

PRESS RELEASE



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MCT and TMS Partner to Bring Revolutionary Servicing Technology to Lenders

Partnership provides award-winning subservicing platform SIME to MCT clients


San Diego, CA and Melville, N.Y. (July 2, 2018) — Mortgage Capital Trading (MCT), a leading [mortgage hedge advisory](#) and secondary marketing software firm, named [TMS](#), a fast-growing fintech company, an additional preferred subservicing partner, bringing TMS' revolutionary subservicing platform SIME, [Servicing Intelligence Made Easy](#), to the company's growing and respected client list.

As a preferred partner, MCT will offer its clients TMS' state-of-the-art subservicing platform SIME, which includes competitive pricing, no monthly minimum costs, private label servicing and reasonable setup fees. This announcement marks the second subservicing partnership for MCT and supports the company's dedication to partnering with the most distinguished companies in the mortgage space.

"We're excited to join forces with TMS as it changes the landscape of the mortgage servicing industry. This is exactly the type of innovative technology that we want to bring to our clients," said MCT Director of MSR Services Phil Laren. "The fintech company has a proven track record of helping lenders get a real-time overview of their portfolio, helping reduce delinquencies."

TMS completely revolutionized the way the servicing industry operates with its award-winning subservicing platform SIME. The cutting-edge technology finally offers lenders a platform with end-to-end compliance, real-time information and interactive reporting on all borrower accounts, and tracking capabilities that help reduce delinquent loans. SIME's game-changing ability to deliver real-time transparency into a lender's loan portfolio helps drastically reduce servicing costs and maximize customer service.

"It's an honor to partner with a highly respected company like MCT," said TMS CEO Darius Mirshahzadeh. "This partnership solidifies that SIME is changing the industry,



with a greater emphasis on delivering a superior borrower experience and offering more control and transparency in to a lender's servicing portfolio."

MCT's wide array of lender clients, particularly organizations new to mortgage servicing rights, will benefit from lower barriers to entry and pricing step downs through exceeding loan count thresholds as a group. MCT is proud to secure this and other strategic partnerships to benefit clients, as well as providing MSR valuations, hedging, and brokerage services through its MSR Services Division.

About TMS

[TMS](#) (The Money Source Inc.) is a different kind of company that does business in a different kind of way. Founded in 1997, with a mission to Grow Happiness, TMS is a fast growing fintech company that provides products, technology, speed of service and a unique customer experience to borrowers, clients and team members in their pursuit of happiness. With more than 750 team members, TMS is a national lender and servicer licensed or exempt from licensing in all 50 states and the District of Columbia. For more information, visit [TheMoneySource.com](https://www.themoneysource.com). NMLS# 6289.

About MCT

Founded in 2001, Mortgage Capital Trading, Inc. (MCT) has grown from a boutique [mortgage pipeline hedging firm](#) into the industry's leading provider of fully-integrated capital markets services and technology. MCT offers an array of best-in-class services and software covering mortgage pipeline hedging, best execution loan sales, [outsourced lock desk](#) solutions, [MSR portfolio valuations](#), business intelligence analytics, mark to market services, and an award-winning comprehensive capital markets software platform called MCTlive! MCT supports independent mortgage bankers, depositories, credit unions, warehouse lenders, and correspondent investors of all sizes. Headquartered in San Diego, California, MCT also has offices in Philadelphia, Santa Rosa, Los Angeles and Dallas. MCT is well known for its team of capital markets experts and senior traders who continue to provide the boutique-style hands-on engagement clients love. For more information, visit <https://mct-trading.com/> or call (619) 543-5111.