

# Servicing Operations Study and Forum for In-House Servicers

MBA's annual Servicing Operations Study and Forum (SOSF) provides companies with in-house servicing operations a highly detailed operational evaluation of their servicing department. This benchmarking tool sets the standard for servicing managers and mortgage banking executives to measure operational performance. As a benefit of participation, you receive not only data outputs but the opportunity to meet your peers and discuss results at our Servicing Operations Forum, being held May 6-7 at MBA's Headquarters in Washington, DC.

## OUTPUT REPORTS

The output analyses compare your firm's results with your peer group and full sample averages. Both the weighted and simple averages are provided for all groupings. In addition, companies may request one free custom report for a peer group of their choosing (five companies minimum) which includes the 20th percentile, median and 80th percentile.

## COST PER LOAN AND PRODUCTIVITY BREAKOUTS

Detailed cost and productivity metrics for each:

- Statements and billings
- Call center/customer inquiries
- Loan setup and transfers
- Payoff/lien release
- Escrow
- Cashiering
- Investor accounting
- Collections
- Loss mitigation
- Bankruptcy
- Foreclosure
- Post sale conveyance/property preservation
- Claims
- Other default
- Servicing systems
- Quality assurance
- Record retention
- Executive Management and Specialized Functions

## OTHER EXPENSES

To obtain a "fully loaded" servicing cost, the following are also reported:

- Unreimbursed foreclosure and REO costs
- Interest expense on MSRs, escrows and advances
- Compensatory fees and penalties
- Corporate costs

## SERVICING REVENUES (PER LOAN AND BASIS POINTS)

Includes:

- Servicing/subservicing fees
- Ancillary and late fees
- MSR amortization/loan decay
- Gain/loss on MSR-related items
- Escrow earnings

## OPERATIONAL PRACTICES BY FUNCTION

- Borrower billing, payment methods
- Use of Single Point of Contact (SPOC)
- Late fee and ancillary fee collections
- VRU, web site and call center volume
- Default case volumes
- Borrower communication rates
- Customer complaints

## SERVICING VOLUME AND PERFORMANCE

- Government versus conventional
- State-by-state geography
- Investor type
- Roll rates
- Fixed versus ARM, serviced versus subserviced
- Delinquency and foreclosure rates
- Modification recidivism rates

## TECHNOLOGY PROVIDERS AND VENDORS

Names of providers used in various servicing areas.

CONTACT MARINA WALSH, CMB AT  
(202) 557-2817 OR MWALSH@MBA.ORG

**MBA**<sup>®</sup>

MORTGAGE BANKERS ASSOCIATION

**OUR 2025 STUDY PARTICIPANTS INCLUDED:**

Arvest	New American Funding
BOK Mortgage	PennyMac
Carrington	Pentagon Federal Credit Union
Cenlar FSB	PHH Mortgage (Onity Ocwen)
Chase	Planet Home Lending
Citizens Bank	PNC Bank
Cornerstone	Popular
Fay Servicing	Primary Residential Mortgage
Freedom Mortgage	Selene Finance (Excluded from avg)
Guild Mortgage	ServBank
LoanCare	ServiceMac
M&T	Truist
Midfirst	Two Harbors/Roundpoint
Mr. Cooper	Union Home Mortgage
Navy Federal Credit Union	US Bank Home Mortgage

# MBA’s 2026 Servicing Operations Study and Forum for In-House Servicers (2025 Data) Registration Form

Only in-house mortgage servicers who participate in the study by providing servicing data are eligible to receive the full results. For more information or sample outputs from previous years, please call Marina Walsh, CMB at (202) 557-2817 or Jenny Masoud at (202) 557-2879.

**FEE\*** Includes survey results (aggregate Databook with Your Firm column, aggregate PPT with Your Firm Column and one custom databook) and registration for two attendees at the Servicing Operations Study and Forum.

**Servicing 100,000 or more loans**

☐ MBA Member: **\$6,500**  
☐ Nonmember: **\$13,000**

**Servicing fewer than 100,000 loans**

☐ MBA Member: **\$4,500**  
☐ Nonmember: **\$9,000**

\* A \$500 fee will be charged for additional custom databooks or for custom PPTs. If space permits, more than two company representatives may be able to attend the Forum for an additional fee of \$500 per additional person.

## Primary Contact

☐ MBA Member

☐ Nonmember

☐ Mr.

☐ Ms.

☐ Mrs.

FIRST NAME

MI

LAST NAME

TITLE

COMPANY NAME

COMPANY ADDRESS

CITY

STATE

ZIP

BUSINESS PHONE NUMBER

EMAIL ADDRESS

## Confidentiality Agreement

MBA’s Servicing Operations Study is for your internal use only. By executing this registration form, your firm agrees to (a) keep confidential and not disclose or transfer to any third-party person, firm or entity, any contents of the Servicing Operations Study, including, without limitation all output reports, input files and presentation materials, in either electronic or hard-copy format; (b) not use or exploit any portions of the Servicing Operations Study for external purposes without express written permission of the Mortgage Bankers Association; (c) take reasonable steps to ensure these restrictions are known to all employees who may have access to the Servicing Operations Study; and (d) exercise best efforts to prevent unauthorized parties from gaining access to the Servicing Operations Study.

SIGNATURE

DATE

## Data Contact 1

☐ Mr.

☐ Ms.

☐ Mrs.

FIRST NAME

MI

LAST NAME

TITLE

EMAIL ADDRESS

BUSINESS PHONE NUMBER

## Data Contact 2

☐ Mr.

☐ Ms.

☐ Mrs.

FIRST NAME

MI

LAST NAME

TITLE

EMAIL ADDRESS

BUSINESS PHONE NUMBER

PLEASE EMAIL THIS FORM TO JENNY MASOUD AT JMASOUD@MBA.ORG. UPON RECEIPT OF THIS FORM, MBA WILL SEND THE INVOICE FOR THE APPROPRIATE SURVEY PARTICIPATION FEE TO THE PRIMARY CONTACT ABOVE