



*GENERAL SERVICES ADMINISTRATION  
FEDERAL SUPPLY SERVICE  
AUTHORIZED FEDERAL SUPPLY SCHEDULE PRICE LIST*

*Schedule Title:  
FINANCIAL AND BUSINESS SOLUTIONS  
FSC GROUP 520  
Contract Number: GS-23F-0010J  
Contract Period: June 15, 2008 – June 14, 2013*

*Diversified Capital, Inc.*

*HEADQUARTERS  
99 South Lake Avenue, Suite 210  
Pasadena, California 91101  
Phone: (626) 585-0966  
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*For Order Contact:*

*Anna L. Lopez  
Vice President  
Diversified Capital, Inc  
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*Business Size: Small Business*

*Web Site: [www.diversifiedcapitalinc.com](http://www.diversifiedcapitalinc.com)*

*Prices Shown Herein are Net (discount deducted)*

*On-line access to contract ordering information, terms and conditions, up-to-date pricing, and the option to create an electronic delivery order are available through GSA Advantage!, a menu-driven database system. The INTERNET address GSA Advantage! is: [GSAAvantage.gov](http://GSAAvantage.gov)*

*For more information on ordering from Federal Supply Schedules click on the FSS Schedule button at [fss.gsa.gov](http://fss.gsa.gov)*

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# DIVERSIFIED CAPITAL, INC.

## I. Customer Information

**(Prices are found in Section IV)**

- 1a. Award Special Item Numbers: (SIN)
  - **520-3 Due Diligence and Support Services**
  - **520-5 Loan Servicing and Asset Management**
  - **520-11 Accounting**
  - **520-13 Complementary Financial Management Services**
- 1b. Awarded Pricing: See Page 5-6
- 1c. Labor Categories Descriptions: See Page 12-16
2. Maximum Order: \$1,000,000  
Ordering Activities may seek a price reduction for orders placed over this amount.
3. Minimum Order: \$300.00
4. Geographic Coverage (delivery area): Domestic Delivery
5. Point(s) of Production: Washington, D.C.; Pasadena, California; (Los Angeles County)
6. Discount/From List Prices or Statement of Net Prices: To be negotiated at the task order level.
7. Quantity Discounts: To be negotiated at the task order level.
8. Prompt Payment Terms: Net 30
- 9a. Government Purchase Card: Accepted at or below the micro-purchase threshold
- 9b. Government Purchase Card: Accepted above the micro-purchase threshold
10. Foreign Items: Not Applicable
- 11a. Time of Delivery: Not Applicable
- 11b. Expedited Delivery: Not Applicable
- 11c. Overnight and 2-day delivery: Not Applicable
- 11d. Urgent Requirements: Contact Contractor's Representative
12. F.O.B Point: Destination
- 13a. Ordering Address (es):  
Anna L. Lopez  
Vice President  
Diversified Capital, Inc.  
99 South Lake Avenue, Suite 210  
Pasadena, California 91101
- 13b. Ordering Procedures: For supplies and services, the ordering procedures, information on Blanket Purchase Agreements (BPA's), and a sample BPA can be found at the GSA/FSS Schedule homepage ([fss.gsa.gov/schedules](http://fss.gsa.gov/schedules)).

14. Payment address (es):  
Diversified Capital, Inc.  
99 South Lake Avenue, Suite 210  
Pasadena, California 91101
15. Warranty provision: Not Applicable
16. Export packing charges, if applicable: Not Applicable
17. Terms and Conditions of Government purchase card acceptance (any threshold above micro-purchase level) : Not Applicable
18. Terms and conditions of rental, maintenance and repair (if applicable): Not Applicable
19. Terms and conditions of installation (if applicable): Not Applicable
- 20a. Terms and conditions of repair parts indicating date of parts price lists and discounts from list prices (if applicable): Not Applicable
- 20b. Terms conditions for any other services (if applicable): Not Applicable
21. List of service and distribution points (if applicable): Not Applicable
22. List of participating dealers (if applicable): Not Applicable
23. Preventive maintenance (if applicable): Not Applicable
- 24a. Special attributes such as environmental attributes (e.g., recycled content, energy efficiency, and/or reduced pollutants): Not Applicable
- 24b. Section 508 compliance information: Not Applicable
25. Data Universal Number Systems: (DUNS): 62-2485332
26. Notification regarding registration in Central Contractor Registration (CCR) database: Yes

## DIVERSIFIED CAPITAL, INC.

### II. Company History and Background

**Diversified Capital, Inc, (DCI)** recognizes that the use of expert financial services is critical in a dynamic and highly technical environment. Governmental agencies and private industry are unlikely to have all the technical and management resources required to implement complex inter-related financial programs. Analysis and recommendations must be integrated to solve complex operational, technical and financial problems. In addressing these problems, contractor support can make an invaluable contribution to the development and implementation of cost-effective solutions.

