



**MReport**

*presents*

# TOP 25 Companies in Mortgage & Servicing

Today's workforce is a much different place than it was 20 years ago. Employees have new expectations, employers have to adapt to changing demographics, and technology plays a much larger role than ever before.

However, the companies in the pages that follow have come up with the perfect blend of benefits, perks, culture, and atmosphere that sets them apart from the rest. The companies recognized are broken down into five categories—Law Firms, Lenders/Servicers, Minority/Women-Owned or Operated, Service Providers, and Tech Providers.

Read on to learn about the perks and benefits that keep their employees happy, their outreach within their communities through philanthropic causes and charities, and what they do to promote a positive and inclusive work environment.

As nominated by the employees who work within these organizations, here are *MReport's* 2019 Top 25 Companies in Mortgage and Servicing.



LEGAL

## McCalla Raymer Leibert Pierce, LLC

HEADQUARTERS: ROSWELL, GA; 678.281.6500; MCCALLA.COM

**Marty Stone**, Managing Partner and CEO

**Carl McGehee**, Managing Partner and President

**Melody Jones**, Managing Partner of Alabama/Georgia/Mississippi Foreclosure



McCalla Raymer Leibert Pierce (MRLP) is a law firm of dedicated professionals serving the mortgage and financial services industries. The firm has several departments including foreclosure, bankruptcy, litigation, evictions, and closings. Diversity is encouraged and demonstrated throughout the firm, with a commitment to celebrating the diversity of all its employees.

### STAFFING STATS

Year Established: 1982

Employees: 725

Additional Offices: Roswell, Georgia; Ft. Lauderdale & Orlando, Florida; Hartford, Connecticut; Chicago; Birmingham, Alabama; Jackson, Mississippi; Longbeach, California; Las Vegas; Iselin, New Jersey; New York City

66%

Percentage of employees who are women

40%

Percentage of employees who are minorities

### GIVING BACK

National Coalition of Homeless Vets  
National Pediatric Cancer Foundation  
Project Purple: Fighting Pancreatic Cancer  
Toys for Tots  
Wounded Warriors

### PRAISE CORNER

USFN award for "Outstanding Firm"  
ALFN firm award

### BENEFITS AND PERKS

MRLP provides flexibility with work schedules and work-at-home for some positions. The firm provides an additional day of vacation on employees' birthdays, paternity leave, and early release days prior to many holidays. The management team regularly hosts quarterly "all-hands" lunches. The firm also hosts annual summer events, holiday parties, team excursions to sporting events, and other more formal events. MRLP also has an educational reimbursement program for employees, encouraging continuing education. Employee excellence is recognized in a variety of ways, including hand-written cards from managers, five-year awards, monthly newsletter spotlights, and a commitment to internal promotions and hiring.

LEGAL

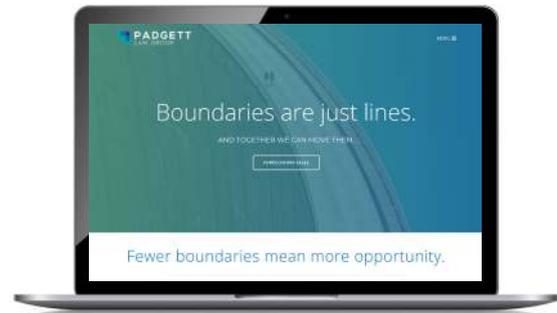
## Padgett Law Group

HEADQUARTERS: TALLAHASSEE, FL; 850.422.2520; PADGETTLAWGROUP.COM

**Timothy D. Padgett**, CEO

**Robyn Padgett**, Chief Development Officer

**Evan Singer**, Managing Attorney - Default Services



Padgett Law Group (PLG) is an elite, full-service creditors' rights law firm with full-service creditors rights' practices in Florida, Georgia, Tennessee, Arkansas, Texas, and Ohio. The firm's practice offers exclusive representation to institutional clients such as lenders, mortgage servicers, credit unions, banks, hedge funds, investors, and other financial services industry stakeholders.

### STAFFING STATS

Year Established: 1993

Employees: 160

Additional Offices: Atlanta; Dallas; Dayton, Ohio; Little Rock, Arkansas; Tallahassee, Florida

### GIVING BACK

PLG supports a number of local charities throughout the firm's footprint. Also, when tragedy strikes a PLG employee, the firm often provides support and any funds raised are always 100% matched by the Padgetts personally.

### EMPLOYEE SHOUT-OUT

*"Working at PLG, I know I'm working for people who are family-focused and driven by family values. When holidays come around, the Padgetts will often allow us to go home early or let us come in late because of school functions. I know they had small children at some point in their professional lives because those are the values they bring to the office and share with us—an effort to balance our professional lives and families."*

—Supervisor in the Financial Operations Unit

### PRAISE CORNER

Keena Newmark, Managing Attorney—Bankruptcy;  
2019 Keystone Finalist, Rising Business Leader Award

### BENEFITS AND PERKS

PLG provides its employees room for growth and the ability to travel. The firm conducts webinars and in-person training sessions, as well as offering scheduling flexibility, work-from-home options, and early holiday closures. Tailgate Fridays allow team members to dress up in their favorite sports team, and PLG employees benefit from generous 401(k) matches and healthcare options. Every other year, PLG conducts an offsite leadership summit that includes executives and managers. The two-day program is devoted to best practices, professional development, and improving internal communications. The summit also includes numerous relationship-building and team activities plus networking meals and other opportunities.



LEGAL

## The Wolf Firm, A Law Corporation

HEADQUARTERS: IRVINE, CA; 949.720.9200; WOLFFIRM.COM

**Alan S. Wolf**, President  
**Caren Castle**, Senior Mortgage Banking Attorney  
**Krys Fuller Delk**, Director of Operations



For more than 30 years, The Wolf Firm has provided a broad array of legal and related services throughout California to lenders, servicers, investors, governmental agencies, and other members of the financial services community. The firm offers cradle-to-grave services including litigation (general defense, class action defense, receivership, judicial foreclosure, workout, collection, replevins/claims, and delivery), non-judicial foreclosure, bankruptcy, California unlawful detainer/eviction, national eviction management, escrow/closing, loss mitigation, transactional, regulatory compliance, and labor and employment.

