



WE ARE THE EXPERTS IN MORTGAGE CONSULTING

Oakleaf is a mortgage industry consulting firm specializing in regulatory compliance, loan review, risk analytics, financial modeling, and litigation support services solely for the mortgage and financial services industries.

Our seasoned practitioners utilize their vast experience and domain knowledge to provide the insights, perspectives, and tailored solutions necessary to meet our clients' business needs and solve their most complex problems.

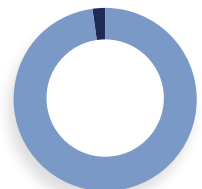
Our combination of subject matter expertise, client-focused approach, and commitment to excellence has made Oakleaf a trusted leader in the industry for over 15 years.

OAKLEAF'S EXPERTISE EMPOWERS US TO PROVIDE INNOVATIVE, HIGH-VALUE SOLUTIONS TO OUR CLIENTS THAT SERVE BUSINESS FUNCTIONS AND INFORM BUSINESS STRATEGY.

15
YEARS
IN BUSINESS

1.25M
CONSULTING HOURS
PROVIDED

98%
CLIENT
SATISFACTION



AREAS OF EXPERTISE

Operational Excellence

Enhancing efficiency, compliance, and productivity, our services are designed to refine your mortgage and structured finance operations, aligning them with industry standards for sustainable growth and adaptability.

- Policy & Procedure Development
- Training Development
- Operational Assessment
- Process Improvement

Regulatory Compliance

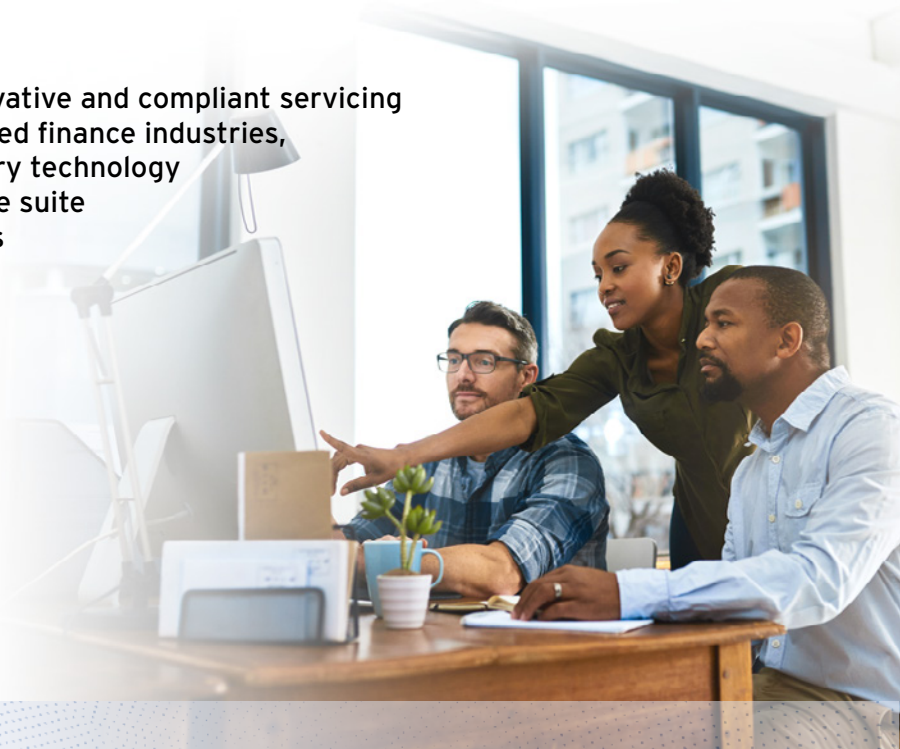
Navigate the complexities of financial regulations confidently with our tailored solutions. Our experienced team enhances your compliance risk program to meet evolving federal and state laws effectively.

- Risk Assessment
- Exam Management
- Internal Audit Support
- Testing & Monitoring
- CMS Reviews

Servicing Solutions

Since 2007, Oakleaf has provided innovative and compliant servicing solutions in the mortgage and structured finance industries, streamlining operations with proprietary technology and expert insights. Our comprehensive suite enhances servicing quality and ensures rigorous oversight, enabling confident portfolio management.