Diversified Capital, Inc. is a professional services firm, which has a proven track record of providing cost effective and reliable accounting, auditing, financial and asset management services to the private sector and government.

Since 1982, the company has earned a reputation for its commitment to providing superior value in **Financial and Business Solutions** services by engaging highly qualified professionals, and supporting them with a strong and flexible organization. In addition to its highly skilled technical staff, the company has proven its ability to manage and support complex projects, delivering on-time services within budget nation-wide.

The principals of Diversified Capital, Inc. have many years of experience in the private financial services industry, as well as educational credentials and knowledge and experience of several government agencies, their programs and the financial environment in which they operate.

Our managers, senior professionals and financial consultants have attained the educational credentials, accreditation and specialized expertise in the respective areas in which they are engaged, and are committed to providing the highest degree of professional services to our clients.

Since its founding, the company has provided the following services:

# DIVERSIFIED CAPITAL, INC.

## III. Summary of Services

### Financial Services

- Asset Due Diligence
- Loan Underwriting
- Real Estate Financing
- Construction Financing
- Business Loans
- Loan Servicing and Administration
- Loan Portfolio Analysis
- File Review
- Restructuring
- Auditing Services
- Cost Allocation Plans
- Program Oversight
- Financial Capacity Assessments

### Computer- Related Services

- Data Processing
- Data Verification & Validation
- Management Information Systems
- Data Base Information Retrieval Services
- Data Base Management

### Asset Management Services

- Loan Servicing
- Background Investigations/Lien Searches
- Title Reviews, Escrow Monitoring, Tax Verification and Payment
- Property Management
- Appraisal & Inspection Services
- Property Accounting
- Construction Management
- Property Disposition/Liquidation
- Real Estate Feasibility Studies
- Housing Surveys
- Special Studies
- Portfolio Management and Troubled Loans
- Asset Administration and Liquidation Services
- Facilities Management

### NAICS Codes

- 541211 Accounting/Auditing
- 541219 Other Accounting Services
- 541611 Administrative Management and General Management Consulting Services
- 56111 Office Administrative Services
- 53121 Real Estate Services
- 531311 Residential Property Management
- 531312 Nonresidential Property Management
- 53132 Real Estate Appraisal Services
- 541191 Closing Services
- 52239 Mortgage Servicing
- 52231 Mortgage and Non- mortgage Loan Brokerage
- 541618 Other Management Consulting Services
- 51421 Data Processing Services
- 514191 On-Line Information Services
- 541511 Computer Systems Design & Related Services
- 541519 Other Computer Related Services
- 561440 Debt Collection

### Management Services

- Financial Management Services
- Management Audits
- Accounting Services
- Financial Analysis
- Internal Control Reviews

# DIVERSIFIED CAPITAL, INC.

## IV. Price Lists

Diversified Capital, Inc.

IV. Price Lists

SIN 520-3

Due Diligence & Support Services

Labor Category	06/15/08-06/14/09	06/15/09-06/14/10	06/15/10-06/14/11	06/15/11-06/14/12	06/15/12-06/14/13
Principal/Project Manager	\$149.34	\$153.82	\$158.43	\$163.19	\$168.08
Senior Professional/Task Manager	\$119.47	\$123.05	\$126.75	\$130.55	\$134.46
Financial Analyst	\$94.32	\$97.15	\$100.06	\$103.06	\$106.15
Para-Professional	\$69.17	\$71.25	\$73.39	\$75.59	\$77.86
Administrative Assistant	\$42.45	\$43.72	\$45.03	\$46.38	\$47.77
Data Base Manager	\$75.47	\$77.73	\$80.06	\$82.47	\$84.94
Trainer	\$119.47	\$123.05	\$126.75	\$130.55	\$134.46
Data Processor	\$34.59	\$35.63	\$36.69	\$37.79	\$38.93

