



HSBC Mortgage Corporation (USA)

December 2008

Who we are HSBC Mortgage Corporation (USA) is ranked among the top mortgage companies, servicing over 475,000 mortgage and home equity loans totaling \$71 billion. HSBC Mortgage Corporation (USA), a wholly owned subsidiary of HSBC Bank USA, N.A., is a member of the HSBC Group, which is one of the largest banking and financial service organizations in the world. The Group's international network comprises around 10,000 offices in 82 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

History HSBC merged with Spectrum Home Mortgage Corporation in 1995, enhancing our retail philosophy, which increased the servicing portfolio to \$8 billion. In 1997, HSBC purchased First Federal Savings & Loan Association of Rochester, extending the broker network to over 1,000 accounts, elevating the servicing portfolio to \$20 billion. In 2000, HSBC merged with Republic Consumer Lending Group, providing more than 1,500 additional third party accounts, increasing the servicing portfolio to \$32 billion.

Products

Adjustable & Fixed Rate Mortgages	Interest Only
Affordable Housing	Less than perfect credit programs
Conforming & Jumbo Loan Amounts	Limited Documentation
Home Equity Lines & Loans	Low/No Downpayment
Home Renewal (rehab loans)	New Construction
	VA and FHA

Management

Stephen J. Tich	EVP, Mortgage Banking
Kathleen Chubb	SVP, Mortgage Operations, Strategy & Risk
David S. Gates	SVP, National Mortgage Sales & Marketing
Edward Baker	SVP, Secondary Marketing
John Guo	SVP, Chief Credit Officer
Joseph Meyer	SVP, Mortgage Business Transformation
Joseph Prasnjak	SVP, Mortgage Finance & Comptroller
Thomas J. Scanlon	SVP, Chief Accounting Officer
Susan Wojnar	SVP, Servicing and Systems Administration

Headquarters 2929 Walden Avenue, Depew, NY 14043

Offices Over 270 loan officers covering more than 38 offices in CA, CT, FL, MD, NJ, NY, PA, VA and D.C. The Telesales group conducts business in 48 states.

Staff More than 1,100 employees

Recognition

- Member of the Freddie Mac "Hall of Fame"
- Freddie Mac Tier 1 Servicer – performing and non-performing loans 2000-2006
- Rated STRONG by S&P for Residential Loan Servicing (highest available rating)
- Rated RPS2+ by Fitch Ratings for Prime, Alt-A and Home Equity Residential Loan Servicing
- Fannie Mae Peak Performance with a rating of Excellence-Investor Reporting
- Mortgage loan officers named to Mortgage Originator Magazine Top 200 list 2000-2007

Media Contacts Public Affairs: 224 544-3312

Website us.hsbc.com/personal/mortgage