

# Effective Arrangements Are Available

*This annual directory will help your operation find a company that specializes in subservicing the loans you want off your books.*

In the pages that follow, *Servicing Management* presents its annual Directory of Subservicers, which lists operations nationwide that service the gamut of loan and collateral types. To be included in future directories, call (800) 325-6745.

### AMERINATIONAL COMMUNITY SERVICES INC.

8121 E. Florence Ave., Downey, CA 90240; (562) 927-6686; fax (562) 927-2362. Contact: *Gladys Perez, marketing manager.*

E-mail: [info@amerinational.net](mailto:info@amerinational.net)

Web site: [www.amerinational.net](http://www.amerinational.net)

**Types Of Loans Subserviced:** commercial; multifamily; rehab; second mortgages; down payment assistance; deferred loans. **Services Provided:** bankruptcy administration; collections; default management; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; special servicing; specialized outsourcing; subordinations; income reverifications. **Investor Approvals:** housing authorities.

### AURORA FINANCIAL GROUP INC.

9 Eves Dr., Ste. 190, Marlton, NJ 08053-0288; (856) 596-6200; fax (856) 985-8562. Contact: *Donald Pfost, vice president, servicing.*

E-mail:

[josephzinman@auroralending.com](mailto:josephzinman@auroralending.com)

Web site: [www.auroralending.com](http://www.auroralending.com)

**Types Of Loans Subserviced:** ARMs; conventional; FHA; fixed rate; multifamily; non-conforming; private investor; second mortgages; VA; Rural Housing Service. **Services Provided:** bankruptcy administration; certifications/recerts; collections; default management; document custody; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; REO; special servicing. **Investor Approvals:** Fannie Mae; FHA;

Freddie Mac; housing authorities; private investors; VA.

### BANKNEWPORT

500 W. Main Rd., Middletown, RI 02842; (800) 234-8586; fax (401) 841-0720. Contact: *Sally Battison, vice president.*

E-mail:

[sally.battison@banknewport.com](mailto:sally.battison@banknewport.com)

Web site: [www.banknewport.com](http://www.banknewport.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; conventional; FHA; fixed rate; graduated payment; mortgage-backed securities; non-conforming; private investor; second mortgages; step loans; VA; home equity. **Services Provided:** collections; escrow administration; investor reporting; loss mitigation; master servicing; payoff processing; private label; special servicing. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; housing authorities; private investors; VA.

### BSI FINANCIAL SERVICES INC.

314 S. Franklin St., Titusville, PA 16354; (800) 327-7861; fax (814) 827-3454. Contact:

*Jill Johnson-Sheely, executive vice president, chief operating officer.*

E-mail: [jsheely@bsifinancial.com](mailto:jsheely@bsifinancial.com)

Web site: [www.bsimortgage.com](http://www.bsimortgage.com)

**Types Of Loans Subserviced:** ARMs; balloons; consumer; conventional; FHA; fixed rate; manufactured housing; mortgage-backed securities; multifamily; non-performing; private investor; second mortgages; VA; title 1. **Services Provided:** ARM audits; bankruptcy administration; certifications/recerts; collections; default management; document custody; due diligence; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; payoff processing; private label; REO; quality control; special servicing; specialized outsourcing; third-party audit/QC. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; Ginnie Mae; private investors; VA.



### CELINK

3900 Capital City Blvd., Lansing, MI 48906; (517) 321-9002; fax (517) 321-0260. Contact: *John LaRose, chief executive officer.*

E-mail: [john@celink.com](mailto:john@celink.com)

Web site: [www.celink.com](http://www.celink.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; consumer; conventional; fixed rate; manufactured housing; non-conforming; private investor; rehab; reverse mortgages; second mortgages; subprime credit; 125% LTV; home equity; title 1. **Services Provided:** bankruptcy administration; collections; default management; document custody; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; special servicing. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; housing authorities; private investors; Wall Street.



### CENLAR FSB

425 Phillips Blvd., Ewing, NJ 08618; (888) 782-7378; fax (609) 538-4024. Contact: *David J. Miller Jr., senior vice president.*

E-mail: [marketing@cenlar.com](mailto:marketing@cenlar.com)

Web site: [www.cenlar.com](http://www.cenlar.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1; interest only; payment option ARMs; daily simple interest. **Services Provided:** bankruptcy administration; collections; default man-

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### SERVICING MANAGEMENT®

agement; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; REO; quality control; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA; REITs.