Procured Services	06/15/08-06/14/09	06/15/09-06/14/10	06/15/10-06/14/11	06/15/11-06/14/12	06/15/12-06/14/13
Asset History Reconstruction	\$282.86 - 470.55	\$291.34 - 484.66	\$300.08 - 499.20	\$309.09 - 514.18	\$318.36 - 529.60
Environmental Review - Phase I	\$1,340.56 - 3,351.39	\$1,380.77 - 3,451.93	\$1,422.20 - 3,555.49	\$1,464.86 - 3,662.16	\$1,508.81 - 3,772.02
Environmental Review - Phase II	\$2,681.12 - 5,362.22	\$2,761.55 - 5,523.09	\$2,844.40 - \$5,688.78	\$2,929.73 - 5,859.44	\$3,017.63 - 6,035.23
Asset Searches	\$201.09 - 402.16	\$207.12 - 414.23	\$213.33 - 426.66	\$219.73 - 439.45	\$226.33 - 452.64
Credit Check Individual	\$26.81 - 40.21	\$27.62 - 41.42	\$28.44 - 42.66	\$29.30 - 43.94	\$30.18 - 45.26
Credit Check Business	\$33.52 - 134.05	\$34.52 - 138.08	\$35.56 - 142.22	\$36.62 - 146.48	\$37.72 - 150.88
Title Searches	\$402.16 - 670.30	\$414.23 - 690.41	\$426.66 - 711.12	\$439.45 - 732.46	\$452.64 - 754.43
Document Delivery - DC Area	\$10.72 - 20.11	\$11.04 - 20.71	\$11.38 - 21.33	\$11.72 - 21.97	\$12.07 - 22.63
Market Survey - Asset Sale	\$1,340.56 - 9,383.90	\$1,380.77 - 9,665.41	\$1,422.20 - 9,955.39	\$1,464.86 - \$10,254.04	\$1,508.84 - 10,561.66
Normalization of Note	\$402.16 - 589.84	\$414.26 - 607.53	\$426.66 - 625.76	\$439.45 - 644.53	452.64 - 663.87
Property Inspection	\$67.03 - 201.09	\$69.04 - 207.12	\$71.11 - 213.33	\$73.25 - 219.73	\$75.45 - 226.33
Appraisal - SFR	\$268.11 - 402.16	\$276.15 - 414.23	\$284.44 - 426.66	\$292.97 - 439.45	\$301.76 - 452.64
Appraisal - Commercial (MAI)	\$1,608.67 - 4,021.67	\$1,656.93 - 4,142.32	\$1,706.64 - 4,266.59	\$1,757.84 - 4,394.58	\$1,810.58 - 4,526.42
Copy Asset File	\$6.70 - 67.03	\$6.90 - 69.04	\$7.10 - 71.11	\$7.32 - 73.25	\$7.54 - 75.45
Mail Asset Files Overnight	\$10.72 - 10.72	\$11.04 - 11.04	\$11.38 - 11.38	\$11.72 - 11.72	\$12.07 - 12.07
Prepare Funding Statement	\$46.82 - 93.83	\$48.23 - 96.65	\$49.68 - 99.55	\$51.17 - 102.53	\$52.70 - 105.61

Diversified Capital, Inc.  
(cont.) IV. Price Lists

SIN 520-5

Loan Servicing & Asset Management

Labor Category	06/15/08-06/14/09	06/15/09-06/14/10	06/15/10-06/14/11	06/15/11-06/14/12	06/15/12-06/14/13
Principal/Project Manager	\$161.95	\$166.81	\$171.81	\$176.97	\$182.28
Senior Professional	\$148.22	\$152.67	\$157.25	\$161.96	\$166.82
Senior Financial/Management Analyst	\$128.50	\$132.36	\$136.33	\$140.42	\$144.63
Analyst	\$102.08	\$105.14	\$108.30	\$111.55	\$114.89
Data Base Manager	\$75.81	\$78.08	\$80.43	\$82.84	\$85.32
Para-Professional	\$73.95	\$76.17	\$78.45	\$80.81	\$83.23
Clerical	\$41.59	\$42.84	\$44.12	\$45.45	\$46.81

SIN 520-11

Accounting

Labor Category	06/15/08-06/14/09	06/15/09-06/14/10	06/15/10-06/14/11	06/15/11-06/14/12	06/15/12-06/14/13
Principal Manager/CPA	\$181.18	\$186.62	\$192.21	\$197.98	\$203.92
Senior Professional/CPA	\$131.68	\$135.63	\$139.70	\$143.89	\$148.21
Intermediate Accountant	\$89.11	\$91.78	\$94.54	\$97.37	\$100.29
Junior Accountant	\$68.31	\$70.36	\$72.47	\$74.64	\$76.88
Clerical	\$41.59	\$42.84	\$44.12	\$45.45	\$46.81

