### Government claims management

### Trust the experts

CRFS is the industry leader in FHA, VA, and USDA claims processing outsourcing and consulting. Since its founding in 2002, CRFS has developed a proven process, filing thousands of claims each month and recovering hundreds of millions of dollars per year for our clients. We're committed to building strong client relationships by delivering quality workmanship and fast, efficient service.

### **Greater financial recoveries**

CRFS has a demonstrated history of successfully onboarding claims processing previously performed by other parties. A key competitive differentiator created through CRFS' years of experience in the default and claims processing space, is the evaluation of allowable timeline extensions. Timeline extensions are valid reasons for which HUD reimburses additional interest and preservation expenses.

### **Reduced** audit risk

CRFS provides a standard level of HUD Audit support to every client, and we're proud to report that our clients experience minimal HUD Audit findings when we're engaged on an Audit project.

## Customized claims solutions and enhanced services

CRFS offers a highly collaborative and transparent onboarding and relationship management process to our clients. This attention to detail on the front end facilitates the identification and implementation of ongoing operational efficiencies that enhance outcomes on both sides.

### Find out more

Talk to us to put our expertise and proven process to work for you.

"Servicers and investors engaged with CRFS experience flexible, scalable solutions built on our fully customizable proprietary claims platform, ensuring speed, scalability, and client success regardless of volume."

Sean Snook

Senior Vice President Chief Operations Officer



Setting the standard since 2002

231 East Avenue Albion, NY 14411

crfservices.com 585.589.8946

# CRFS: The claims management experts

Since our founding in 2002, CRFS has grown to become the leader in post-delinquency claims management solutions. Our unmatched quality, timeliness and experience reduce losses, maximize recoveries and allow the reallocation of vital internal resources. By offering a diverse mix of products and services, designed to function both independently or in a bundled approach, we increase the total value received on an investment made in us.

CRFS is uniquely structured to scale to your operation. Unlike most in-house departments, we can quickly assemble "all hands on deck" to gear up for your work flow. CRFS recovers thousands of dollars per file for our clients, so investing in CRFS actually improves your portfolio ROIs.

From the very start of each implementation, we lay out a detailed, customized strategy. We make sure at the start of every client engagement that the most effective and relevant processes are put in place, including comprehensive Quality Control and Quality Assurance routines. This helps ensure that recoveries and savings are maximized and risk exposure is minimized from day one of your project.

### **Investor and GSE claims**

CRFS has tremendous expertise across the entire continuum of FNMA (Fannie), FHLMC (Freddie) and Private Investor Claims and related services including:

InitialFinal

- Re-Performing (RPL) Sale
- Loss Mitigation

Supplemental

- (RPL) Sale
- Reinstatement Claims
  - Paid in Full Claims
- Non-Performing (NPL) Sale
- Bankruptcy Claims

We process all Investor and GSE claims electronically, and can provide a full Explanation of Benefits (EOB) summary on these types of claims. Our unmatched ability to manage large claim volumes quickly and accurately will improve the ROI in your claims area.







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