Actualize Consulting is a professional services firm specializing in strategic advice, technical expertise, and engagement execution to mortgage firms, banks, credit unions, Government Sponsored Enterprises, and other financial institutions in the Federal and State Government. We provide our clients niche products and services to meet their regulatory, competitive and operational goals.

OFFICE LOCATIONS
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FOUNDED
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CORPORATE WEBSITE
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THOUGHT LEADERSHIP
▶ Mortgage Market Advisory
▶ Strategic Planning
▶ Project and Program Management
▶ GSE and Ginnie Mae Readiness and Integration
▶ MBS Securitization Product Development and Business Operations
▶ Collateral Valuation
▶ Treasury Management

MISMO COMPLIANT PRODUCTS
TransformX-Translate – Smart utility that translates proprietary data to/from MISMO data sets.

TransformX-Calculations – Suite of essential mortgage calculations, e.g. APR, TIP, etc.

TransformX-Documents – Generation of mortgage disclosure documents.

TransformX-Compliance – Validates data sets against investor rules.

TransformX-TRID – Application that support creation of the TRID forms, submission of UCD to the GSEs, and extraction of UCD from TRID pdf documents.

CORE COMPETENCIES

Risk and Compliance
▶ Enterprise Risk Management
▶ Regulatory Compliance
▶ Risk and Control Assessments
▶ Counterparty Risk Management

Information and Technology Management
▶ Enterprise Data Management, Governance and Integration
▶ Technology Solution Delivery
▶ MISMO Mortgage Data Standards and Certification

Business Process
▶ Mortgage Life of Loan Process Consulting—Traditional and Digital Mortgage
▶ Business Process Analysis, Re-engineering, Digital Automation with BPM, Low-code, RPA and AI.

▶ Policy and Standards Assessment and Development
▶ Safety and Soundness Regulation Reviews

▶ Data Science and Analytics
▶ Technology Assessment and Roadmap Development
▶ Mortgage Technology 3rd Party Assessment and Integration

▶ Organization Benchmarking, Design and Change Management
▶ Performance Management
▶ Voice of the Customer (VOC) Consulting
BUSINESS PROCESS AND CONTROLS
After a series of audit findings Actualize was engaged to create business process and controls infrastructure across multiple lines of business at E*Trade. New and modified policies, procedures and practices were implemented to remediate deficiencies and improve controls.

MERS COMPLIANCE
Actualize performs third party reviews for companies who require such audits by MERS. Our services include initial setup of internal processes and reporting including QC. Annual reviews provide MERS with confidence that the bank or mortgage company is in compliance with MERS requirements. Several banks and mortgage companies across the United States leverage Actualize for our expertise in this area.

STRATEGIC MANAGEMENT
Performed a variety of tasks for Ginnie Mae’s Office of Securities Operations, including Organization Assessments, Agency Strategic Planning, Housing Reform Support, MISMO Advisory, Strategic Change Initiatives, business cases and implementation roadmaps. Created future state roadmaps for entities such as Freddie Mac, Farmer Mac, FHA, Ocwen, Banco Santander, E*Trade, and others.

DIGITAL MORTGAGE
Leading Digital Mortgage strategy development for the largest government secondary mortgage market agency. Actualize has led numerous industry roundtables with GSEs and key players in the Digital Mortgage landscape (i.e., lenders, settlement agents, warehouse lenders, investors, servicers, notaries, e-Vault providers, MERS) to address industry issues and solutions, performed internal business and technology impact assessments and developed roadmap for implementation and industry adoption.

BUSINESS AND TECHNOLOGY MODERNIZATION
Actualize offers a proven methodology to transform your business and technology platforms from a legacy paper-based environment to a digital and highly automated one. We combine our business process and technology architecture capabilities to build a roadmap that leads your company into the future. We then select vendors and service providers to replace some or all of your current environment and work closely with you to implement them. We follow up with training and documentation of new processes and controls. Top ten lenders, regional banks, and community lenders have all leveraged our capabilities.

REPORTING AND ANALYTICS
Implemented technology infrastructure (i.e., tools, databases, data marts, reporting packages etc.) and developed reports and analytics supporting mortgage securities, mortgage loans, derivatives and portfolio management business units and processes. Example report and analytic implementations were designed to address credit, operational, and financial risks for portfolios exceeding 18 million loans and over a trillion dollars in asset value.

SINGLE SECURITY
Managed multiple work streams (e.g., Single Class, Multiclass, and Co-Mingled securitization, payment, disclosure, exchange and Finance) on the Single Security Program. Led the design/development of the “Dealer Direct” web portal.

CREDIT RISK MANAGEMENT
Actualize has worked closely with the GSEs, lenders, and investors to create processes, implement tools and build models that allow them to optimize their businesses. Actualize can integrate disparate data sources into an infrastructure that can be accessed by home grown or out of the box risk management engines. Actualize has provided solutions with entities such as GSEs, Federal Home Loan Banks, and large regional banks.

ACTUALIZE TRANSFORMX SOLUTIONS
Actualize offers a series of MISMO compliant tools that allow you to integrate with the GSEs and Ginnie Mae. Our software can integrate directly with your databases or with your technology providers to create all of the files required at application, underwriting, closing and delivery. These tools can also help with data transmission to investors and servicers. We also offer TRID and MISMO compliant Loan Application, Loan Estimate, and Closing Disclosure forms.

Actualize Consulting places a premium on customer satisfaction as evidenced by:

- 92% of Actualize clients are repeat customers.
- Weekly and quarterly program reviews are conducted by senior management to ensure client delivery and satisfaction.
- 90% of employee bonuses are based on customer satisfaction.