SIN 520-13

Complementary Financial Management Services

Labor Category	06/15/08-06/14/09	06/15/09-06/14/10	06/15/10-06/14/11	06/15/11-06/14/12	06/15/12-06/14/13
Principal Manager/CPA	\$181.18	\$186.62	\$192.21	\$197.98	\$203.92
Senior Financial Analyst	\$175.23	\$180.49	\$185.90	\$191.48	\$197.22
Financial Analyst	\$127.71	\$131.54	\$135.49	\$139.55	\$143.74
Intermediate Analyst	\$89.11	\$91.78	\$94.54	\$97.37	\$100.29
Clerical	\$41.59	\$42.84	\$44.12	\$45.45	\$46.81

## **DIVERSIFIED CAPITAL, INC.**

### **V. Financial and Business Solutions Services**

**Contract Number: GS-23F-0010J**

**Contract Period Dates: October 28, 1998 – June 14, 2008, with one five-year option**

#### **SIN: 520-3 DUE DILIGENCE AND SUPPORT SERVICES**

DCI provides due diligence and support services to provide confirmation and validation of the Government's representations concerning the financial status and/or the history of assets offered for sale to the public. This may include but is not limited to the following:

- Data collection and organization
  - obtain loan/asset information from various sources to include title update requests, UCC filings, title insurance commitments, environmental review requests, physical inspections and/or needs assessments, broker price options, market rent studies, business analysis, and appraisals
  - organize documents and maintain an inventory with asset deficiencies noted and reconcile data discrepancies
  - reproduce and deliver documents to agency offices, owners, prospective bidders, and/or third parties as requested
  - maintain a secure file room and implement a records management system
- Due diligence support
  - design and review due diligence process to ensure it achieves the objectives and recommend enhancements
  - review documents for completeness, secure missing documents from public records, prepare affidavits, and notify the agency of any deficiencies
  - accumulate and record specific data, e.g. original loan terms, modification terms, and other information
  - prepare an electronic computer database and/or provide database management support for assets offered for sale and for other data
  - obtain credit ratings for assets
  - obtain inspections, environmental impact statements, market studies, etc., and compile information
  - perform asset closings - obtain proper addresses, advise borrower or purchaser of the agency point of contact, maintain a reporting system to monitor closing status, assemble Government records post-sale, and index, box, and deliver to specified location
  - draft and/or transmit notices to entities and individuals
  - review documents, data, and applications for arithmetic accuracy and compliance
- Quality control/information control
  - develop and implement policies related to information control
  - develop and implement a system of internal controls
  - conduct quality review inspections

## **SIN: 520-5 LOAN SERVICING AND ASSET MANAGEMENT**

DCI can provide loan servicing and asset management services needed to service, monitor, and maintain government held loans/assets; refinance government-held loans/assets; avert defaults; share and manage risk on serviced loans/assets; and/or service and monitor loans and other asset guarantees. This may include but is not limited to the following:

- Assist in assessment and improvement of current asset management processes related to cash management, inventory management, Government property, plant and equipment, adequacy of controls, policies, procedures, loan servicing practices, and review of opinions on financing and refinancing
- Verify and maintain borrower data
  - maintain data elements required to service loans
  - link all loan records and documents (e.g. letters and forms) to loans and borrower services
  - record all contacts with borrowers or borrower's representatives
  - verify data on the loan application
- Exchange data with an agency's central database and reconcile information
  - electronically exchange loan and other asset servicing/management data with an agency's central database
  - reconcile transactions and financial data elements
- Issue forms, disclosures, letters, and other materials
  - design standard correspondence
  - issue standardized forms, letters, and disclosures
  - maintain a correspondence tracking system
  - generate, store, and distribute loan materials such as deferment forms, coupon books, and income contingent waiver forms
- Cancel loans
  - reverse all financial entries on booked loans after notification that a loan is canceled and transmit the account adjustments
  - notify borrowers of loan cancellation and provide revised repayment schedule
  - confirm loan cancellation amounts and account adjustments through periodic reconciliation
- Convert loans to repayment status
  - identify loans entering the grace period through status changes
  - provide a repayment schedule to the borrower before the grace period ends
  - provide the borrower a billing statement based on the repayment schedule previously disclosed
  - update borrower's account and associated asset records with changes in status and implement required changes to loan servicing
  - notify borrower of changes in status
  - contact the borrower or otherwise facilitate the borrower's compliance with the loan repayment terms
  - provide borrowers with default prevention notices
  - provide a repayment schedule before deferment or forbearance ends
  - provide loan counseling upon request and respond to inquiries
  - provide alternative repayment plans
  - notify borrower to confirm repayment plan
- Calculate interest
  - calculate and post interest on borrower's accounts
  - provide amortization schedule to the borrower
- Assess and post fees and late charges