### STAFFING STATS

Year Established: 1985

Employees: 40

Additional Offices: Bellevue, Washington; Portland, Oregon

58%

Percentage of employees who are women

56%

Percentage of employees who are minorities

### GIVING BACK

Blankets of Love  
Children's Hospital of Orange County  
Habitat of Humanity  
Susan G. Komen Race for the Cure  
Toys for Tots

### PRAISE CORNER

AV-rated by Martindale Hubbell  
Listed in the Bar Register of Preeminent Lawyers  
California Super Lawyers  
USFN Award of Excellence

### BENEFITS AND PERKS

The Wolf Firm features an inviting office culture including a casual dress code, seasonal celebrations, and a break room stocked with coffee, tea, filtered water, snacks, and sodas (including Hansen). Benefits include robust insurance plans including medical, dental, vision, life, disability (long-term and short-term), accident, FSA plan, and even pet insurance. A generous schedule of PTO includes vacation time starting at two weeks a year and increasing over time, nine full-day holidays, two half-day holidays, eight sick days a year, and employee birthdays as paid days off.

LENDER/  
SERVICER

## Angel Oak Mortgage Solutions

HEADQUARTERS: ATLANTA, GA; 855.539.4910; ANGELOAKMS.COM

**Mike Fierman**, Managing Partner and Co-CEO  
**Tom Hutchens**, EVP, Production, Operations  
**Mark Lively**, EVP, Operations



As a leader within the non-QM space, Angel Oak Mortgage Solutions offers alternative specialized mortgage solutions for brokers and correspondents throughout the country, working to help borrowers who don't fit within conventional guidelines. Angel Oak strives to pioneer a fresh approach to today's mortgage lending challenges, helping partners to grow their business.

### STAFFING STATS

Year Established: 2014

Employees: 242

Additional Offices: Atlanta, Georgia; Las Colinas, Texas

### GIVING BACK

Big Brothers Big Sisters  
Boy Scouts of America  
Desire Street Ministries  
Northside Hospital Foundation  
SagerStrong  
Susan G. Komen Breast Cancer Foundation

### PRAISE CORNER

Atlanta Journal Constitution's Top Workplace 2019 (won five years in a row)  
Association for Corporate Growth's 2019 Fast 40  
Atlanta Business Chronicle Pacesetter Award  
Scotsman Guide Top Mortgage Lender

### BENEFITS AND PERKS

Angel Oak employees enjoy a welcoming culture that rewards hard work with a break room full of soda, filtered water, tea, and lots of coffee. Casual Fridays, birthday cupcakes, and company-paid lunch twice a month are all part of the culture at Angel Oak. The Angel Oak sales team can benefit from annual all-inclusive incentive trips for top 25 sales employees, as well as an annual sales conference award ceremony recognizing top performers and "rookies of the year." Top performers are singled out for daily email recognition based on scorecard data. Angel Oak's Operations department consists of employees who enter the organization at one level and have the opportunity to excel and grow in to a senior, team lead, or manager role. Leaders meet with their individual team members regularly to discuss their goals and desires to grow with Angel Oak. With a service-based culture, Angel Oak strives to integrate technology into everyday processes, improving the way customers interact with them. Live Chat, QuickQual, an automated pre-qual engine and an online closing scheduler are examples of the ways Angel Oak makes it easier to work with.



# Top 25 Companies in Mortgage & Servicing

LENDER/  
SERVICER

## Colonial Savings, F.A.

HEADQUARTERS: FORT WORTH, TX; 817.877.2000; GOCOLONIAL.COM

**David J. Motley**, President  
**Allen Maulsby**, COO  
**Ben Dempsey**, CFO



Colonial is a national, multi-service financial institution, and one of the largest mortgage servicers in the country, with a servicing portfolio of \$24 billion. Colonial operates three mortgage origination divisions: Colonial National Mortgage, a leading retail lender; CU Members Mortgage, which provides mortgage services for credit unions nationwide; and Community Bankers Mortgage, which provides mortgage origination and servicing to community banks as well as a network of eight consumer/commercial banks in North Texas.

### STAFFING STATS

Year Established: 1952  
Employees: 615

Additional Offices: Austin; Boulder, Colorado; San Antonio, Texas

68.6%

Percentage of employees who are women

40%

Percentage of employees who are minorities

### GIVING BACK

Housing Opportunities of Fort Worth  
Junior Achievement of the Chisholm Trail  
The Optimist Club of Fort Worth  
Samaritan House of Fort Worth  
Women's Center of Tarrant County

### PRAISE CORNER

A+ rating from the Better Business Bureau  
Rated Five Stars by Bauer Financial  
Rated a top servicer by Fannie Mae's Servicer Total Achievement and Rewards

### BENEFITS AND PERKS

At Colonial, employee benefits include profit-sharing and a 401k match program, as well as fitness and tuition reimbursement programs and PTO with rollover and unlimited sick days. Colonial has an internal Diversity and Inclusion Steering Committee aimed to bring together the uniqueness of their employees' different ethnicities, cultures, genders, ages, sexual preferences, and religious backgrounds. The company also holds an annual health fair as well as offering health, vision, dental, and cancer insurance; employee mortgage loan benefits; and up to a 0.5% discount on auto loans.

LENDER/  
SERVICER

## Flagstar Bank

HEADQUARTERS: TROY, MI; 800.945.7700; FLAGSTAR.COM

**Alessandro DiNello**, President & CEO  
**Lee Smith**, COO  
**Jim Cirolì**, CFO



Flagstar Bank is a \$22 billion federal savings bank with 160 branches in Michigan, Indiana, California, Wisconsin, and Ohio. Flagstar provides home loans through a wholesale network of third-party originators, as well as 88 retail locations in 26 states. Flagstar is a leading national originator and servicer of mortgage and other consumer loans, handling payments and record keeping for \$204 billion of loans representing nearly 1 million borrowers.

