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Mortgage startup service extended to credit unions, banks

The Mortgage Access Program from Titan Lenders was designed to help credit unions and community banks start or recalibrate their mortgage lending operation by providing set-up, training, technology, implementation and processing services.

(11/10/2008)

Titan Lenders Corp. -- a mortgage back-office fulfillment services provider specializing in closing, funding and post-closing services -- is offering its Mortgage Access Program (MAP) for credit unions and community banks.

MAP was designed to help community financial institutions start or recalibrate a mortgage lending operation with lower risk and expense by providing expert set-up, training, technology, implementation and processing services, according to the company.

Through MAP, Titan Lenders trains a depository institution's in-house staff to originate mortgage loans and then supports it with processing (credit, preliminary automated underwriting, initial disclosures), closing, funding and post-closing services.

MAP investor participants provide secondary and underwriting services to ensure compliance and assured salability, the company said.

Community banks and credit unions have earned "trusted advisor" status with their depositors and therefore belong in the mortgage lending business, said Titan Lenders Corp. President and Founder **Mary Kladde**. She added that MAP could speed their residential lending start-up or reorganize their current mortgage operation, reduce risk and eliminate some costs.

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