- Bill the borrower
  - send consolidated bills, coupon books, or billing statements to borrowers
  - notify borrowers of upcoming changes in interest rates and repayment schedule changes
  - provide information regarding advance payment options
  - regenerate billing statements
  - incorporate rules into the billing and collection system
- Process borrower remittances
  - post agency data regarding payments
  - deliver payments to a specified loan lockbox
  - apply payment fees, collection costs, interest, and principal
- Process borrower requests for remittances via pre-authorized debit
- Determine income contingent repayment (ICR)
  - send borrower required forms regarding ICR
  - image and review any waiver form returned by a borrower
  - receive IRS approval to send a transaction file to the ordering agency's central database containing a request to obtain income tax data from the IRS
  - obtain, update, or accept necessary information from the IRS
  - recalculate the ICR payment
  - provide counseling information regarding repayment options
  - calculate joint repayment under the ICR plan
- Prepare annual statements
  - prepare and send an annual statement to borrowers and endorsers
  - respond inquiries
  - regenerate annual statements
- Reconvert loans
  - reconvert borrower loans from repayment into a payment-not-due status
  - reverse any late charges and interest and correct reports sent to an agency's central database and credit bureaus
  - obtain required information and cease collection activities
- Loan consolidation and transfer
  - provide requested information and explain loan consolidation options
  - send records, data, and documents pertaining to any accounts transferred to a new location
  - maintain borrower loan records
  - provide a notice to the borrower of the transfer action
- Transfer defaulted loans
  - submit a transaction to the agency notifying it that the loan is in default
  - provide a notice of transfer to the borrower
- Accept and service loans from another servicer or DCS
  - link loans received to the same borrower
  - notify borrowers of the transfer
  - confirm the receipt of loan documents
- Perform skip tracing and transmit information to an agency's central database
- Report to credit bureaus

- Provide customer service
- Reconcile with an agency's central database
- Refinance Government-held loans
  - assess feasibility of refinancing
  - assess methods for lowering transaction costs
  - recommend procedures to facilitate refinancing
  - perform subsidy layering reviews
  - restructure agency-held or insured project loans
- Enforce creditor's rights under the loan
  - notify the ordering agency if any mortgaged property is out of repair or has deteriorated
  - review and report the status of required reserves or escrow accounts
  - review loan covenants and enforce them or refer them to the Government agency
- Protect loan collateral
  - pay all taxes, insurance premiums, and other required escrow expenses
  - assure all buildings and improvements securing mortgage loans are insured
  - enforce the rights of the agency under any mortgage that is in default
  - notify the agency of any false representation of warranty made in obtaining a loan
- Share and manage credit risk
- Workout or restructure troubled loans

## **SIN: 520-11 ACCOUNTING**

DCI has the capabilities to provide accounting services. These activities may include:

- Analyze, process, and summarize transactions
- Assist in devising new or revised accounting policies and procedures
- Classify accounting transactions
- Perform special studies to improve accounting operations
- Resolve accounting issues
- Resolve and/or implement audit findings
- Assess or enhance accounting internal controls
- Improve operating efficiency and effectiveness

## **SIN: 520-13 COMPLEMENTARY FINANCIAL MANAGEMENT SERVICES**

DCI provides complementary financial management services. These activities may include:

- Assess and improve financial management systems
- Conduct A-127 system compliance reviews
- Assist with implementation of corrective actions
- Document systems
- Identify systems requirements
- Plan and develop systems
- Assist in meeting agency financial management system requirements
- Assess and improve financial reporting and analysis
- Develop new reporting formats and pro-forma financial reports

- Assist in improving and streamlining reporting and analysis processes
- Perform cost-benefit or other special financial analyses
- Assist with the requirements of the Government Performance & Results Act
- Assist with devising and implementing performance measures and related processes and systems
- Assist with strategic and operational financial planning
- Resolve audit recommendations
- Assist in managerial cost accounting
- Assist in financial policy formulation and development
  
- Perform economic and regulatory analyses
  - Develop methods for analyzing costs, benefits and impacts of regulations and policies
  - Collect data and prepare Information Collection Requests for approval by OMB
  - Conduct exposure and risk analyses
  - Develop, modify or apply risk characterization models to analyze and evaluate policies, programs and regulations
  
- Perform actuarial services and/or actuarial data analysis services
  - Collection, analysis, editing, calibration and data entry of Employee Benefit Plan information
  - Conduct updates of a full actuarial valuation pension plan database, program major upgrades or significant new modeling capabilities
  - Perform quantitative analysis of covered pension plans to identify plans that are potentially noncompliant or underfunded
  
