

2027 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 5-6, 2027, in Scottsdale, Arizona.

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
- Special loans
- 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 MSR, 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

- AI usages in servicing
- 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 communications
- 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
- Loan workout recidivism rates
- Servicing recapture data
- Servicing churn analyses

TECHNOLOGY PROVIDERS AND VENDORS

Names of providers used in various servicing areas.

OUR 2026 STUDY PARTICIPANTS INCLUDED:

Arvest	Midfirst
Bank of America	Navy Federal Credit Union
BSI Financial Services	New American Funding
Carrington	PennyMac
Cenlar FSB	Pentagon Federal Credit Union
Chase	PHH Mortgage
Citizens	Planet
Cornerstone	Popular
Fay Servicing	Primary Residential Mortgage
Freedom Mortgage	Selene Finance
Guild Mortgage	ServBank
LoanCare	ServiceMac
M&T	Truist
M&T	US Bank Home Mortgage
MemberFirst	Wells Fargo