Year Established: 1987

Employees: 4,100

Additional Offices: Bellevue, Washington; Jackson, Michigan; Dallas, Texas; Jacksonville, Florida

66.6%

Percentage of employees who are women

27.3%

Percentage of employees who are minorities

### GIVING BACK

Greenpath  
Habitat for Humanity  
Junior Achievement  
Local Initiatives Support Coalition  
Urban Development Corporation

### PRAISE CORNER

Fannie Mae Star Servicer (2016, 2017, 2018)  
Metro Detroit's Best & Brightest Companies to Work For (2017, 2018, 2019)  
MBA Diversity and Inclusion Residential Leadership Award for Organizational Diversity (2017)  
Diversity & Inclusion award from Bank Insurance & Securities Association (2019)

### BENEFITS AND PERKS

Flagstar offers an array of employee perks, including flexible work arrangements, free flu shots, free financial consulting, and days off for wellness checks, and community involvement work. Flagstar also offers an employee stock purchase plan that offers a 15% discount, as well as retirement planning assistance and a 401(k) plan with a company match. Employees also receive free work-life perks such as legal and financial services, childcare, eldercare consulting, and much more. There is also a retail discount program for employees and for managers to award points to their team members. Managers also present "Star awards" to employees who excel.



LENDER/  
SERVICER

## Gateway First Bank

HEADQUARTERS: JENKS, OK; 918.858.6762; GATEWAYFIRST.COM

**Stephen Curry**, CEO  
**Scott Gesell**, Chief Administrative Officer  
**Scott Henley**, Chief Production Officer



Gateway First Bank has \$1.2 billion in assets, five banking centers in Northwest Oklahoma, 160 mortgage centers with operations in 40 states and the District of Columbia, and over 1,200 employees. It is one of the 10 largest banks in the State of Oklahoma by asset size and one of the largest bank mortgage operations in the United States.

### STAFFING STATS

Year Established: 2000  
Employees: 1,200  
Additional Offices: Dallas, Texas

### GIVING BACK

Donate to many local charities  
Folds of Honor

### PRaise CORNER

Freddie Mac's Home Possible RISE (Recognizing Individuals for Sustained Excellence) Award for Housing Finance Agencies  
Ranked 22nd for overall volume in the Scotsman Guide's Top Mortgage Lenders list for 2018  
Named a 2018 Top Workplace by The Oklahoman

### BENEFITS AND PERKS

Gateway offers employees a strong suite of benefits, including medical insurance, basic life and long-term disability insurance, and matching contributions to their 401(k) retirement savings plan. The company frequently provides employees with free lunches, and employees have access to numerous online certification and training programs. Employees are spotlighted with continuous recognition via awards and milestones.

LENDER/  
SERVICER

## Homeowners Financial Group

HEADQUARTERS: SCOTTSDALE, AZ; 480.305.8500; HOMEOWNERSFG.COM

**Bill Rogers**, President & CEO  
**Bob Kennedy**, COO  
**Tom Osselaer**, CFO



Homeowners Financial Group (HFG) is a full-service mortgage company, dedicated to helping people complete one of the most important financial transactions they will ever have—purchasing a home. The founders wanted to ensure they treated their employees like family. This is achieved through exceptional leadership, a dedication to giving back to charity, and an unparalleled company culture that includes recognition, awards, opportunities for growth, fun onsite events, and more.

### STAFFING STATS

Year Established: 2004  
Employees: 324  
Additional Offices: Tampa, Florida; Chandler, Arizona; Santa Barbara, California

65%

Percentage of employees who are women

21%

Percentage of employees who are minorities

### GIVING BACK

Founded its own nonprofit organization, the Care Fund, which provides mortgage, rent, and housing expense relief to families during their child's extended health crisis.  
Operation Shoebox  
Phoenix Children's Hospital  
Salvation Army  
Feed My Starving Children

### PRaise CORNER

*Fortune Magazine*—Best Small/Medium Workplaces (ranked number 9 in 2017)  
*Fortune Magazine*—Best Small Medium Companies in Finance/Insurance (ranked number two in 2018)  
*Inc.* 5000 Fastest Growing Private Companies  
Best Places to Work in Phoenix (2005-2019)

### BENEFITS AND PERKS

Homeowners Financial Group's Wellness Platform allows employees and their spouse dependents to earn up to \$340 in gift cards by achieving health and wellness goals, and employees can also join a network of gyms and fitness studios for \$25 per month. HFG offers a variety of ancillary benefits to its employees including three different Aflac plans, an employee legal plan, and a pet insurance program.



LENDER/  
SERVICER

## Mid America Mortgage, Inc.

HEADQUARTERS: ADDISON, TEXAS; 214.261.3300; MIDAMERICAMORTGAGE.COM

**Jeff Bode**, President  
**Mike Kennemer**, CFO  
**Kara Lamphere**, COO



Mid America Mortgage, Inc. is a multistate, full-service mortgage lender serving consumers and mortgage originators through its retail, wholesale, and correspondent channels. It offers a wide range of residential home loan programs to meet the needs of most home buyers and homeowners and is also the nation's leading provider of Section 184 home loans for Native Americans.

### STAFFING STATS

**Year Established:** 1940  
**Employees:** 426

**Additional Offices:** Lisle, Illinois; Sioux Falls, South Dakota; Magnolia, Texas

# 60%

Percentage of employees who are women

### GIVING BACK

ASPCA  
KERA (public broadcasting in North Texas)  
St. Jude Children's Research Hospital

### BENEFITS AND PERKS

Mid America Mortgage offers company-paid life insurance, paid time off, and remote workplace available to most employees. Many positions are tiered to allow for growth where employees are encouraged to take courses and obtain certifications where applicable. Continuous cross-training allows for coverage as well as employee growth. Employees are given opportunities to be involved in projects to challenge them and expose them to other areas. Mid America also hosts lunches once a month at the corporate office, a companywide holiday party and Halloween festivities at the corporate office.