- Assist with quality assurance efforts

# DIVERSIFIED CAPITAL, INC.

## VI. Labor Category Descriptions

Diversified Capital, Inc.'s labor categories are described below:

### **SIN: 520-3 DUE DILIGENCE AND SUPPORT SERVICES**

#### **Principal - Project Manager**

This individual shall be a principal of Diversified Capital, Inc. or a senior level manager. The minimum education includes a bachelor's degree in finance, accounting, economics, or business administration, and appropriate accreditation in his or her respective field, i.e., MBA, or CPA. Minimum experience includes being a principal of the firm or holding the position of Senior Professional and/or having 15 years general finance, accounting and/or banking experience, including ten years at the management and/or supervisor level and three years of government contract experience in the performance of multiple task projects. This individual must have experience in building quality assurance checks into a review process, monitoring the process to ensure it meets prescribed standards and conducting quality assurance/quality control reviews ensure the integrity of the process and complete, accurate deliverables. The responsibilities in this category include final authority in the conduct of due diligence engagements and full responsibility for the work performed, including general overall project management and final review of work products and reports, and providing liaison with the Contracting Officer, Government Technical Representative or Contracting Officer Technical Representative.

#### **Senior Professional - Task Manager**

This individual shall be a senior level manager of the firm. The minimum education includes a bachelor's degree in finance, accounting or business management. Minimum experience includes holding the position of Senior Professional and/or ten years' general finance and/or banking experience, including seven years at the management and/or supervisor level and three years of government contract experience. The responsibilities in this category include providing overall management and supervision of work performed at the task assignment level; implementing and monitoring quality assurance processes; reviewing reports; directing financial analysts, database managers, para-professionals, trainers and administrative staff; reviewing work plans; ensuring that assignments are carried out within the budgeted time and within delivery commitments; reviewing work products and reports for accuracy and completeness, following the progress of the task engagement; providing day- by- day interface with clients.

#### **Financial Analyst**

The minimum educational requirements for a financial analyst include a bachelor's degree in finance, accounting, or business administration, and 200 hours of continuing professional education in commercial lending, financial analysis, credit analysis, loan underwriting, or DE underwriting, and a minimum of five years of experience with a financial institution or servicing company as a credit analyst, loan underwriter or mortgage servicer. The responsibilities in this category include carrying out due diligence of loan/asset files, and data collection functions including performing reviews of documents and loan files, providing loan or asset analysis, performing reconciliations and completing the Asset Review file under the supervision of the Senior Professional Task Manager.

#### **Para - Professional**

The minimum educational requirements for a Para-Professional include a high school diploma and college education, with courses completed in the areas of accounting, or business administration. Experience requirements are: a minimum of five years experience as a loan administrator, loan processor, or loan documentation specialist with a financial institution, and 80 hours continuing education in computer spreadsheet and word processing software. The responsibilities in this category include performing documentation and file reviews as well as data collection and assisting the analyst in preparing the Asset Review files under the supervision of the Senior Professional Task Manager.

### **Administrative Assistant**

The minimum educational requirements for an Administrative Assistant include a high school diploma, and college education, with courses completed in the areas of accounting, book-keeping, or business administration, with 80 hours continuing education in computer spreadsheet and word processing software. Experience requirements are: a minimum of three years of experience in a business or finance environment, and the ability to operate general office equipment. The responsibilities in this category include providing administrative or clerical support to the engagement team under the direction of the Senior Professional Task Manager.

### **Data Base Manager**

The minimum educational requirements for a Data Base Manager include a Bachelor's degree in computer science. Experience requirements are: a minimum of five years of progressively more responsible experience in designing, developing and maintaining scientific or business applications. Experience should include at least three years experience in design, development, and maintenance of software applications and database management design, development and maintenance.

### **Trainer**

The minimum educational requirements for a Trainer include a Bachelor's degree, with college level courses in business, finance, accounting or economics, and continuing education in computer word-processing and presentation software. Experience requirements are: a minimum of three years of experience in developing training materials and designing and conducting training classes in a financial environment.

### **Computer Inputter**

The minimum educational requirements for a Computer Inputter include a high school degree, with 120 hours continuing education in word processing software. Experience requirements are: a minimum of two years of experience as a computer inputter, administrative assistant or clerical position. The responsibilities in this category include doing general computer data inputting under the direction of the Senior Professional Task Manager and/or the Data Base Manager.