#### CIMARRON MORTGAGE CO.

6310 Ridgewood Rd., Jackson, MS 39211; (601) 899-1500; fax (601) 899-1521. Contact: *Paul Salvo, president.*

E-mail: [psalvo@ecimarron.com](mailto:psalvo@ecimarron.com)

Web site:

[www.cimarronmortgage.com](http://www.cimarronmortgage.com)

**Types Of Loans Subserviced:** ARMs; conforming; conventional; FHA; fixed rate; mortgage-backed securities; non-conforming; second mortgages; VA. **Services Provided:** bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; payoff processing. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

#### COUNTRYWIDE PORTFOLIO SERVICES

2375 N. Glenville Dr., Bldg. B, RGV-B-481, Richardson, TX 75082; (800) 293-0780; fax (805) 578-6177. Contact: *Lee Wardlow, business development.*

E-mail: [lee\\_wardlow@countrywide.com](mailto:lee_wardlow@countrywide.com)

Web site:

[www.subservicing.countrywide.com](http://www.subservicing.countrywide.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; FHA; fixed rate; mortgage-backed securities; non-conforming; non-performing; private investor; REO; second mortgages; subprime credit; VA; 125% LTV; home equity. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; document custody; due diligence; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing; servicing valuations; interim servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

#### DOVENMUEHLE MORTGAGE INC.

1501 Woodfield Rd., Schaumburg, IL 60173; (847) 330-8023; fax (847) 330-8013. Contact: *David Allison, senior vice president.*

E-mail: [david.allison@dmicorp.com](mailto:david.allison@dmicorp.com)

Web site: [www.dovenmuehle.com](http://www.dovenmuehle.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conforming; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; reverse mortgages; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1; reverse mortgages; custom loan programs. **Services Provided:** ARM audits; bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; private label; REO; special servicing. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

#### EVERHOME MORTGAGE CO.

8100 Nations Way, Jacksonville, FL 32256; (904) 281-6241; fax (904) 470-2877. Contact: *Carolyn Cragg, senior vice president.*

E-mail:

[carolyn.cragg@everhomemortgage.com](mailto:carolyn.cragg@everhomemortgage.com)

Web site: [www.everhomemortgage.com](http://www.everhomemortgage.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; reverse mortgages; second mortgages; step loans; VA; 125% LTV; home equity. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; certifications/recerts; collections; default management; document custody; due diligence; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

#### GMAC MORTGAGE

3451 Hammond Ave., Waterloo, IA 50702; (877) 300-4622; fax (319) 236-5175. Contact: *Tom Donatacci, senior vice president.*

E-mail: [solutions@gmacm.com](mailto:solutions@gmacm.com)

Web site: [www.gmacsolutions.com](http://www.gmacsolutions.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; reverse mortgages; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; certifications/recerts; collections; default management; document custody; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; online access; payoff processing; private label; REO; special servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

#### GRANITE LOAN MANAGEMENT

10770 E. Briarwood Ave., Ste. 280, Centennial, CO 80112; (888) 456-4888; fax (888) 456-4999. Contact: *Penny Roach, executive vice president of business development.*

E-mail: [info@graniteloan.com](mailto:info@graniteloan.com)

Web site: [www.graniteloan.com](http://www.graniteloan.com)

**Services Provided:** fund control; construction inspections; workouts.

#### GRAYSTONE MORTGAGE

142 North Rd., Sudbury, MA 01776; (978) 402-0225; fax (978) 371-5971. Contact: *David Miner, executive vice president.*

E-mail: [dminer@gmc-mtg.com](mailto:dminer@gmc-mtg.com)

Web site: [www.gmc.mtg.com](http://www.gmc.mtg.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; option ARMs. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; due diligence; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master

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### SERVICING MANAGEMENT®

servicing; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing; shared servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA; Charlie Mac; FHLB MPF/MPP.

#### LANDAMERICA LOAN SERVICING

9 Interstate Corporate Center, Norfolk, VA 23502; (336) 812-8009; fax (757) 466-2827. Contact: *Greg Harney, vice president.*

E-mail: [harneryg@loancare.net](mailto:harneryg@loancare.net)

Web site: [www.loancareservicing.com](http://www.loancareservicing.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; conforming; consumer; conventional; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; subprime credit; VA; 125% LTV; home equity; title 1; payment option ARMs. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; due diligence; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; REO; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA; FHLB MPF/MPP.

