



Increase Profitability.
Improve Performance.
Manage Risk.

Summer 2010

Introducing GPS Reviews

Cutler Consulting is pleased to introduce our **GPS Reviews** for banks and mortgage companies.

Many companies recognize the need to optimize their mortgage operations. The challenge lies in finding the resources and expertise to evaluate their operations and recommend changes while still focusing on day to day issues.

Guidance for mortgage lenders

Cutler Consulting GPS Reviews are designed specifically to meet this challenge. Our reviews offer mortgage lenders expert guidance to improve performance through customized solutions tailored to your business needs.

Take a look at the three review structures we offer.



Expert Guidance
Improved Performance
Customized Solutions

Operational Risk

Our Operational Risk Review is designed for community banks and small to medium sized mortgage companies to ensure they are maximizing income and effectively managing risks.

We perform a comprehensive review of your mortgage operation, focusing on risks, profitability and management reporting. We analyze processes, procedures and practices. We examine secondary marketing and management reporting, identify strengths and weaknesses, and recommend improvements to mitigate risks and eliminate inefficiencies.

In conjunction with our Operational Risk review, we provide a set of key performance indicators to monitor performance and serve as an early warning system to identify potential problems.

Secondary Marketing

Our Secondary Marketing Review is a comprehensive assessment of your strategy for selling loans in the secondary market. The review focuses on maximizing profitability, improving performance and managing risks. We will examine your current processes and procedures and recommend improvements based on your business model and tolerance for risk.

We look at over 100 characteristics during our evaluation. We talk to you and your associates to understand how your organization works.

We will provide a summary of our findings, with recommendations to increase secondary marketing profitability, improve performance and manage risks.

Due Diligence

Small to mid-sized banks seeking to acquire companies with mortgage operations must perform due diligence to establish value and understand the risks involved with the acquisition.

There are many situations where hiring independent mortgage experts can be extremely beneficial to the acquiring company.

Cutler Consulting consultants have extensive experience in successfully managing and evaluating mortgage operations. We will conduct a due diligence review tailored to your concerns and objectives. Our evaluation will give you a comprehensive review of the strengths and weaknesses of the company being reviewed, with recommendations to increase profitability, mitigate risks and improve performance.

Visit our newly updated web site for more information on GPS Reviews and our other services.

http://www.cutlerconsultinggroup.com/services_new.html