## **SIN: 520-5 LOAN SERVICING AND ASSET MANAGEMENT**

### **Principal - Project Manager**

Educational requirements include an MBA, CPA, or equivalent accreditation in a related field. Must have a minimum of 20 years of experience in finance, accounting, and/or banking, or held the position of Senior Professional or Senior Vice President for a major institution. Experience requirements include five years of experience in government contracting in a multi-task environment. Must have five years of experience in managing and/or servicing multi-million loan portfolios for either a large government agency or banking institution, and/or experience in assessing and realizing efficiencies in asset management practices followed by large institutions, relating to real estate, capital, and personal property assets at the senior management level.

Responsibilities include managing and monitoring task managers in the following asset management disciplines: data collection and analysis, loan reconciliation, MIS, collections, database management, refinancings, loan restructuring, and valuations.

### **Senior Professional - Task Manager**

Educational requirements include an MBA in finance or accounting. Experience requirements include a minimum of seven years of experience in the management or supervision of various areas of asset/ loan portfolio monitoring and management. These may include: systems analysis, MIS, loan restructuring, collections, property management and maintenance, refinancing, and property management and maintenance.

Must have five to seven years of experience and technical expertise in supervising underwriting, collection officers, valuations personnel (appraisers), asset deposition officers, database managers, and analysts. Must also have a minimum of three to five years of experience in government contracting and administration.

## **Senior Financial - Management Analyst**

The minimum educational requirements for the senior financial/management analyst include a bachelor's degree in finance, accounting, or business administration, and an minimum of five years experience, including managerial or supervisory experience, in at least one of the following disciplines: lending, financial analysis, loan underwriting, loan restructuring, securitization, asset management, mortgage servicing, operations, budgeting, or strategic planning. The responsibilities in this category include serving as review leader or senior team member on difficult and complex assignments. As a member of a project team this individual acts as an expert in one or more areas. The senior financial/management analyst has extensive client contact, and may perform services in one or more of the following areas: due diligence, portfolio asset management; loan restructuring; risk assessments, strategic planning, loan servicing, life-cycle management, or budgeting.

### **Analyst**

Successful completion of a four year course of study in business administration, finance, economics, accounting, banking, real estate, appraisals, leading to a bachelors degree in an accredited college or university.

Minimum seven years of experience in lending, portfolio analysis, valuations analysis, financial analysis, loan underwriting, operations, or asset management. Responsibilities also include loan data collection and MIS analysis, loan/asset/portfolio analysis, loan servicing, file and valuation reviews, liquidation support and monitoring, and/or performing portfolio reconciliation's under the supervision of the senior financial/management analyst.

### **Data Base Manager**

The minimum educational requirements for a Data Base Manager include a Bachelor degree in computer science. Experience requirements are: minimum five years of progressively more responsible experience in data base management, configuration management, and/or automated systems management and operations.

### **Para - Professional**

The minimum educational requirements for a Para-Professional include a high school diploma and junior college education, with courses completed in the areas of accounting, or business administration. Experience requirements are: a minimum of five years experience as a loan administrator, loan processor, or loan documentation specialist, and 80 hours continuing education in computer spreadsheet and word processing software. The responsibilities in this category include performing documentation and file reviews as well as data collection and organization.

### **Clerical**

Educational requirements include a high school diploma, knowledge of Word and Excel spread-sheets software, and five years of experience successfully performing work similar to that described below.

Primary functions and responsibilities include providing clerical support for loan servicing and asset management tasks. These will include maintaining files, establishing and maintaining record keeping processes, copying and distributing administrative reports, performing invoicing functions, and supporting project management tasks.

## **SIN: 520-11 ACCOUNTING**

### **Project Manager - CPA**

This individual manages all tasks and assignments and supervises the planning and execution of the engagement. He/she is ultimately responsible for the successful completion of all aspects of the project that are assigned to the firm. He/she also signs all Final Reports and reviews presented to the company's clients. Educational requirements include a Masters/ Bachelor Degree in Accounting, Finance or Business Administration, a CPA license, and/or Certified Internal Auditor, obtained through written examination, and a minimum of ten years experience in the accounting, business or finance industry. In addition to this, this position requires experience in training subordinate accounting and finance professionals in the areas of accounting, budgeting and financial management.

### **Senior Professional - CPA**

The senior professional participates in the planning of the engagement and is responsible for the completion of all aspects of the project that are delegated by the Project Manager. In addition, the senior professional is responsible for activities including: reviewing work-papers and findings prior to submission to the audit manager; conducting client interviews;

formulating sampling methodologies; performing complex testing and analysis; supervising staff accountants; preparing and reviewing client correspondence; developing an understanding and reviewing the internal control structure; communicating with client management; preparing reports and management letters; performing staff evaluations; and attending all appropriate meetings.

