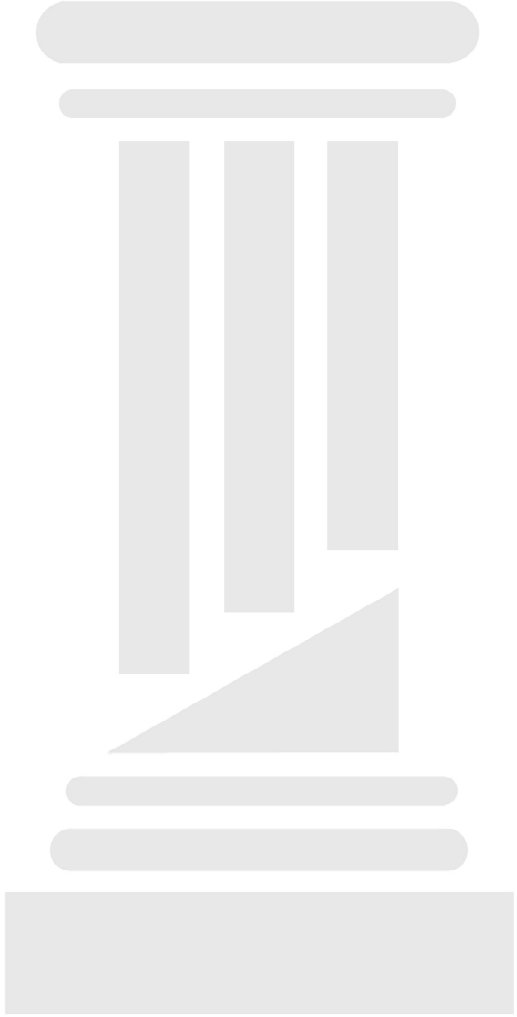
Industry Best Practices
Re-engineering Default Mortgage Servicing

October 25, 2010

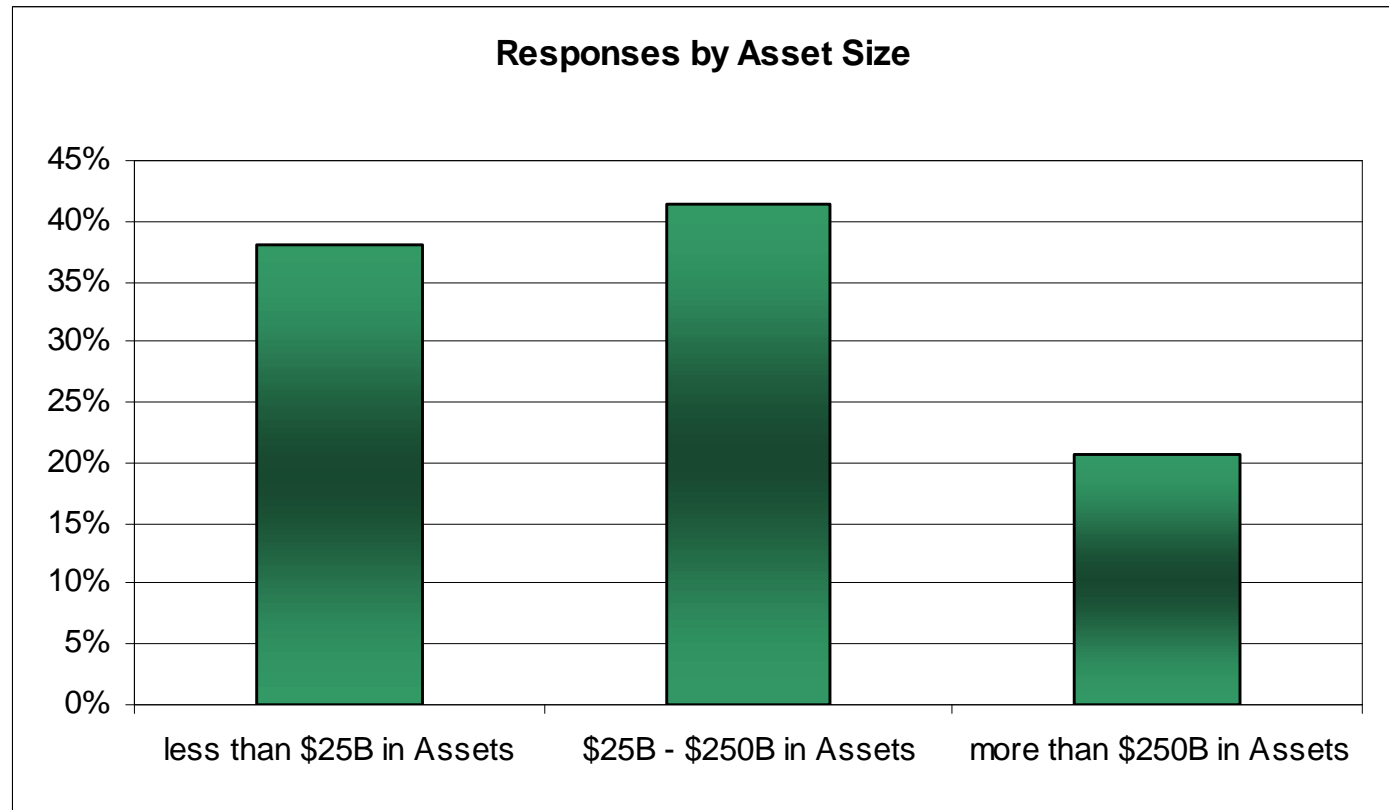
Wisemar, Inc., 10610 Tavernay Parkway, Charlotte, NC 28262
704-503-6008, www.wisemar.com

