

# ComplyMSA

**Value. Verify. Comply.**

*The*  
**Marketing Services Agreement  
("MSA")  
Valuation Model  
for the  
Mortgage Industry**



**MLinc** Mortgage Solutions  
A better way to work

## MSA Questions?

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- Currently setting fees for marketing services performed by business partners without adequate basis or backup?
- Failing to obtain independent verification of the value of services from marketing experts?
- Collecting insufficient input data from business partners and support for activities to justify fees paid?
- Unsure of how to set fees for marketing services performed?
- Uncertain about how you might fare in a HUD audit?
- Lacking the time or resources to implement a valuation methodology?

## The MLinc Solution

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### ComplyMSA

- MSA Valuation Model for setting fees based upon critical factors:
  - Services performed
  - Input data from business partners regarding activity levels
  - Benchmarks for cost of marketing impressions from third-party, independent marketing services agencies
- Works for an array of business partners:
  - Home Builders
  - Real Estate Companies
  - Community Banks
  - Credit Unions
  - Others
- Uses an independent, comprehensive model developed by a team of mortgage, RESPA compliance and marketing experts
- Improved basis for initial evaluation, set up and ongoing management of MSAs
- For the benefit and protection of all parties to a MSA
- Confidential valuations
- Attentive to HUD's RESPA Section 8 interpretation regarding marketing services

## MLinc ComplyMSA Services

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- Professional Consulting:
  - Assess existing valuation models, processes, documentation and MSAs
  - Evaluate MSA opportunities.
  - Develop or update MSAs
  - Develop or customize valuation models
  - Implement “Best Practice” policies, procedures and related tools, and train participants
- Ongoing Support and Outsourcing:
  - Collect data
  - Provide an on-line Service Activity Data Repository
  - Verify partner services and perform activity sampling
  - Value and revalue MSA fees
  - Perform independent, individual MSA and program reviews

## MLinc Compliance Expertise

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- Vast experience across all aspects of mortgage lending
- Recognized expert in RESPA compliance
- Industry leader in providing independent affiliated business arrangement and services agreement solutions
- Frequent speaker for mortgage industry groups
- Research support from nationally-recognized mortgage legal experts

## MLinc Marketing Expertise

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- Experience in marketing and merchandising solutions, including direct sales
- Development and leadership of retailing strategies
- Operations background in media businesses, including print and radio
- Consulting for advertising and public relations companies
- Partnerships with third-party agencies providing skills and experience in brand development, direct marketing, media planning/buying, advertising and design considerations.

*MLinc is a nationwide provider of expertise, insight and innovative solutions to the mortgage industry.*

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