LENDER/  
SERVICER

## Mr. Cooper Group

HEADQUARTERS: DALLAS, TX; 469.549.2000; MRCOOPERGROUP.COM

**Jay Bray**, Chairman & CEO  
**Christopher Marshall**, Vice Chairman & CFO  
**Tony Ebers**, COO



Mr. Cooper Group, Inc. provides quality servicing, origination and transaction-based services related principally to single-family residences throughout the United States with operations under its primary brands: Mr. Cooper and Xome.

Mr. Cooper is one of the largest home loan servicers in the country focused on providing homeowners with products and tools that put their home, rather than their loan, at the center and help homeowners better understand how to use their home as an asset to strengthen their personal balance sheets. Xome provides technology and data enhanced solutions to homebuyers, home sellers, real estate agents, and mortgage companies.

### STAFFING STATS

**Year Established:** 1994  
**Employees:** Around 9,000

**Additional Offices:** Irvine, California; Chandler, Arizona; Lewisville, Texas

# 53%

Percentage of employees who are women

# 50%

Percentage of employees who are minorities

### GIVING BACK

Children's Advocacy Center Denton County  
Habitat for Humanity  
Junior Achievement  
United Way  
Vogel Alcove

### BENEFITS AND PERKS

Mr. Cooper Group team members can take advantage of the Team Member Loan Program to buy a home or refinance, including waived fees and discounted pricing. Mr. Cooper also offers a Down Payment Assistance Program, designed to give Mr. Cooper Group team members who participate in the Mortgage Loan Program an extra boost to get to the finish line of their loan process. In addition to PTO and floating holidays, team members receive eight hours of paid time off to participate in volunteer activities, to use throughout the year. The company also hosts surprise "pop-up parties" every quarter. Mr. Cooper Group's Office of Diversity and Inclusion enables greater understanding and collaboration for their diverse populations. More than 10 voluntary resource groups are led by team members including: The Women's Network, Cooper Pride, and Cooper Patriots & Veterans, among others.



SERVICE PROVIDER

## Arch Mortgage Insurance Company (Arch MI)

HEADQUARTERS: GREENSBORO, NC; 800.909.4264; ARCHMI.COM

**Michael Schmeiser**, President and CEO  
**Tom Jeter**, EVP and CFO, Global Mortgage  
**Cheryl Feltgen**, EVP and Chief Risk Officer



Arch MI is a leading provider of mortgage insurance in the United States. Mortgage insurance helps people buy a house with only a modest down payment by protecting the lender against the risk of borrower default related to mortgages with high loan-to-value (LTV) ratios. Backed by a solid capital base, Arch MI offers expert risk management and financial services to help mortgage lenders protect their investments and expand their origination opportunities.

### STAFFING STATS

**Year Established:** 2014  
**Employees:** Approximately 830  
**Additional Offices:** Walnut Creek, California; 318 home-based employees

>50%

Percentage of employees who are women

>30%

Percentage of employees who are minorities

### GIVING BACK

BackPack Beginnings of Greensboro, North Carolina  
Community Housing Solutions of Greensboro  
Habitat for Humanity of Guilford County  
MBA Opens Doors Foundation  
Say Yes to Education

### BENEFITS AND PERKS

Arch MI offers many benefits to their employees, including up to 10 weeks of paid leave for each parent following a birth or adoption. The company also provides tuition reimbursement of up to \$5,250 in the first or second year of employment, \$7,500 in years three and four, and \$10,000 in year five and beyond for approved graduate courses. Student debt repayment assistance is also available—\$250 monthly or \$3,000 annually toward loan principal. Other perks include two paid volunteer days per year, access to continuing education and professional development programs, employee resource groups, on-site yoga classes, and more.

SERVICE PROVIDER

## Auction.com

HEADQUARTERS: IRVINE, CA; AUCTION.COM

**Jason Allnutt**, CEO  
**Ali Haralson**, Chief Business Development Officer  
**AJ Thomas**, VP, People and Culture



Auction.com is the nation's leading online marketplace for the disposition of distressed residential properties. Its tools and services help maximize sales, shorten the sales cycle, yield higher returns, mitigate risks and elevate results. Sellers enjoy customized and flexible programs, data intelligence and buyer insights, pioneering technology, such as Portfolio Interact™, support from 900+ employees, and a nationwide marketing reach going to millions of potential buyers.

### STAFFING STATS

**Year Established:** 2007  
**Employees:** 927  
**Additional offices:** Redwood City, CA, Plano, TX, and Morrisville, NC

59%

Percentage of employees who are women

48%

Percentage of employees who are minorities

76%

Employee Satisfaction

### GIVING BACK

Operation Homefront  
Habitat for Humanity  
Toys for Tots  
Families Forward  
Second Harvest Foodbank

### PRAISE CORNER:

2019 Fintech Award  
Ravi Singh Rising Star Award  
2019 Housingwire Tech 100 award

### BENEFITS AND PERKS

Medical, Dental, Vision & Life Insurance  
Flexible Spending Accounts & Health Savings Account  
Transit and Parking Reimbursement  
401K matching  
Tuition Reimbursement with \$20K lifetime maximum  
Professional Course reimbursement  
Volunteer Time Off  
Paid Time Off and Flexible Schedule  
Paid Holidays



# Top 25 Companies in Mortgage & Servicing

SERVICE PROVIDER

## Bron Inc.

HEADQUARTERS: TEMECULA, CA; 951.291.3285; BRONINC.COM

**Kevin Hamilton**, CEO

**Eric Moore**, COO

**Todd Imwold**, Chief Administrative Officer



Bron Inc provides nationwide regulatory compliance solutions to financial institutions and loan servicers in all areas of property lending. We offer a wide variety of services that fulfill municipality requirements in order to indemnify our clients from fines, penalties and late fees.