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Panelists

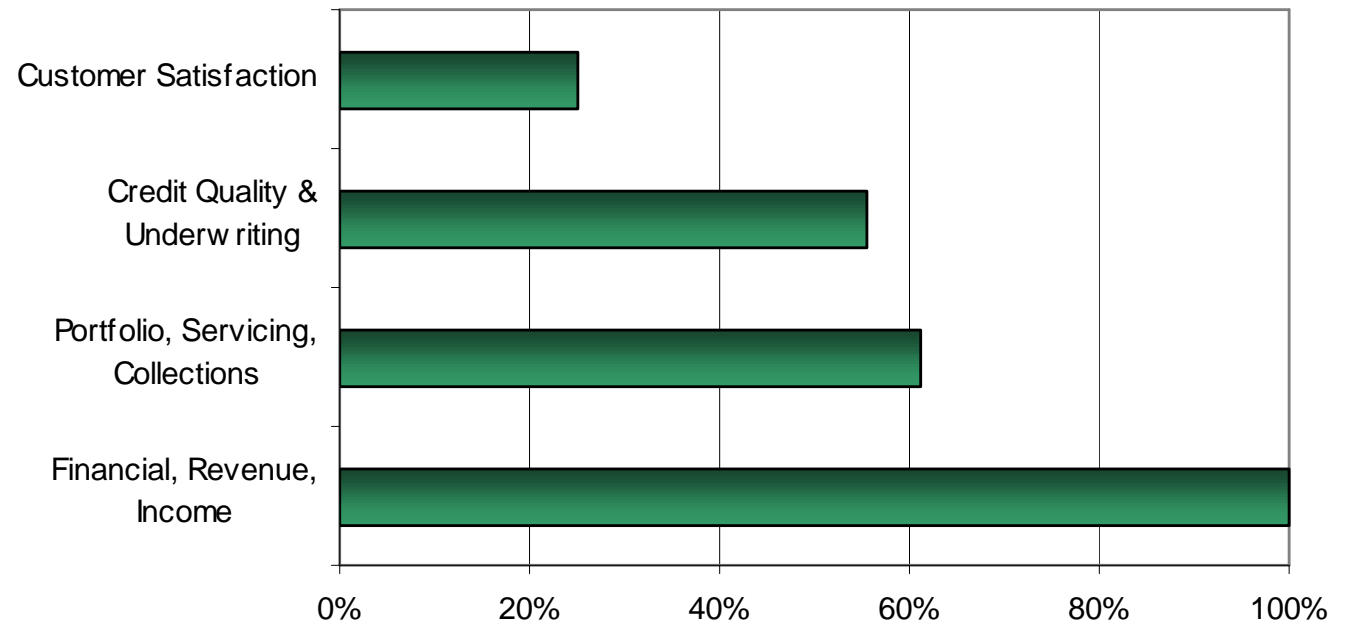
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- **Brian King**, President, Wisemar (moderator)
 - **Eric Carlson**, Group Vice President, Mortgage and Real Estate Collections, Recovery Division, SunTrust
 - **Scott Fredey**, SVP of Risk Operations, KeyBank
 - **Tracy Poy**, Director - NSO Program Management and Governance, Fannie Mae

