

CONCORD

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Chairman and CEO

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For three decades, **Concord** has been a recognized leader in portfolio servicing and financial technology, delivering innovative, flexible and scalable solutions to meet the demands of loan originators and capital providers (and their customers) in multiple asset classes. Founded in 1988 by Chairman and CEO, **Robert W. "Bob" Bertrand**, Concord delivers comprehensive portfolio servicing solutions, including billing, payment processing and critical reporting. Additional services include loan validation and audit services, electronic custodial services, third party customer service, delinquency collections and loss mitigation. Concord's corporate headquarters and base of operations is in Scottsdale, AZ, with a satellite office in Mexico City, Mexico.

With a staff of approximately 225 professionals, Concord has amassed nearly two million consumer obligations with a portfolio size of approximately \$6.5 billion. In addition to primary loan servicing, Concord also serves as a Master/Backup Servicer for approximately 175,000 loans with combined balances of \$2.57 billion.

As a business process outsourcing company, Concord offers clients exceptional services, robust technology, an experienced and tenured workforce, and a variable cost model that affords scalability and operational efficiency. Concord's on-demand technology solution, coupled with a comprehensive servicing strategy, affords clients increased efficiencies in critical operational areas — allowing clients to focus on their core competencies.

BLACKWELL RECOVERY

There's no reason for any portfolio to suffer financial headaches from non-performing obligations. Through proprietary software, a consumer-focused approach and innovative tactics, Concord's debt recovery brand — Blackwell Recovery — offers customized solutions for recovering debt that will minimize delinquent accounts and maximize portfolio performance.

Robert W. "Bob" Bertrand is founder of Concord Servicing Corporation, Concord Software Leasing Corporation and Blackwell Recovery. Bob, a longtime ARDA Member and Trustee, earned his Bachelor of Arts from Georgetown University in Washington, D.C., and his Master of Business Administration from the Harvard Graduate School of Business Administration. He also studied economics at the University of Munich and Free University of Berlin, Germany.