### STAFFING STATS

Year Established: 2013

Employees: 33

Additional Offices: Dallas, Texas

58%

Percentage of employees who are women

40%

Percentage of employees who are minorities

### GIVING BACK

Donated generator and fuel to power Haitian school  
Habitat for Humanity  
Phoenix Patriot Foundation  
Rescue House  
Soroptimist.org

### BENEFITS AND PERKS

Bron Inc is focused on providing the ideal environment for our employees to flourish and succeed. Our core values start with our PEOPLE, and we believe that investing in the well-being of our employees directly translates into associates who provide an exemplary level of service to our clients.

With an emphasis on both internal and external training, Bron is the first in our industry to have every employee Master Certified by the Five Star Academy and offer tuition reimbursement to allow employees to complete their MBA certification. Our "Bron Better" programs encourage and reward employees for continuing their education, participating in charitable events, and seizing the chance of once in a lifetime opportunities. Staff enjoy generous paid time off packages to help maintain work/life balance, comprehensive insurance coverages to keep everyone healthy, and an exceptional retirement plan to enable their future stability. Multiple employee appreciation events, a fully stocked kitchen, and companywide events throughout the year keep us all connected and further foster our culture of teamwork. Bron's employee-centric core values are reflected in every aspect of our culture and have been the key to our success.

SERVICE PROVIDER

## CoreLogic

HEADQUARTERS :IRVINE, CA; 800.426.1466; CORELOGIC.COM

**Frank Martell**, President and CEO

**Barry Sando**, Managing Director, Underwriting & Workflow Solutions

**Jim Balas**, CFO



CoreLogic is a leading provider of property insights and solutions that promotes a healthy housing market and thriving communities. Through its enhanced property data solutions, services, and technologies, CoreLogic enables real estate professionals, financial institutions, insurance carriers, government agencies, and other housing market participants to help millions of people find, acquire, and protect their homes. The company's data and tech teams work to deliver cutting edge solutions that leverage next-generation technology to intelligently support the commercial and residential tax, mortgage, insurance, and real estate markets, in addition to many others.

### STAFFING STATS

Year Established: 1991

Employees: 5,200

Additional Offices: Dallas, Texas; Vienna, Virginia; Oxford, Mississippi

47%

Percentage of employees who are women (Globally)

41%

Percentage of employees who are minorities (U.S.)

### GIVING BACK

Habitat for Humanity  
The Marine Corps Scholarship Foundation  
Operation Hope  
SmileMakers Guild of The Council on Aging  
Toys for Tots

### BENEFITS AND PERKS

CoreLogic creates ways for employees to connect by organizing and promoting fun, exciting and collaborative activities in each office. The company promotes and organizes volunteer and charitable-giving opportunities to give back to each offices' local communities while fostering teamwork and positive relationships within the workplace. Employees are continuously engaged in learning opportunities that drive individual and career growth while increasing awareness about the company, its products, services and customers. Most exempt employees are granted unlimited vacation; all others receive three weeks of PTO plus 11 company holidays. CoreLogic also annually awards up to 40 scholarships to qualified dependent children.



SERVICE PROVIDER

## Guardian Asset Management

HEADQUARTERS: LEVITTOWN, PENNSYLVANIA; 888.872.9094;  
GUARDIANASSETMGT.COM  
**Jerry Mavellia, CEO**  
**Dan Leader, COO**



Guardian Asset Management is a national, full-service property management firm providing inspection, preservation, repair, HOA, utility, and vacant property registration services to government agencies, GSEs, mortgage servicers, banks, asset managers, REITs, and other financial institutions. Guardian's business model of a direct "boots on the ground," national vendor network, coupled with industry leading field service technology provides their clients a clear view into each asset minimizing operational gaps and expenses associated with each asset.

### STAFFING STATS

Year Established: 2007  
Employees: 135

Additional Offices: Miami, Florida; Dallas, Texas; Phoenix, Arizona

65%

Percentage of employees who are women

40%

Percentage of employees who are minorities

### GIVING BACK

Habitat for Humanity  
Samuel Waxman Cancer Research Foundation  
Veterans Airlift Command  
VFSAC  
Wounded Warrior Project

### PRaise CORNER

MReport's Top 25 Companies to Work For nominee (2018)

### BENEFITS AND PERKS

Guardian employees receive a benefits package including 401(k), health, dental, vision, and short- and long-term disability. The company regularly hosts "lunch and learn" events, happy hours, holiday parties, and other team-building events. Career advancement is encouraged via management trainee and mentorship programs, internal promotions, and career-advancement education. Guardian also rewards employees with regular bonuses, awards, and gift certificates for strong performance.

SERVICE PROVIDER

## Mortgage Contracting Services

HEADQUARTERS: LEWISVILLE, TEXAS; 813.387.1100; MCS360.COM  
**Caroline Reaves, CEO**  
**John Maxwell, COO**  
**Chad Mosley, Chief Relationship Officer**



Mortgage Contracting Services, LLC (MCS) is a national mortgage services company founded in 1986. Its services include property inspections, property preservation, REO property maintenance, property registrations, HOA and utility services, steel security products, and other mortgage-related services in all 50 states. The success of MCS is the result of its continuous focus on building long-term relationships with its clients based upon trust and integrity. MCS is trusted by some of the nation's largest and most respected banks and mortgage servicers.

### STAFFING STATS

Year Established: 1986  
Employees: 500+

Additional Offices: Operations Center, Ruston, Louisiana; Operations Center, Tampa, Florida; Operations Center, Miami, Florida

61%

Percentage of employees who are women

55%

Percentage of employees who are minorities

### GIVING BACK

North Texas Patriot Anglers  
Ruston, Louisiana's 527th Engineer Battalion  
Troop Rewards  
Veterans; Financial Services Advisory Council (VFSAC)

### PRaise CORNER

CEO Caroline Reaves received the Laurie A. Maggiano Legacy Award at the 2019 Five Star Conference & Expo  
Kim Drake-Loy, MCS General Counsel and Chief Compliance Officer, was one of *DS News'* Top 25 Women in Law (2018)  
Employer of the Month in Ruston, Louisiana

### BENEFITS AND PERKS

MCS offers flex-time benefits that allow employees to choose a work schedule that best fits their life. MCS wellness initiatives include health fairs, flu-shot clinics, smoking cessation programs, friendly weight-loss challenges, and seminars on healthy living. MCS is committed to supporting veterans' organizations as well as organizations for police, firefighters, and first responders. MCS also hosts family events such as our MCS Walk for Heroes, on-site festivals/picnics, fundraisers for local military groups, and special speaking events.