Responses by Asset Size



Most Important Metrics

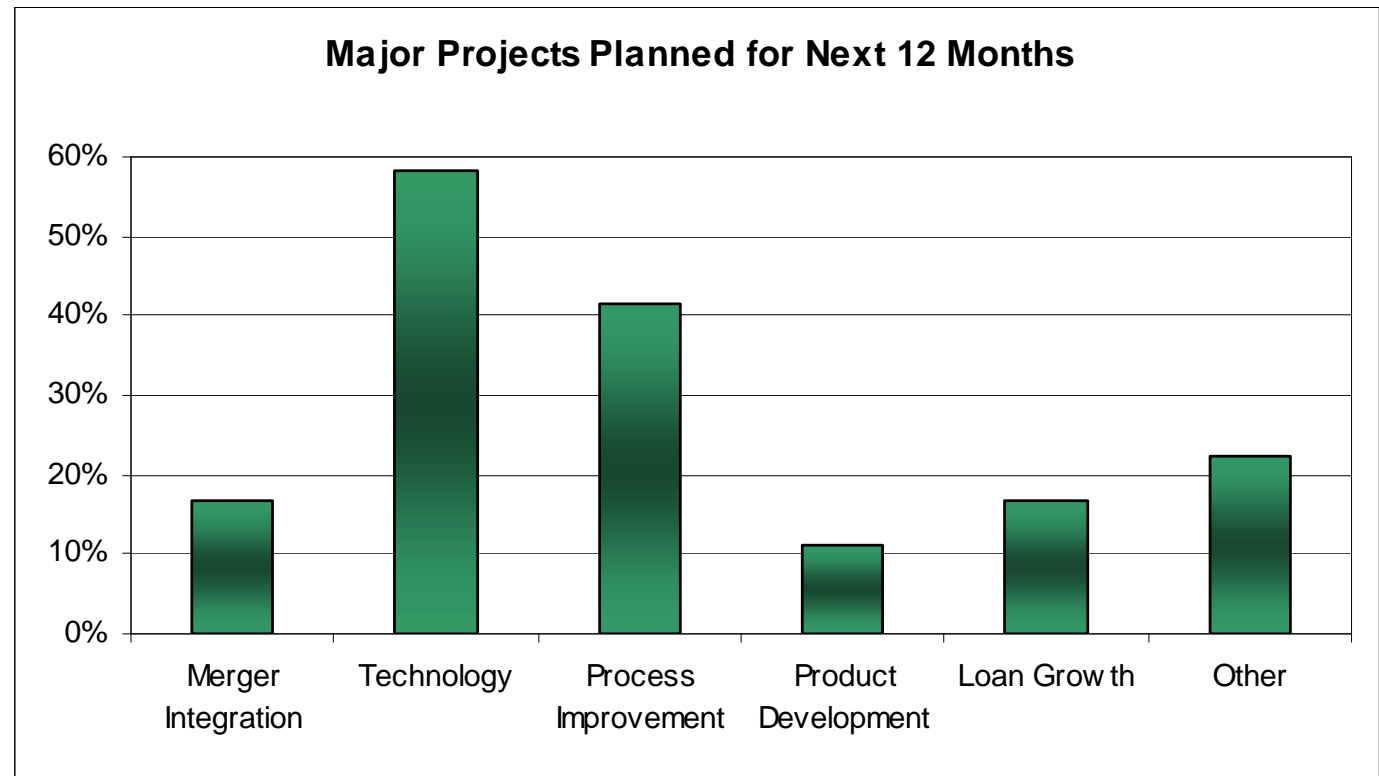
The Most Important Metrics to Manage Your Business



All executives mentioned financial performance metrics are important, but only 25% specifically mentioned customer satisfaction. The lending related metrics (credit quality and portfolio) are aligned with the respondent areas of responsibility.

Major Projects Planned for Next 12 Months

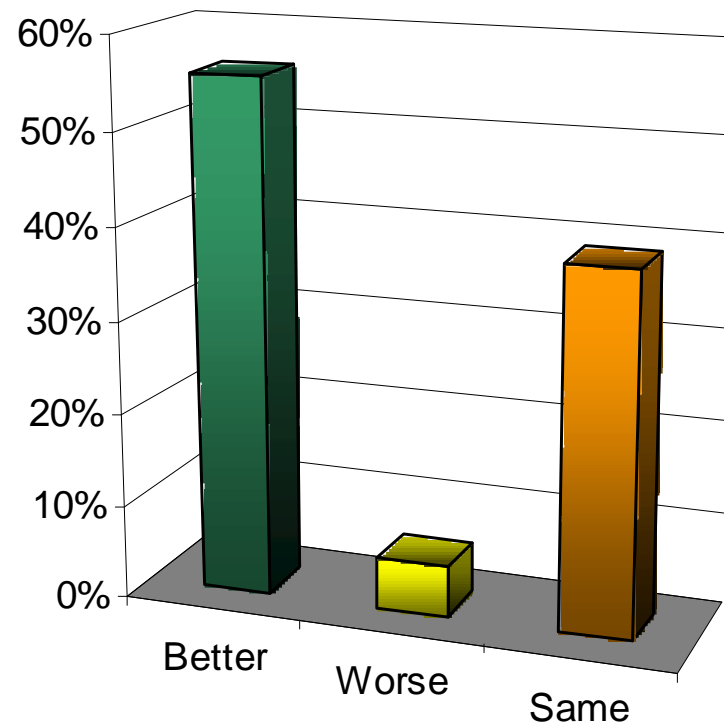
Technology was a focus for most executives. Process improvement was a close second-place with 42%. Executives shared a general theme of continued improvement to achieve better financial results.



2011 versus 2010

Most executives agreed 2011 will be better than 2010, although many indicated the improvement may not occur until the second half of 2011. Responses ranged from slightly to significantly better.

How will 2011 compare to 2010?





Eric Carlson

Group Vice President, Mortgage and
Real Estate Collections, Recovery
Division, SunTrust



Scott Fredey

SVP of Risk Operations, KeyBank



Tracy Poy

Director - NSO Program Management
and Governance, Fannie Mae

Questions and Answers



Q & A



Thank You

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