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**RMS Earns “Strong” Rating as Reverse Mortgage Servicer  
*Standard & Poor’s Ranking is One of the Highest  
Assigned to a Mortgage Servicing Operation***

Spring, Texas (May 5, 2011) - Standard & Poor’s Ratings Services has raised its ranking of Reverse Mortgage Solutions (RMS) to “strong” as a residential reverse mortgage servicer, bettering an earlier, “above average” ranking for the fast-growing, four-year-old company.

“The raised ranking reflects our assessment of the company's experienced management and staff, solid technology environment, and...knowledge and experience in reverse mortgage administration,” an S&P statement read.

The ranking is one of the highest assigned to a mortgage servicing operation – forward or reverse - according to the New York-based ratings agency, which further praises RMS for its “strong management team, advanced technology and financial stability.” RMS offers technology and consulting services to the mortgage market and a loan origination platform that is specific to the reverse mortgage loan product.

“This represents a lot of hard work by many people at RMS, especially on the operational side,” said H. Marc Helm, president. “We are especially proud to earn such prestigious professional recognition of our company, which has grown from an idea, just a few years ago, to over 47,000 reverse mortgage loans serviced and nearly 200 full-time employees in several locations across the country.”

RMS recently announced a new correspondent and retail presence, along with new asset management capabilities for performing and non-performing forward mortgages and REOs.

S&P stated that it awarded the raised ranking “based on our assessment of the company's management team, which we consider to be knowledgeable and increasingly experienced, a superior and robust systems environment, and very effective internal controls.”

The agency also took note of RMS's “sound policies and procedures, astute business strategies, and proactive reaction to evolving loan type specific issues, risk aversion, and an overall ability to effectively administer reverse mortgage loans, particularly in the area of systems management.”

***Employee hard work and dedication***

Robert Yeary, RMS chairman and CEO said: “The management and employees are extremely pleased to earn this ranking, which is a result of employee hard work and dedication, as well as our outstanding technology. Four years ago, my partners and I founded RMS with a goal of creating a company that could perform at the highest levels of quality and efficiency. I believe the recent “strong” rating from S&P validates that we are achieving that goal.”

Kevin Gherardi, RMS Chief Information Officer, said: "Technology plays a huge role in our operational efficiency, quality, and compliance. RMS's comprehensive integrated technology suite and dynamic development team enables us to provide seamless HECM origination, servicing, HMBS issuance, and investor reporting."

Gherardi continued: "Our recent deployment of our borrower "self service" website (i.e. myRMloan.com) - which averages 5,000 hits per month and is regularly used by 3,800 registered seniors - further improves our servicing capabilities and responsiveness to our clients. RMS continues to invest in technology and plans to launch its REO platform, designed specifically for reverse mortgage REO management, in the near future."

Looking ahead, S&P stated that the outlook for RMS is "stable." The company "has indicated it is committed to growing its reverse mortgage portfolio and capitalizing on its senior management leadership, experienced mortgage loan administration middle management and staff, developing 'bench strength', robust servicing systems, effective planning, and sound internal controls."

The agency issued the opinion that the RMS servicing staff "has developed a solid foundation of product-specific knowledge and continues to enhance its reverse mortgage-loan administration expertise and specialized customer service. We expect management to continue helping its existing staff grow and prudently add personnel as its reverse mortgage portfolio grows."

### ***Hiring experienced staff***

The company recently hired experienced staff from another company that is no longer originating reverse mortgage loans and has started a retail reverse mortgage loan origination operation.

"When we have everyone on board and working by mid-May, we'll have 30 loan officers in the field and a call center with 15 people," said Michael Kent, Senior Vice President, RMS, who added that these personnel will be "qualifying prospective customers through call center leads and pushing out to the field force." The company has entered into several exclusive lead generation contracts that will enable the company to quickly scale up the operation as their origination sales force grows.

"We are fortunate to have some exceptional talent join us at a time when both forward and reverse markets are undergoing marked change, presenting some fabulous opportunities for those who have the right mix of people, capital and vision to take advantage of them," Kent said, further noting that the call center will remain in the company's Spring, (Houston) headquarters with the fulfillment portion split between there and Atlanta.

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### ***About RMS***

RMS founded as Reverse Mortgage Solutions has developed into a dominant force in all aspects of reverse mortgage business and now extends its market presence into the origination sector and the forward mortgage world, as well. To learn more about RMS, click here: [www.RMSNAV.com](http://www.RMSNAV.com)