

Visions

A Newsletter Publication of Horizon Consulting Incorporated

Cherry Blossoms are in bloom. The tops are down on convertibles once the forecast rises above 60 degrees with no precipitation. Many are starting the latest fad diet right after Easter to shed the pounds gained while weathering the snow storms and flu season—and also in preparation for summer. Without a doubt, it is Spring. Clocks have moved forward providing the simplest sign for each of us to do the same. Move forward into a new thing season—spring forward into the best days of your life. And as you enter this new thing season—this springing forward into the new—never doubt that the best is yet to come!

Ask yourself as you spring forward, what would I like to leave behind and not take into this new season. What attitudes, beliefs, unforgiveness or resentment am I holding onto that diminish my ability to rise higher, do more and make an impact. What fears keep me from trying new things, taking a risk on an idea or a dream I've had for years. Who in my life chooses to bring me down versus build me up or tell me the truth in love. What relationships are bringing the good stuff—you know—the joy, laughter, fun and happiness. My good friend and I were out to dinner a few evenings ago and we were laughing so hard at an experience that we shared together that I thought the paramedics would be needed. We could not stop laughing. Tears were streaming down both our faces, we couldn't even talk and in that moment that we thought we were done. I'd look at her or her at me ...laughter all over again. Side splitting, gut busting, face aching laughter. And although I make it a point to laugh each and every day, I knew in that moment it had been a long time since I laughed out loud like that! The dinner: \$75.00. The calorie count: high.

ASK YOURSELF AS YOU SPRING FORWARD, WHAT WOULD I LIKE TO LEAVE BEHIND AND NOT TAKE INTO THIS NEW SEASON?

The moment shared with my friend: priceless. I want more of those. I want to bring the good stuff to each of my relationships. I want to love well, live right, fear less or not at all, trust in the best and give mediocrity no place in my space. I choose to be the best me I can be, but only me, not someone else. As I spring forward, I know that the me that was so specially created by GOD is better than any "me" I choose to be to please others or to make others more comfortable. As I spring forward, I'm all about being authentic and choosing to be around others who elect to be the same!

As you spring forward, ask yourself, what do I bring into the room every time I enter. If you are not happy with the answer, change it. If you are, do more of it! This time we all have is so precious so don't waste a minute. Embrace it, be grateful for it, focus on the blessings and expect more of the same. I'm realizing as I write this that springing forward can't happen if you are holding onto anything that limits you or anyone else. You can't move forward with fear, envy, jealousy, resentment, depression, anger or by holding onto a past that, when reflected upon, triggers any of these emotions. Springing forward is something that happens when you are truly free. My prayer for you is that you have the most amazing springing forward season in your life up to now...knowing even then that the best is still yet to come!!

Springing forward with joy, love and a heart full of gratitude,

Wanda Alexis Alexander

Letter from the President



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Contract Updates

ALL TEAMS ARE TO BE COMMENDED FOR THEIR PATIENCE AND DILIGENCE AS THEY OVERCOME THE ANOMALIES AND ENSURE PREMIER SERVICE.

Insurance Endorsement Processing Atlanta, Philadelphia & Santa Ana

From coast to coast, Horizon's seasonal spring training is in full gear. The Atlanta, Philadelphia and Santa Ana teams are all auditing integral components of their process flow. As an expert in high volume work flow management, Horizon recognizes the importance of quality control audits and effective check points. Effective audits resulted in Atlanta and Philadelphia identifying cases with excessive processing days that were



inadvertently charged to Horizon as evidenced on the F17IQCA report, but corrected once supporting documentation was provided to team HUD. In one month, Atlanta incurred an excess of 2,329 additional processing days. The previously endorsed cases were unendorsed due to special projects within HUD and subsequently re-endorsed which resulted in substantial (ex. 100+) processing days. Ensuring effective contingency planning also remains an area of focus which requires cross training of all team members on each file type and applicable task. Hands on training sessions to review documents and data entry were also provided. The Philadelphia team was grateful to be able to use the HUD computer room for training, which allowed them to follow along at individual computers. The Atlanta team is commended for effectively organizing the storage of 292+ boxes of technical reviews that HUD requested from Virginia.

