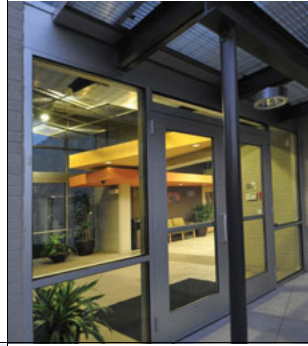


Keystone

ASSET MANAGEMENT



PROVIDING REO, VALUATION AND DEFAULT SERVICES SINCE 1995



In the current real estate market, partnerships based on trust and results are an essential requirement in managing non-performing loans and assets. By building on these partnerships, Keystone Asset Management will deliver the value and service you need at the speed you want.

With a focus on maximizing turn rates and execution while minimizing cycle times and carrying costs, Keystone provides comprehensive REO, default management and property valuation services customized to each portfolio. Our clients enjoy extensive support and a wealth of resources backed by the solid foundation of a financially sound industry leader.

NATIONWIDE HIGH-TOUCH SERVICES

While holding clients as our first priority, Keystone simplifies the management and liquidation process by streamlining all requirements to create a unique and flexible strategy. Our experienced staff works in conjunction with approved and trained industry experts to limit liability and surpass portfolio goals.

Keystone provides several core service solutions to our clients. These solutions include oversight of the REO liquidation and property management process, pre-foreclosure and loss mitigation management, obtaining and reviewing property valuations to arrive at critical and analytical decisions, and training through our Keystone University program.



COMPREHENSIVE REO AND DEFAULT MANAGEMENT SOLUTIONS

Keystone offers the value and flexibility that lenders in the default marketplace expect and require. From nationwide property valuations to property management and marketing, our comprehensive services quickly move non-performing assets through the marketing process.

Our clients desire their inventory to be liquidated quickly and efficiently while utilizing industry best practices. We implement innovative portfolio analysis and solutions, including:

- ~Loss severity analysis
- ~Risk and cost exposure
- ~REO rent-to-own programs
- ~Neighborhood stabilization programs
- ~Cycle time management
- ~Pre-foreclosure valuation and preservation
- ~Relocation assistance and eviction management
- ~BPO's, appraisals, market plans and status reports
- ~Title curative services
- ~Closing management and facilitation



Driven by performance, Keystone maintains the highest standards in industry partnerships, which include real estate brokers and agents, property preservation companies and closing and title companies.

KEYSTONE YOUR PORTFOLIO

When you partner with Keystone, you will gain the expertise and innovation of an industry leader. Your portfolio will be managed with your objectives in mind. We will strive to provide you with innovative, strategic solutions that extend beyond the real estate and default industry by delivering consistent, superior service.

Keystone's services include:

- ~Comprehensive REO Management
- ~Pre-Foreclosure Management
- ~Property Valuation & Analysis
- ~Keystone University Training

"When Keystone services your portfolio, they will be consistent and pay attention to the little details, in addition to those big issues that arise when you're servicing an REO property. Keystone takes care of their clients and their every need."

... Keystone Client

"Their superior business practices strive for high performance, focus on developing a winning strategy and emphasize on building a cooperative team environment that can best deliver great results to clients. They are continually looking for ways to improve, invest in technology and stay ahead of changes in the real estate market."

...Keystone Partner

"Keystone certainly understands the importance of both quality and speed. And they understand this concept from start to finish...from the initial occupancy, to the negotiations for relocation, to getting bids (and work done when needed), to preapprovals and loan recapture, to invoicing, and finally to a proactive well-managed escrow through to a successful closing...every time. This sets them apart."

...Keystone Partner

"Keystone communicates, they listen, they take action when we request it for emergencies. They work in harmony with us in the midst of tough circumstances and not against us. This creates a tremendous environment for success, problem solving and closing escrows."

...Keystone Partner

THE KEYSTONE DIFFERENCE

In an ever-evolving business environment, Keystone Asset Management's mission is:

To provide innovative, strategic solutions to clients and business partners that extend beyond the real estate and default industry.

By focusing on quality of service, partnership philosophies, and innovation, it is Keystone's vision to remain a long-term sustainable solution in offering unique value propositions that reach beyond our industry.

~Quality of Service

Often linked to excellence, superiority and value, quality is the foundation of Keystone's success in the default mortgage industry. We strive to maintain our integrity and trusted reputation among our business relationships, not only through the services provided, but through the high standards set for each service.

~Partnership Philosophy

We pride ourselves in aligning and partnering with those that have similar ethics, standards and business ideologies to fulfill our service commitments to our clients and industry. Instilling a team mentality among internal employees and external representatives has allowed Keystone to remain committed to our mission and vision, dating back to our inception in 1995.

~Innovation

Without jeopardizing quality or integrity, developing new and strategic service enhancements remains a top commitment of Keystone's. As an industry leader, clients and partners rely on us for our knowledge, expertise and solutions to counter any problematic circumstances that may arise. Creativity within services and partnerships is strongly encouraged by Keystone in an effort to raise standards internally and throughout our industry.

Collectively, this allows us to provide solutions to our clients, business partners, local communities, families and individuals. In developing unique methods to manage and liquidate real estate, we are providing stabilization to neighborhoods and economic stimulation.



ABOUT US

Keystone Asset Management is a full-service, client-driven organization that develops

and implements customized high-touch solutions to servicers nationwide. Our commitment to our partners and to high quality service standards has allowed us to become a recognized industry leader in the default marketplace.

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3015 Advance Lane, Colmar, PA 18915

P: 215.855.3350 » WWW.KEYSTONEBEST.COM