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Keystone

# THE KEYSTONE CONCEPT

A keystone is the fundamental element that bears the weight and stability of an architectual structure. Without this key element, the structure would not be able to support itself or maintain the integrity for which it was built. Keystone Asset Management, Inc. was formed on this concept, not only in name, but also in the foundation of its misson and services.

In an industry where partnerships are necessary, it is essential to have this critical element in place while managing a default portfolio in order to hold the process flow together while achieving the goals of the managing team. Keystone has built this structure and sustains the team and partnerships required to assist the transition of non-performing loans into performing loans while minimizing the risk and exposure to all involved. By maintaining effective communication between the various partners in the default management and liquidation process, Keystone is able to uphold the unique directives for each portfolio in an efficient manner.

While the servicing goals and structure of each portfolio are already in place, a portfolio that has been through the Keystone process will see improvements in each major key performance metric, including turn rates, execution rates, cycle times and quality standards. Building upon the existing performance standards, Keystone will add overall stability, integrity and guaranteed performance to each portfolio it manages. Through this process, we will Keystone your portfolio and give you the value and service you need at the speed you want.



# **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 a consistent, superior service.

### Keystone's services include:

### ~ Comprehensive REO Management

Whether through asset liquidation or long-term property management, Keystone has developed comprehensive and customized solutions for non-performing assets nationwide to carryout portfolio strategies.

### ~ Pre-Foreclosure Management

With an understanding of the ever changing regulations in the foreclosure process, Keystone's expertise in default management will help address the challenges in maintaining an asset's integrity through foreclosure, while aiding in the development of work-out plans for borrowers in default.

# ~ Property Valuation & Analysis

Keystone maintains a diverse selection of valuation products, ranging from traditional BPO's and Appraisals to MLS Data reports. These tools help in the overall analytics required to make critical decisions while managing a distressed portfolio.

# ~ Keystone University Training

Keystone University is comprised of a series of specialized educational programs designed for Keystone staff members and preferred partners. Keystone applies the latest in industry resources, tools and technology to ensure our training courses are relevant to the current default market.

To obtain additional information on Keystone's services, to learn what you can gain and how you can Keystone your portfolio by partnering with us, contact CustomerService@keystonebest.com



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