SERVICE PROVIDER

## Nationwide Title Clearing, Inc.

HEADQUARTERS: PALM HARBOR, FL; 727.771.4000; NWTC.COM

**John Hillman**, CEO  
**Michael O'Connell**, COO  
**Todd Kugler**, CFO



Nationwide Title Clearing, Inc. (NTC) was founded in 1991 and has grown into a national leading post-closing services provider for the residential mortgage industry. NTC provides a wide range of services to the nation's top mortgage lenders, servicers, and investors as well as various government entities. NTC's mission is to deliver Life of Loan services with the highest level of accuracy partnered with the mortgage banking industry to protect homeowners while also preserving the integrity of the nation's land records.

### STAFFING STATS

Year Established: 1991

Employees: 434

Additional Offices: Dallas, Texas

61%

Percentage of employees who are women

20%

Percentage of employees who are minorities

### GIVING BACK

Boys and Girls Club of Tampa Bay  
Carrington Charitable Foundation  
Gramatica Family Foundation  
Humane Society of Pinellas  
Ronald McDonald House Charities

### PRaise CORNER

Tampa Bay Times Top 100 Workplaces  
Tampa Bay Business Journal Fast 50  
Tampa Bay Business Journal Top 200 Private Companies  
Inc.'s 5000 Award  
Inc.'s Higher Power Award

### BENEFITS AND PERKS

NTC offers several benefits and internal incentives for team members. Along with our flex-schedule, extended holidays, and PTO, we also offer monthly games and lunches. NTC hosts two companywide events (summer beach party and holiday party) as well as an annual wellness fair where team members get an opportunity to zip line, kayak, snorkel, or enjoy a catamaran cruise around the Gulf of Mexico. NTC also offers a free year-long gym membership to all team members to encourage healthy living. At NTC, we are always thinking of ways to celebrate our team, therefore, we host longevity parties, spotlight our employee of the month and executive of the quarter, along with special acknowledgments given monthly by executives.

SERVICE PROVIDER

## VRM Mortgage Services

HEADQUARTERS: CARROLLTON, TEXAS; 855.843.8334; VRMCO.COM

**Keith Murray**, President & CEO  
**Dr. Cheryl Travis-Johnson**, EVP & COO  
**Joe Morrow**, SVP Client Services & Technology



VRM Mortgage Services (VRM) was founded with the aim of providing portfolio managers reliable, high-quality outsourcing services for the management of their REO assets. Since then, VRM has listed, marketed, managed, and sold over 600,000 properties for its clients, while expanding capabilities far beyond conventional asset management. The company is a complete mortgage servicing solutions provider that has stayed true to its brand promise—unrivaled solutions, unequaled performance.

### STAFFING STATS

Year Established: 2006

Employees: 170

Additional Offices: Pomona, California; Pasadena, California

56%

Percentage of employees who are women

56%

Percentage of employees who are minorities

### GIVING BACK

ALS Walk Dallas  
PCV/VRM Seeds of Hope Annual Charity Golf Classic  
Salvation Army Angel Tree  
Stand Down Dallas  
Suit Up DFW

### PRaise CORNER

The National Association of Minority Mortgage Bankers of America (NAMMBA)—  
Top 25 Best Places to Work for Women and Minorities (2018 and 2019)  
Top 100 African-American-Owned and Top 500 Diversity-Owned Company in the U.S. (TexasDiversityBusiness.com)

### BENEFITS AND PERKS

VRM offers a full spectrum of employee benefits, including the ability to work from home, education and licensing reimbursement, and cross-training and succession planning. The company provides a lounge for employees networking and a health program that includes free fruit, healthy snacks, walking-sprees, prizes, classes, and a discounted gym membership. VRM also hosts a vendor day each month so employees can shop on-site. Employee recognition initiatives include Employee of the Month (\$400 award), Manager of the Quarter (\$400 award), Employee of the Year and Manager of the Year (\$2,000 respectively), and the Margaret Murray Awards Quarterly (\$500 awards).



TECH PROVIDER

## FirstClose

HEADQUARTERS: AUSTIN, TX; 512.418.8989; FIRSTCLOSE.COM

**Tedd Smith**, Co-Founder and CEO

**Tim Smith**, Co-Founder and Chief Revenue Officer



FirstClose is a highly respected provider of best-in-class property and borrower data intelligence and settlement services nationwide. FirstClose specializes in delivering a powerful web app and LOS plugin that offers everything from application to servicing (credit score, valuation, title, tax, flood, closing, and recording) in one easy-to-navigate platform. By delivering simplified vendor management and consolidating vendors into one platform, FirstClose makes it easy to identify and repair the gaps where lender profits can be maximized.

### STAFFING STATS

Year Established: 2000

Employees: 40

50%

Percentage of employees who are women

30%

Percentage of employees who are minorities

### GIVING BACK

- Chloe's Wish
- Habitat for Humanity
- Joe Lee Johnson Holiday Food Drive
- SMCH Wellness and Rehabilitation Center
- The Refuge Austin

### EMPLOYEE SHOUT-OUT

*"Since FirstClose was started by two brothers, the company strives to be a family. Working in that kind of setting, and creating those bonds really has an impact on how employees perform. We all know each other and are here to work together and build each other up."*

—Sara Nakae, Marketing Director

### BENEFITS AND PERKS

FirstClose provides employees with an on-site gym, a fully stocked break room, and a fun game room. The company also holds quarterly off-site activities and outings to allow employees to build relationships outside of the office setting.