#### LOANCARE SERVICING CENTER INC.

9 Interstate Corporate Center, Norfolk, VA 23502; (757) 893-1345; fax (757) 466-2827. Contact: *Gene D. Ross, president.*

E-mail: [rossg@loancare.net](mailto:rossg@loancare.net)

Web site: [www.loancareservicing.com](http://www.loancareservicing.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; REO; second mortgages; subprime credit; VA; 125% LTV; home equity; title 1. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; due diligence; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; qual-

ity control. **Investor Approvals:** Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA.

#### MASTER FINANCIAL INC.

505 City Parkway W., Ste. 800, Orange, CA 92868; (800) 727-9836; fax (800) 727-4639. Contact: *Sammy Long, business development manager.*

E-mail: [slong@mfinet.com](mailto:slong@mfinet.com)

Web site: [www.mfiloans.com](http://www.mfiloans.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1; FHLB. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; certifications/recerts; collections; default management; due diligence; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing; a la carte servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA; FHLB.

#### MCAP

200 King St. W., Ste. 400, Toronto, ON, CANADA M5H 3T4; (416) 591-2477; fax (416) 646-0065. Contact: *Jack Shapiro, vice president, marketing and communications.*

E-mail: [jack.shapiro@mcap.com](mailto:jack.shapiro@mcap.com)

Web site: [www.mcap.com](http://www.mcap.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conforming; consumer; conventional; fixed rate; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; second mortgages; subprime credit; home equity. **Services Provided:** collections; default management; escrow administration; investor reporting; master servicing; online access; private label; special servicing; specialized outsourcing. **Investor Approvals:** conduits; private investors.

#### MIDLAND LOAN SERVICES INC.

10851 Mastin Blvd., Ste. 300, Overland

Park, KS 66210; (913) 253-9000; fax (913) 253-9733. Contact: *Timothy A. Mazzetti, executive vice president.*

E-mail: [tmazzetti@midlandls.com](mailto:tmazzetti@midlandls.com)

Web site: [www.midlandls.com](http://www.midlandls.com)

**Types Of Loans Subserviced:** ARMs; balloons; commercial; commercial MBS; conventional; FHA; fixed rate; manufactured housing; mortgage-backed securities; multifamily; non-performing; private investor; REO. **Services Provided:** ARM audits; asset liquidation; collections; default management; document custody; due diligence; escrow administration; foreclosure management; investor reporting; loss mitigation; master servicing; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing; specialized outsourcing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street.

#### MIDWEST LOAN SERVICES INC.

616 Sheldon Ave., Houghton, MI 49931; (906) 487-5870; fax (906) 487-5869. Contact: *Ed Burger, president.*

E-mail: [burgere@membersforlife.com](mailto:burgere@membersforlife.com)

Web site: [www.subservicer.com](http://www.subservicer.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; step loans; subprime credit; VA; 125% LTV; title 1; Islamic compliant. **Services Provided:** ARM audits; bankruptcy administration; collections; default management; due diligence; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; private label; REO; quality control; special servicing. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; private investors; Wall Street; VA.

#### MULTI-FINANCIAL SERVICES CO. INC.

2580 Care Dr., Tallahassee, FL 32308; (800) 326-4112; fax (850) 656-3655. Contact: *Terry Ryan, president.*

E-mail: [sales@thetrakker.com](mailto:sales@thetrakker.com)

Web site: [www.multi-fin.com](http://www.multi-fin.com)

**Types Of Loans Subserviced:** consumer; fixed rate; government and non-profit affordable housing loans. **Services Provided:** collections; escrow administra-

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## SERVICING MANAGEMENT®

tion; investor reporting; master servicing; online access; payoff processing; special servicing; specialized outsourcing. **Investor Approvals:** housing authorities.

### OCWEN LOAN SERVICING LLC

1661 Worthington Rd., West Palm Beach, FL 33409; (888) 255-1791; fax (407) 737-5813. Contact: *Michael Short, vice president.*

E-mail: [businessdevelopment@ocwen.com](mailto:businessdevelopment@ocwen.com)  
Web site: [www.ocwen.com](http://www.ocwen.com)

**Types Of Loans Subserviced:** commercial; consumer; multifamily; non-performing; REO; subprime credit. **Services Provided:** asset liquidation; collections; default management; due diligence; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; private label; REO; special servicing; specialized outsourcing. **Investor Approvals:** Fannie Mae; Freddie Mac; Ginnie Mae; Wall Street; VA.



