

Many investors come to us because of our special expertise in working junior liens, bankruptcy cases, borrower work-outs and foreclosures.

However, we are more than just experts in special servicing and loss mitigation. Above all, we are active investors and mortgage professionals ourselves. We appreciate needing to balance cash flow to pay your expenses while working out long-term win-win resolutions with borrowers.

We have clients with single loans and clients with hundreds of loans. Our approach is that no portfolio is too small or too big for us to handle.

Madison now offers loan origination and refinancing services to investors and borrowers who would like to lower their interest rates or consolidate debts.

If you have questions on servicing and boarding your loans with MMS, contact us at:

E-mail: [servicing@atlanticpearlmortgage.com](mailto:servicing@atlanticpearlmortgage.com)  
NMLS # 2597854

**Performing Loan Servicing**

**Non-Performing Loan Servicing**

**Full-Service Loss Mitigation**

**Foreclosure Management**

**REO Management**

**Loan Origination**

**Web Portal Access**



**ATLANTIC PEARL MORTGAGE LLC**

2770 Arapahoe Rd, Ste 132  
Lafayette, CO 80026

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## Services

### Performing Loan Servicing

We can handle your performing loan portfolio at a fixed cost per loan, so you'll know your monthly & yearly budget by the number of loans we are servicing.

### Escrow Services

We can handle escrow services for your loans by collecting the monthly impounds to pay taxes and insurance.

### Non-Performing Loan Servicing

We can handle your non-performing loans, making out-bound collection calls, mailing demand letters, home owner options letters per investor guidelines, hiring door knockers and occupancy inspection services at a fixed cost per loan.

### Full Loss Mitigation Services

Our borrower intervention includes skip-tracing, outbound calling by a real person, Express, priority & certified mailings, and a "Boots on the Ground" strategy to get the borrower to work with us on developing a win-win plan with the borrower and investor.

### Specialty in junior liens

We have extensive experience and expertise in working junior liens, helping you manage risk

and working with your borrowers to perform.

### Foreclosure Management

We have built relationships with foreclosure attorneys nationwide whom we have vetted for value, expediency and excellence.

### REO Management

We have relationships with property managers and property management resources across the country if needed.

### Web Portal

View your loans on the Madison web-portal and see pay history, servicing notes, loan status, payoff information and last payments received at no additional cost.

### Client Management

We realize that some investors like to take an active role in the management of their loans, so we offer a Client-Managed program that allows you to be your own Asset Manager.

### Loan Origination

Madison is a full service mortgage company and can help you or your borrowers with loan origination and refinancing through our channel of wholesale lenders. Whether that is a new home purchase, conversion of a land contract to a mortgage or debt consolidation through refinancing.

## What we do for you

We work towards your strategic goals: asset liquidation or re-performance.

We accept phone payments

Borrowers can make payments online

Madison practices (SPOC) Single Point of Contact with all borrower accounts

Foreclosure Coordination services with our or your attorney.

## About Us

Madison Management Services, (MMS), began life as a private lender active in buying, managing, and liquidating defaulted mortgages. We soon realized that there was a need in the marketplace that understood and catered to the private investors-lenders like us.

Madison Management Services was founded by Kevin J Cordell, a veteran real estate and note investor. Kevin created Madison to serve the needs of other investors. Madison offers professional, personalized attention to each of its investors and borrower accounts.

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