Processing incoming boxes and storing pending technical reviews required careful organization and moving the boxes between floors and on multiple occasions. Most importantly, Horizon takes pride in being able to readily provide solutions for its clients. As such, the Atlanta team volunteered to unboxload designated technical reviews (292+ boxes) approved by team HUD in preparation for shipment to archives. The remaining 3,600+ files were shipped to archives. The Philadelphia team is commended for its perseverance and loyalty. In spite of being buried by two snowstorms in the same week and

going through at least three moves to date, the team continues to achieve timeliness and premier quality. At team HUD's request, team Santa Ana has begun re-evaluating Notice to Borrowers that have been returned due to incorrect addresses, by looking for alternative addresses on URLA. In support of the number of processing updates, team Santa Ana has been working diligently with team HUD to document all procedures to ensure continued quality and service.

Post Endorsement Technical Reviews Atlanta, Philadelphia & Santa Ana

Horizon's PETR Atlanta team met with the Atlanta HOC on February 19th to discuss ways to improve the lines of communication, such as including Horizon on email transmittals. The meeting proved to be very productive, and all who attended left

with a renewed sense of collaboration. Horizon returned all backlog cases as requested by the HOC, who then filled and shipped back 18 boxes as current work. In March team Atlanta began receiving Timeliness Reports, a new component of the HUD contract that was renewed in October, 2009. Horizon and HUD are working to solve issues that caused inaccurate timeliness reporting, such as days being calculated differently in the contract, boxes that Horizon could not open due to errors in the FHAC, etc. The PETR Philadelphia team is reviewing February's error rate as they do each month when the error report becomes available, and submitting questions to HUD based on the ratings reviewed. Any HUD feedback given is always greatly appreciated. PETR Santa Ana received notification from the HOC that the number of files shipped each day would change from 60 to 40. Horizon is available to review e-binders if the HOC needs additional reviews in that area. The team has noted that gift documentation appears to be a weakness for many lenders; case binders tend to contain the gift letter and evidence of funds to give, but do not show the withdrawal and deposit evidence. Team Santa Ana noted that the popularity of the Flipping Waiver has resulted in an overall increase in second property inspections; however, with these applications routinely running to 30+ pages, many times this second inspection page is missing. The team also noticed an increase in Unacceptable ratings due to AUS summaries being run after the loan's closing date, or when disputed accounts are shown on a credit report without AUS Approve/Accept being downgraded

to a manual underwrite as required. All PETR teams submitted the name and user ID for each underwriter to the Atlanta HOC in an additional request for access to the case number assignment date. Horizon teams have noticed that more lenders are placing tax transcripts in files, but do not appear to be reviewing them; many show unreimbursed business expenses that were not addressed by the underwriter or AUS. All PETR teams have begun receiving case binders containing the new HUD 1 statement and Good Faith Estimate. A Deficient rating is given if this is missing on case numbers assigned on/after January 1, 2010 – a good example of why case number assignment information is so vital to the review.

Insurance Endorsement Support Services Denver & Philadelphia

Horizon's Denver and Philadelphia Endorsement Support Teams have experienced a significant decrease in assignments over the last several months, but anticipate resurgence as traditionally evidenced in the spring. In the interim, focus has shifted to spring audits, as every task within the process flow is evaluated to ensure efficiency and effectiveness in support of premier service. Team Horizon has also utilized this time to provide retraining and enhanced training. Additionally, the Denver team remains very instrumental in identifying and routing specified files (i.e. Prime West & OIG files). The Denver team remained very responsive to the numerous technical review backlog boxes that required shipment to archives. Shipment was completed promptly which freed up valuable working space; Horizon's mission is to assist in any way possible. Horizon's Philadelphia team completed its second move to a temporary location with minimal problems and disruption. All Philadelphia team members have completed the HUD Information Systems Security Awareness Training. The Philadelphia team has also taken the opportunity to analyze all aspects of process flow, inspect all quality control check points, provide training refreshers and ensure that all desk guides are up to date. 🏠



Employee Happenings

Employee of the Month Winners

NOVEMBER 2009

(CORRECTION FROM WINTER EDITION)

Headquarters: Cheryl Washington

JANUARY 2010

IEP Support (Denver): Damien Moore
IEP Atlanta: Shannon Wilson
IEP Philadelphia: Kelly Dausuel
IEP Santa Ana: Jessica Aguayo
Headquarters: Julie Campbell

FEBRUARY 2010

IEP Support (Atlanta): Shanquilla Haugabrook
IEP Atlanta: Natasha Jones
IEP Philadelphia: Antwine Jones
IEP Santa Ana: Chris Linneberger
Headquarters: Sue Saunders

MARCH

IEP Support (Denver): Luciouna Mallard
IEP Atlanta: Demetria Oliver
IEP Philadelphia: Renee Muchison
IEP Santa Ana: Carmen Seminario
Headquarters: Terry Akin

Project Manager of the Quarter Winner

January–March: Summer Totten

Miscellaneous Happenings

Rosemary Zimmerman has welcomed a granddaughter! Baby Melina was born on March 8, 2010, weighing in at 5 lbs 7 oz, 18.5 inches long. Grandmother, mother and baby are all doing well.