Bachelor degree in a related field such as business administration, finance or accounting and five years of experience in accounting, or an equivalent combination of accounting experience, college-level education, and training that provided professional accounting knowledge. In addition, have a certificate as Certified Public Accountant or a Certified Internal Auditor, obtained through written examination.

#### **Intermediate Accountant**

This individual is responsible for performing routine activities of the engagement under the supervision of the senior professional. The intermediate accountant will have a minimum of three years of accounting experience, and is responsible for the completion of all aspects of the project that are delegated by the senior professional. In addition, this individual is responsible for activities including: preparing work-papers; assisting with client interviews; performing routine testing and analysis; assisting in drafting findings and observations; assisting in the review of the internal control structure; attending all appropriate client and status meetings; and communicating any potential problems to the senior professional and management.

Bachelor degree in a related field such as business administration, finance or accounting and three years of experience in accounting, or an equivalent combination of accounting experience, college-level education, and training that provided professional accounting knowledge.

#### **Junior Accountant**

Bachelor degree in a related field such as business administration, finance or accounting and one to three years of experience in accounting, or an equivalent combination of accounting experience, college-level education, and training that provided professional accounting knowledge.

#### **Clerical**

Educational requirements include a high school diploma, or two years of experience successfully performing work similar to that described below.

Primary functions and responsibilities include providing clerical support for accounting and financial management tasks. These will include maintaining administrative and correspondence files, copying and distributing administrative reports, and performing word processing functions.

### **SIN: 520-13 COMPLEMENTARY FINANCIAL MANAGEMENT SERVICES**

#### **Project Manager - CPA**

This individual manages all tasks and assignments and supervises the planning and execution of the engagement. He/she is ultimately responsible for the successful completion of all aspects of the project that are assigned to the firm. He/she also signs all Final Reports and reviews presented to the company's clients. Educational requirements include a Masters/ Bachelor Degree in Accounting, Finance or Business Administration, a CPA license, and/or Certified Internal Auditor, obtained through written examination, and a minimum of ten years experience in the accounting, business or finance industry. In addition to this, this position requires experience in training subordinate accounting and finance professionals in the areas of accounting, budgeting and financial management.

#### **Senior Financial Analyst**

Successful completion of a full 4-year course of study in a related field such as business administration, finance, economics, accounting, mathematics, banking, law, real estate operations, statistics, or public administration leading to bachelor's degree, in an accredited college or university. MBA or MPA in either finance, business administration, or public administration. This position requires experience in managing and training subordinate analysts in specialized areas of expertise.

Ten years of background and experience related to specialized financial/budgetary analysis of large, public/corporate sector entities and demonstrated ability to:

1. Analyze problems to identify significant financial factors, gather pertinent data and recognize solutions;
2. Assess and improve financial management systems and recommend and implement corrective actions;
3. Conduct comprehensive financial analysis studies;
4. Analyze and assess financial reporting systems;
5. Perform cost-benefit analysis of large and complex projects;
6. Conduct risk analysis and provide recommendations.
7. Effective written and oral communications.

### **Financial Analyst**

Successful completion of a full 4-year course of study in a related field such as business administration, finance, economics, accounting, mathematics, banking, law, real estate operations, statistics, or public administration leading to bachelor's degree, in an accredited college or university.

Seven years of background and experience related to specialized financial/budgetary analysis and demonstrated ability to:

1. Analyze problems to identify significant financial factors, gather pertinent data and recognize solutions;
2. Perform cost-benefit analysis of large and complex projects;
3. Conduct risk analysis
4. Conduct comprehensive financial management analysis studies;
5. Serve as expert in evaluating corrective actions; and
6. Effective written and oral communications.

### **Intermediate Analyst**

Successful completion of a full 4-year course of study in a related field such as business administration, finance, economics, accounting, mathematics, banking, law, real estate operations, statistics, or public administration leading to bachelor's degree, in an accredited college or university.

Three to five years of background and experience related to specialized financial/ budgetary analysis and demonstrated ability to:

1. Analyze problems to identify significant factors, gather pertinent financial data and recognize solutions;
2. Conduct comprehensive financial management analysis studies under the supervision of the senior financial analyst.
3. Conduct spread –sheet analysis and prepare report findings to senior analysts.
4. Effective written and oral communications.

### **Clerical**

Educational requirements include a high school diploma, or two years of experience successfully performing work similar to that described below.

Primary functions and responsibilities include providing clerical support for accounting and financial management tasks. These will include maintaining administrative and correspondence files, copying and distributing administrative reports, and performing word processing functions.