With a commitment to ongoing employee education, team members can participate in lunch-and-learns, training sessions, and are allowed to shadow members of other departments in order to learn new skills.

TECH PROVIDER

## Maxwell

HEADQUARTERS: DENVER, CO; 888.256.6067; HIMAXWELL.COM

**John Paasonen**, CEO

**Rutul Dave**, CTO

**Bryan Traeger**, Head of Partnerships



Maxwell empowers mortgage lenders to be more connected, productive, and successful by intelligently automating their workflow with homebuyers and real estate agents. The platform is used by hundreds of lenders, banks, and credit unions nationwide to serve their customers.

### STAFFING STATS

Year Established: 2015

Employees: 31

### GIVING BACK

New Story Charity

### EMPLOYEE SHOUT-OUT

*"Maxwell is a culture that puts people first in every aspect of the company, whether that is consistent one-on-ones with your leader or the way we grow together as a team. This shines through to our clients, too, in how we make the process of working with Maxwell so personal."*

—Chad Duncan, Account Executive

### BENEFITS AND PERKS

At Maxwell, "everyone is an owner"—every single employee at Maxwell has stock options in the company, reflecting the company's value of ownership. In addition to the standard 15 days of PTO, generous sick days, and 11 paid holidays, Maxwell's offices close between Christmas and New Year's Day each year in order to enable employees to enjoy their friends and families during the holidays. At least once a year, Maxwell sponsors a "hackathon" for the whole company, challenging the team to innovate on ideas ranging from a billing processes to product features or how to improve the company's sales demos. In addition to flexible work-from-home policies, generous maternity leave, and a 100% company-paid medical, vision, and dental plan, Maxwell employees also get to take advantage of a bowling alley, fitness center, bike room, and showers.



TECH PROVIDER

## Lender Toolkit

HEADQUARTERS: BOUNTIFUL, UT; 801.784.6514; LENDERTOOLKIT.COM

**Brett Brumley**, Managing Partner  
**Yvette Moeller-Bunker**, Operations Manager  
**Gary Roche-Bernard**, Senior Systems Administrator



Lender Toolkit's team is comprised of technology enthusiasts with extensive mortgage lending backgrounds. With a vast knowledge of the industry, the team is able to assist clients to become more efficient, improve and create new processes, and stay compliant by effectively configuring and customizing the industry's premier lending platform, Encompass®. Lender Toolkit has the skills to manage and direct mortgage technology initiatives of any size, on time and on budget.

### STAFFING STATS

Year Established: 2015  
Employees: 17

# 41%

Percentage of employees who are women

### GIVING BACK

Because of remote working, all employees are encouraged to participate in local charity events and can do so with time off, paid up to one full day per year.

### EMPLOYEE SHOUT-OUT

*"As an employee of Lender Toolkit, I feel like family and a vital part of its success. Your voice and opinion matters. Decisions are made based on employees' input and not on just what the manager wants. These are critical factors necessary to the success of companies today."*

—Yvette Moeller-Bunker, Operations Manager

### BENEFITS AND PERKS

Lender Toolkit allows employees to work remotely from home and includes a suite of benefits including health, dental, PTO, 401(k), and bonus plans. The company perks also include trips and employee recognition programs, as well as celebrating team member anniversaries with both gifts and monetary rewards (there are even the occasional "ugly sweater" contests). Lender Toolkit also encourages employees to maintain their certifications, at the company's expense.

TECH PROVIDER

## RealKey

HEADQUARTERS: SAN FRANCISCO, CA; 844.732.5539; REALKEY.COM

**Christopher Hussain**, CEO and Founder  
**Loc Nguyen**, Head of Engineering; **Alan Tifford**, Senior Design Strategist  
**Haden Kirkpatrick**, Head of Marketing



RealKey automates processing and underwriting of mortgage through a web-based mortgage process facilitator that centralizes and simplifies both documentation collection and review to reduce touches with underwriting by getting documents and data directly from the source through APIs and OCR. RealKey stores all data and documents securely and centrally for all parties to access. Lenders benefit from improved efficiency and reduced costs internally, as well as improved customer satisfaction and likelihood of repeat and referral business from their clients. RealKey is a first mover, filling the gaps of products currently in the marketplace.

### STAFFING STATS

Year Established: 2015  
Employees: 10

# 40%

Percentage of employees who are women

### GIVING BACK

Habitat for Humanity  
Project Open Hand  
UCDavis Entrepreneurial Academy Mentor Program

### EMPLOYEE SHOUT-OUT

*"It is great to be surrounded by so many great minds and thought leaders. Working at RealKey has been an entrepreneurial adventure, learning and growing through osmosis. The team is united with a single vision and a 'we' approach to bringing about our vision to make the mortgage industry more enjoyable, efficient, and effortless."*

—Haden Kirkpatrick, Head of Marketing, RealKey

### BENEFITS AND PERKS

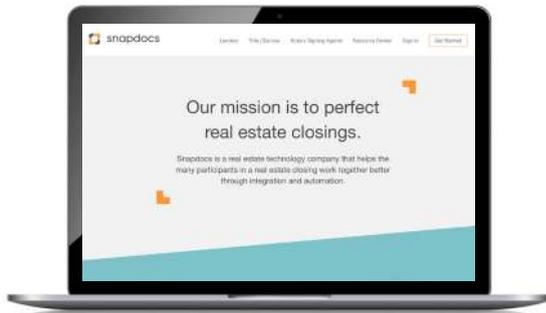
RealKey offers team members unlimited vacation time and a work-from-home remote culture. On an employee's first day, they go through an exercise meant to help them establish themselves as a thought leader in their geography by signing up as a panelist or mentor. Team members can also anticipate generous success-based bonuses. One unique perk the company offers: rare beer trading. CEO Christopher Hussain collects rare beers for a side hobby, and has incorporated that into the company's culture, incorporating excursions to breweries during travel for conferences or meetings.