Irene Coward continues involvement in her church's missionary group, which visits members of the community needing company and support during difficult times. They help the homeless, bereaved families and those who are sick or alone. Irene is grateful she can spend time helping those in need by providing support and a kind word..

Jamila Price has returned to school to pursue a degree in Psychology to reach her dream of becoming a psychiatrist.

Dave Casey volunteered his time to speak to middle school students in the Philadelphia area about the dangers of driving under the influence, as his family was personally impacted when his sister was killed in an accident involving a drunk driver.

Name the Blog Contest

Over 30 employees participated in Horizon's 'Name the Blog' contest which proved to be a great success! After reviewing all entries, over 78 in total, the selection was narrowed down to one name submitted by two employees.



Drum roll please...

The winners of the 'Name the Blog' contest are... Jamila Price of Horizon's Philadelphia team and Demetria Oliver of Horizon's Atlanta team for submitting the winning entry "Broaden Your Horizon." Both Jamila and Demetria will receive a \$100 gift card for their creative blog name. Thank you to everyone who submitted names—many of which were top contenders, it was tough to choose just one! Congratulations Jamila and Demetria! 🏆



Rosilind is camera shy and requested this article be published without her picture.

Spotlight On: Rosilind Acree

Rosilind joined the Horizon family in August 2009 as an Endorsement Technician in the Philadelphia office. She was thrilled to get a job in the city, just a short distance from her home, rather than the long commute she had to her former job.

But it didn't take Rosilind long to find more to love about her job than its location. "I really like the variety in my job," says Rosilind. As an Endorsement Technician, she reviews the binders against the Horizon checklist and again against the FHA system. It requires a great deal of attention to details, which Rosilind enjoys.

Family is important to Rosilind, and she also appreciates the family environment at Horizon. As a new employee, Rosilind quickly learned that there was always someone to turn to for help,

as well as training she could take whenever she needed it. And some days it's just good to have someone to share a laugh with.

Born and raised in Philly, Rosilind has lived in the city all her life, except for her last two years of high school when her parents moved the family to New Jersey. It was ok, but it wasn't Philly, so as soon as she graduated she moved back to the city, and plans to stay. She is surrounded by family here—her sister and brothers—and is not too far from her parents in Cherry Hill, NJ.

Outside of work Rosilind likes to catch up on sleep, shop, read and spend time with her sweet niece. She also enjoys volunteering for children's charities. Her favorite, Cradles to Crayons, sorts and organizes clothing, toys and baby gear and prepares packages for children. "Sometimes people even donate new items, like strollers, and we put them together. That's really exciting!" says Rosilind, imagining the thrill of the person who receives it.

"I'm really glad I joined Horizon," Rosilind reflects, "and I appreciate the opportunity the company has given me." 🏠

Employee Spotlight

"I REALLY LIKE THE VARIETY IN MY JOB."

—Rosilind Acree

The entire Horizon family mourns the passing of one of its long standing members from Atlanta, GA, Ms. Eloise Wilkey. Eloise was a faithful and dedicated employee who gave almost nine years of devoted service to her beloved Horizon. She served in the capacity of an Endorsement Technician and was revered by her peers as a selfless and loyal friend who embodied the characteristics of honesty, integrity, professionalism and hard work. Away from the office, Eloise enjoyed listening to gospel music, attending antique car shows and caring for her nieces and nephews.



Eloise Wilkey
12/20/45–3/23/10

At Horizon, actions speak louder than words, so while some sent flowers, the Horizon Atlanta team was there with Eloise until the end...through the finish line. The entire Atlanta office attended Eloise's home going service adorned with blue and yellow ribbons representing Horizon's colors, and signifying that the company truly took to Eloise as a member of the family. Some of Horizon's ex-employees even returned to pay last regards to their beloved friend and colleague. Freddie Britt, writer, composer and performer of Horizon's corporate jingle, attended the service to pay his last respects to Eloise in song. It was once said "What the heart has known it will never forget" and we will never forget the loving spirit of our adored friend. 🏠

Remembering Eloise Wilkey

**IF WE MAKE A DIFFERENCE
TO JUST ONE PERSON, WE
HAVE MADE A DIFFERENCE.
THE PLACE TO START IS WITH
OURSELVES. NOW, TODAY,
IS THE PERFECT TIME TO
SPRING FORWARD!**

Springing Forward



Spring is an amazing season of rebirth, re-growth and renewal. After the winter of unusually heavy rain and snow that many of us experienced, it's especially welcome this year! Along with appreciating the wonder of the increasing daylight, it's the perfect opportunity to "spring forward" ourselves as well. As we emerge from winter's cocoon, we can take stock of our situations and look for ways we can be energized through new avenues for growth and renewal.