- Servicing Requirements Reviews
- Servicing Quality Control
- MRA Review & Remediation
- Sub-Servicer Oversight
- Transfer Support



AREAS OF EXPERTISE

Origination File Review

Oakleaf's services improve the integrity of mortgage origination through detailed loan file examinations and advanced technology, safeguarding against financial and reputational risks and freeing you to focus on core operations.

- Litigation Support/Crisis Management
- Repurchase/Forensic Reviews
- Rep & Warranty Reviews
- Quality Control Reviews

Capital Markets & Securitization

We blend innovative technology with deep industry insights to provide strategic solutions in risk management and market execution, enhancing your strategies in the volatile mortgage and structured finance sectors.

- Cash Flow Modeling
- Portfolio Analytics & Valuation
- Issuance Support
- Triggered Reviews
- Data Analysis/Pooling



Model & Data Analytics

Tailored solutions leveraging data analytics enhance decision-making and performance, offering essential tools and insights for strategic success in the mortgage and structured finance sectors.

- Model Lifecycle Management
- Statistical & Econometric Models
- Financial Cashflow Models
- Advanced Data & Simulation Engines
- Documentation

AREAS OF EXPERTISE

Data Engineering

Transforming complex financial data into actionable insights, our services improve decision-making with enhanced data efficiency, accuracy, and accessibility, providing a competitive edge through optimized data infrastructure.

- Data Cleaning & Reconciliation
- Extraction, Transformation, Loading (ETL)
- Data Scraping
- Quality Control & Validation
- Production Environment Development & Management
- Data Governance

Process Reengineering

Our services revolutionize business operations by automating workflows and transforming processes for peak efficiency, utilizing strategic insights and innovative practices to deliver clear strategic directives.

- Workflow Improvement
- Process Automation/Optimization
- Maturity Model Assessment
- Customized Visualization & Reporting

Litigation & Disputes

Navigating complex legal landscapes, Oakleaf's specialized services combine analytical rigor and deep industry knowledge to deliver impactful results and achieve successful outcomes in legal and regulatory engagements.

- Strategic Advisory Support
- Damages Theories & Calculations
- Expert Reports & Testimony
- Securitization Structures & Cashflow Analysis
- Securities & Financial Assets Analysis
- Regulatory Review & Analysis
- Econometrics/Statistical Modeling

HOW WE ENGAGE

Expert Advice

Our growing team of experts provide a powerful combination of financial industry domain expertise, modeling and analytic capabilities, and regulatory risk and compliance knowledge to drive value throughout your transformation lifecycle no matter the location.

We partner with our clients to develop business cases and strategies, carry out due diligence and advisory, and drive business outcomes – all while remaining on top of the technical, economic, and operational issues.

Project Consulting

Our specialized consulting solutions include expertise in mortgage optimization, litigation, regulatory compliance, project oversight, and risk mitigation. We provide advisory services, project management, and process improvement consulting for financial services and mortgage matters. Our team of highly skilled, specialized professionals provide quality deliverables – on time and on budget.

On-Demand Talent Solutions

Oakleaf provides on-demand talent solutions for clients across all financial services and mortgage-related industries – including GSEs, financial institutions and their regulators, and other mortgage institutions. These leading companies engage our team for innovative, cost-effective, and quality-focused talent solutions that deliver value to their business.

Our proven approach is not only designed to make sure you have the appropriate blend of outsourcing, partnerships, and shared services support, but also to deliver capacity support for project surges and specialized searches tailored to your needs.

“Our company sought an independent reviewer to perform trigger reviews on deals we administer. We needed a partner who was knowledgeable, experienced, and had the capacity to perform the reviews within the specified timeframes.

The Oakleaf team met all our needs and proved to be incredibly efficient, and, most importantly, accurate in their reviews.”

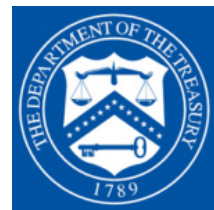
– **Dorri Costello**
*Vice President,
Wilmington Trust*



What sets Oakleaf apart?

At Oakleaf, we differentiate ourselves by providing end-to-end solutions, combining origination, servicing, and securitization subject matter expertise with advanced analytic and modeling capabilities. Services can be customized to support your unique situation. Our client-centric approach will give you the information necessary to successfully manage your activities and reach your business goals.

Our clients call us trusted partners



Get in touch

Looking for mortgage consulting that will drive results, or just curious about what we do? Reach out to us.

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