



RATING AGENCY DUE DILIGENCE SERVICES

Trelix™ offers a unique combination of technology and risk management tools that work across the mortgage origination and securitization lifecycle.

The mortgage securitization market is changing and Trelix is well-equipped to help you mitigate loan portfolio risks and costs. Trelix is approved by DBRS, Inc., Kroll Bond Rating Agency, Inc. and S&P as an RMBS Third-Party Review (TPR) Due Diligence provider. Our pre-securitization reviews are deemed acceptable by Fitch Ratings, Inc. and Moody's Investors Service, Inc.

Trelix gives you a competitive edge with a suite of customizable services — processing, underwriting, quality control, loan due diligence, closing and CastleLine® certification.

OUR APPROACH

Customized solutions that help mortgage lenders manage regulatory obligations, reduce costs and efficiently scale their operations in an increasingly complex environment.

- ⬆ Leverage industry expertise and capabilities. With over 100 years of combined expertise, the Trelix team is well-prepared to assess the overall integrity of a loan file by determining critical risk factors that may affect the present or future performance of the loan.
- ⬆ Helps increase your efficiencies. Access technology that helps accelerate and simplify the origination and sales lifecycle. Utilize our global presence and scalable processes to help close your loans quickly and accurately.
- ⬆ Manage your risk. Help protect yourself against repurchase and unsaleable loans with the CastleLine Certified Loan Program™. Produce high-quality loans on a regular basis with processes that seamlessly integrate into your daily mortgage operation.

TRELIX AT A GLANCE

Trelix is an extension of your workforce, helping reduce costs and supplement back-office operations.

DUE DILIGENCE SETUP:

- 👆 Review SFIG and product guidelines to determine review scope
- 👆 Define stratified sampling criteria based on SFIG guidelines
- 👆 Define third-party service requirements
- 👆 Loan setup in system and order verification services

DUE DILIGENCE REVIEW:

- 👆 Detailed review per SFIG and product guidelines
- 👆 Initial rating review
- 👆 Draft preliminary review reports
- 👆 Deliver preliminary reports to client and rating agencies
- 👆 Loan exception tracking and resolution

DUE DILIGENCE FINAL SUBMISSION:

- 👆 Final rating review
- 👆 Publish final reports
- 👆 Create upload-ready package for respective agency
- 👆 Deliver final reports and package to client and rating agency



Altisource Fulfillment Operations, Inc., 12747 Olive Blvd. Suite 300, Creve Coeur, MO 63141 1-314-817-1274 (Not for use by New York borrowers). Nationwide Mortgage Licensing System ID #415033 (www.nmlsconsumeraccess.org); Arizona - Mortgage Broker License # 0922390 - Mortgage lead providers must have an Arizona mortgage bankers or brokers license (A.R.S.6-909B, 6-947B); Colorado - Regulated by the Division of Real Estate; Delaware - Licensee is licensed by the Delaware State Bank Commissioner to engage in business in Delaware, License # 12231; Georgia - Georgia Residential Mortgage Licensee; Illinois - Illinois Residential Mortgage Licensee; Kansas - Kansas Licensed Mortgage Company #MC.0025124; Maine - License # CSO12413; Mississippi - Licensed by the Mississippi Department of Banking and Consumer Finance; New Hampshire - Licensed by the New Hampshire Banking Department; Oregon Mortgage Lending License #ML-5089; Rhode Island - Licensed Loan Broker; Massachusetts Exempt Company Registration License # EX415033; New Jersey - Broker will not make any mortgage loan commitments or fund any mortgage loans under the advertised program; New York. No mortgage solicitation activity or loan applications for properties located in the State of New York can be facilitated through this site.