TECH PROVIDER

## Snapdocs

HEADQUARTERS: SAN FRANCISCO, CA; SNAPDOCS.COM  
**Aaron King**, CEO & Founder; **Christian Hjorth**, VP of Commercial  
**Kim Smathers**, Head of Information Security  
**Briana Whelan**, Head of Product



Powering over 750,000 closings a year, Snapdocs is the industry's leading digital closing platform, and the only one improving the mortgage closing process for everyone. Snapdocs arms lenders and settlement with the tools to fix underlying operational inefficiencies, while also propelling them into the digital future through advanced automation and patented AI. Lenders and settlement are empowered to close more loans faster and at lower costs, all while delivering a better borrower experience from origination to close for their shared customers. With a proven track record of creating a single, scalable process for every closing, whether wet, hybrid, or fully eClose, Snapdocs ensures a consistent borrower experience.

### STAFFING STATS

**Year Established:** 2013  
**Employees:** 100  
**Additional Offices:** Denver, Colorado

### GIVING BACK

San Francisco Food Bank

### EMPLOYEE SHOUT-OUT

*“Snapdocs has an amazing group of people, from all different walks of life and backgrounds, which has lead to one of my favorite cultures and teams. I love it here.”*

—David Iranpour

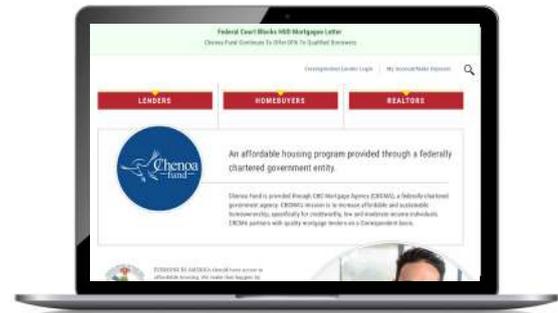
### BENEFITS AND PERKS

Snapdocs prides itself on advancement both professionally and personally. The company hosts regular lunch-and-learns with successful leaders from the technology and mortgage worlds. They also offer significant internal mobility, actively encouraging team members to shadow other departments and to apply for jobs in other areas of the company. With an open and collaborative culture, Snapdocs established a “kudos” channel in Slack where coworkers can recognize each other’s accomplishments. Four weeks of vacation, a matching 401(k), and a 10 year exercise window on equity, shows Snapdocs’ commitment to the health and well-being of their team.

WOMEN-OWNED BUSINESS

## CBC Mortgage Agency

HEADQUARTERS: SOUTH JORDAN, UT; 866.563.3507; CHENOAFUND.ORG  
**Rich Ferguson**, President  
**Matt Pettit**, National VP of Program Development  
**Michael Whipple**, SVP



CBC is a Native American owned company that provides down payment assistance to help borrowers achieve the dream of homeownership. CBC believes that homeownership is a key factor in building wealth and helping foster strong communities.

### STAFFING STATS

**Year Established:** 2013  
**Employees:** 65  
**Additional Offices:** Boise, Idaho; Remote employees

### GIVING BACK

Cityvision  
Down payment assistance  
Habitat for Humanity

### EMPLOYEE SHOUT-OUT

*“CBC has been excellent to work for. They highly value company culture and our mission to help people. They are honest and have the concerns of the employees at heart. There are many opportunities for growth, and it is fulfilling to work for such a great mission!”*

—Trevor Ross, Operations Manager

### BENEFITS AND PERKS

CBC employee perks include work-from-home options, PTO, discounted gym memberships, an employee down payment plan, and weekly catered lunches provided by the company. Employee contributions are recognized in weekly updates, a Monthly Service Excellence Award, and with performance bonuses. CBC provides ample opportunities for team members to cross-train with weekly open department trainings, frequent contact with the executives, and open access to all departments’ training through an internal information platform.



WOMEN  
OR  
WING  
OWNED  
BUSINESS

## Roostify

HEADQUARTERS: SAN FRANCISCO, CA; 817.471.7627; ROOSTIFY.COM

**Rajesh Bhat**, CEO  
**Eric Amblard**, CFO  
**Courtney Keating Chakarun**, CMO



Roostify leads the industry in delivering accelerated and transparent digital lending experiences, processing nearly \$20 billion a month in loans. From enterprise banks to independent mortgage lenders, lenders across the United States rely on Roostify to speed up closings, reduce risk and unnecessary work, and improve their customers' lending experience.

### STAFFING STATS

**Year Established:** 2012  
**Employees:** 100-plus

### GIVING BACK

CEO Rajesh Bhat serves on Washington University's Bay Area Eliot Society Council and Bay Area Entrepreneurship Committee  
One Tree Planted San Francisco  
ASPCA  
Wounded Warrior Project  
Young Entrepreneur Council in San Francisco  
Bay Area Young Survivors Network  
Access Institute for Psychological Services  
Glide SF Meal Program

### BENEFITS AND PERKS

Roostify team members enjoy benefits such as flexible work options, a fully stocked kitchen and catered lunch, and events that highlight team innovation, such as an annual hackathon. The team launched an internal initiative on the values of fostering diversity and inclusion as part of Women's International Day earlier this year. This reinforced the Roostify core value of "People First," which means everyone is treated equally and with respect. Ideas are better fostered when everyone at the company enjoys an environment where they feel a sense of belonging." The team is also personally committed to serving those who are historically underrepresented in the tech industry and is spearheading a formalized recognition of diversity and inclusion to be publicly included in Roostify's charter and mission and is implementing internal unconscious bias training. "We're committed to building a human-centric culture where our employees feel valued, engaged, and cared for," said Ashley Burnstead, Head of People at Roostify.

# 2019 Top 25 Companies to Work For Nominees

Though our selection committee had the difficult task of selecting only 25 companies from the impressive list of submissions received, we would be remiss if we didn't honor and recognize all the companies nominated by their employees and peers.

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