### OPTION ONE M O R T G A G E

### OPTION ONE MORTGAGE CORP.

6501 Irvine Center Dr., Irvine, CA 92618; (800) 752-3310; fax (949) 784-6139. Contact: *Dean Henrick, client relations manager.*

E-mail: [dean.henrick@oomc.com](mailto:dean.henrick@oomc.com)  
Web site: [www.oomc.com](http://www.oomc.com)

**Types Of Loans Subserviced:** ARMs; balloons; conventional; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; REO; second mortgages; step loans; subprime credit; 125% LTV. **Services Provided:** ARM audits; asset liquidation; bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; fraud prevention/recovery; investor reporting; loss mitigation; online access; payoff processing; portfolio analysis; REO; quality control. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; private investors.

### PJ CAVANAUGH

14639 N. 24th Place, Phoenix, AZ 85032; (602) 971-1322; fax (602) 992-1362. Contact: *PJ Cavanaugh, principal.*

E-mail: [pjzipper@aol.com](mailto:pjzipper@aol.com)

**Types Of Loans Subserviced:** private investor. **Services Provided:** due diligence; fraud prevention/recovery; portfolio analysis; quality control; specialized outsourcing. **Investor Approvals:** conduits; Wall Street.

### PRENOVOST, NORMANDIN, BERGH & DAWE

2122 N. Broadway, Ste. 200, Santa Ana, CA 92706; (714) 547-2444; fax (714) 835-2889. Contact: *Thomas J. Prenovost Jr., president, managing partner.*

E-mail: [tprenovost@pnbd.com](mailto:tprenovost@pnbd.com)  
Web site: [www.pnbd.com](http://www.pnbd.com)

**Types Of Loans Subserviced:** ARMs; commercial; consumer; conventional; FHA; fixed rate; manufactured housing; non-performing; second mortgages; subprime credit; 125% LTV; home equity; title 1. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; foreclosure management; investor reporting; loss mitigation. **Investor Approvals:** Fannie Mae; Freddie Mac; private investors.



### RESOURCE MORTGAGE SOLUTIONS

9710 Two Notch Rd., Columbia, SC 29223; (904) 251-6671; fax (904) 251-6260. Contact: *Mark Kramer, director of subservicing sales and fulfillment.*

E-mail: [mkramer@resourcemortgagesolutions.com](mailto:mkramer@resourcemortgagesolutions.com)  
Web site: [www.resourceb2b.com](http://www.resourceb2b.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; REO; second mortgages; subprime credit; VA. **Services Provided:** bankruptcy administration; collections; default management; EDI; escrow administration; foreclosure management; investor reporting; loss mitigation; online access; payoff processing; private label; REO; quality control. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.



### SELECT PORTFOLIO SERVICING INC.

3815 S. West Temple, Salt Lake City, UT 84115; (801) 293-2686; fax (801) 270-7886. Contact: *Mike Carney, executive vice president, business development.*

E-mail: [mikec@spservicing.com](mailto:mikec@spservicing.com)  
Web site: [www.spservicing.com](http://www.spservicing.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; consumer; conventional; co-ops; FHA; fixed rate; graduated payment; manufactured housing; mortgage-backed securities; multifamily; non-conforming; non-performing; private investor; rehab; REO; second mortgages; step loans; subprime credit; VA; 125% LTV; home equity; title 1. **Services Provided:** asset liquidation; bankruptcy administration; collections; default management; due diligence; foreclosure management; loss mitigation; payoff processing; private label; REO; special servicing; specialized outsourcing; asset valuations. **Investor Approvals:** conduits; Fannie Mae; Farmer Mac; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; Wall Street; VA.

### WACHOVIA MORTGAGE CORP.

1100 Corporate Center Dr., MC4723, Raleigh, NC 27607; (919) 852-8211; fax (919) 852-6340. Contact: *Paul Gilly, assistant vice president.*

E-mail: [paul.gilly@wachovia.com](mailto:paul.gilly@wachovia.com)

**Types Of Loans Subserviced:** ARMs; balloons; conforming; conventional; co-ops; FHA; fixed rate; manufactured housing; private investor; REO; second mortgages; VA; home equity. **Services Provided:** document custody; due diligence; payoff processing; portfolio analysis; quality control. **Investor Approvals:** conduits; Fannie Mae; FHA; Freddie Mac; Ginnie Mae; housing authorities; private investors; VA. **SM**