

A boutique approach to mortgage due diligence

Infinity IPS provides high-touch service and consultative client relationships



“Investors know our results have been vetted by the rating agencies, who trust us to provide a high-quality level of review.”

A BOUTIQUE APPROACH

Infinity IPS takes a consultative approach with its clients, taking time to clearly understand what each client needs at both the executive and operations level. The company provides high-touch service from the very beginning of their relationship with clients, spending substantial time ensuring critical items such as turn times, reporting, and communications needs have all been agreed to during the on-boarding phase.

“At Infinity we provide a boutique approach to all our clients, whether they are small or large. We believe all small firms aspire to be big firms and we want to be part of their success as they grow,” CEO Chandresh Mehta said. “And, while large firms may be managing tremendous volumes monthly, we manage their expectations and ensure we home in on the problematic loans that need that special attention for our clients.”

Throughout a transaction review, Infinity IPS stays in constant contact with clients, noting trends, issues, and consistent process status. It also manages expectations to ensure there are no surprises along the way.

Once Infinity IPS has completed their QC and due diligence findings, the company goes beyond just reporting what it finds, taking the time to write up comprehensive narratives that clearly explain the issues they find in the file.

“While our underwriting software fires system-generated responses to issues and conditions with a loan, we

realize that there is often much more to an issue than what the system presents, and we do a great job of illustrating what the system has found, so our clients do not have to look back in the file or interpret what the system has reported,” Hutchison said.

INVESTING IN LEADERSHIP

While Infinity IPS has enjoyed continued growth each year, the company is careful to maintain a “controlled-growth” strategy that ensures its operational staffing needs will meet its clients’ demanding quality standards.

Infinity IPS has also continued to invest in its senior management team in sales and operations. These additions have brought a tremendous level of experience from both the transactional management side — from some of the largest loan acquisition buyers in the industry — and senior management on the operations side.

Due diligence and quality control are critically important to ensuring a healthy, stable mortgage market. Infinity IPS’ commitment to providing the highest quality due diligence in the industry, combined with its dedication to client success, has earned it the honor of working with some of the most successful lenders and investors in the industry.

“With our culture, which caters to our clients’ individual needs from a boutique standpoint, we feel the combination of process and talent will resonate through the industry and allow Infinity IPS to continue to gain market share in a space that currently has many firms to choose from,” Mehta said. “Our goal at Infinity IPS is not to be the biggest — just the best!” ■

Mortgage originators feeling the pressure from low loan volumes and low margins are showing a renewed interest in non-QM loan products for borrowers outside the conforming credit box. But no one has forgotten the painful lessons of the financial crisis, and lenders and investors alike recognize that high-quality originations — whether QM or non-QM — are key to a healthy real estate and mortgage market.

To ensure loan quality, investment banks, mortgage companies, government agencies and mortgage insurers are using Infinity IPS for residential mortgage credit and compliance due diligence, pre-fund and post-close quality control, and mortgage servicing reviews.

The company, founded in 2003, has been approved to perform RMBS third-party due diligence reviews by Fitch, Moody’s, DBRS, Kroll and, most recently, by Morningstar.

“Our work has been reviewed by experts at the respective rating agencies who rely on accurate, detailed reports on a loan level basis,” said John Hutchison, Executive Vice President of Operations.