Throughout history, people have imparted their words of wisdom on this subject, so we thought we'd share and think about what they had to say.

"I WILL GO ANYWHERE, PROVIDED IT IS FORWARD."

—*David Livingstone*
Scottish missionary and explorer to Africa

This seemingly simple quote formed the basis of Livingstone's life as he made many trips to Africa and back. Though his original mission was to offer the Africans the opportunity to convert to Christianity, along the way he helped heal the sick, exchanged knowledge with the natives and took back to Europe geographical information that Europeans had not

had access to before. He suffered many setbacks in his health and his family's health, long separations from his family and misinformation throughout Europe as to his purposes.

In spite of all this, he kept moving forward. Sometimes he stumbled, as we all do, moving several steps back before being able to move forward again. When his wife and son died during his absences, he was at his lowest. Yet he kept moving forward, sure of his mission and his purpose, not letting anything deter him from achieving his goals.





Horizon Hints

“LIFE MUST BE LIVED FORWARD, BUT CAN ONLY BE UNDERSTOOD BACKWARD.”

—*Soren Kierkegaard, danish philosopher and writer*

Kierkegaard, being a philosopher and a religious scholar, studied in depth those who had come before him and written before him – from the writings of Socrates to the Bible. He sought to understand the lives of the writers, too, and how their lives influenced their thoughts and beliefs.

The past is a treasure chest of gems we can learn from if only we take the time and make the effort. We can learn from our own pasts, but also the pasts of those who have lived before us. Why make the same mistakes over and over? Or the mistakes that others have made? Better to learn from the mistakes and move forward in a better direction. At work and outside of work, we owe it to ourselves to make the best use of our valuable time. Why spend it spinning our wheels in futility? We only get each moment of each day once, so let's make the most of it!

“IT TAKES COURAGE TO PUSH THINGS FORWARD.”

—*Mo Mowlam, public servant, peace activist and writer*

Marjorie “Mo” Mowlam was one of those people who knew about courage. She rose from a difficult working-class environment to teach at universities in the U.S. and England. She held many posts within the British Labour Party, including meeting with convicted Irish paramilitaries to bring them back to the peace talks. Even when she was diagnosed with a brain tumor in 1998, she continued to take on new and difficult challenges until her death in 2005.

It does take courage to move forward. We can get caught in a “holding pattern” where we muddle through our lives day after day, year after year, until we realize we really haven't gotten where we set out to go. So just as we set our clocks forward, let's make the push to move ourselves forward as well.

The lives of the famous are no more important than those who are lesser known. If we make a difference to just one person, we have made a difference. The place to start is with ourselves. Now, today, is the perfect time to **spring forward!**

“IF YOU CRY ‘FORWARD,’ YOU MUST WITHOUT FAIL MAKE PLAIN IN WHAT DIRECTION TO GO.”

—*Anton Chekhov
Author, playwright and physician*

So true. Haven't we all rushed off on a mission without a clear plan? Sometimes in our daily lives we go through the motions of without asking why, or for what purpose. Making a simple to-do list every day can make a huge difference. After all, knowing our purpose in advance is the only way to know whether or not we accomplished it.

Though hailed as the greatest Russian dramatist and acclaimed worldwide, the poor reception of some of his work caused Chekhov to give up theater for a time. He persevered, however, and changed the way short stories were written thereafter, though not without criticism. And all the while, medicine was his “day job.”

If Chekhov had given up instead of choosing to move forward, the world would never have known many of his famous works. Perhaps more importantly, he himself would not have experienced the satisfaction of following through to accomplishment.

Giving Back to the Community

SPRING, A TIME TO RE-EVALUATE GOALS AND IDEAS AND DETERMINE WHAT YOU CAN DO TO CHANGE OR IMPROVE THEM.

Spring into Giving

Ahh spring time. A time for birds chirping, grass cutting and plenty of pollen to start the allergy season. For many, this time of year brings about a sense of rejuvenation and starting anew. A time to jump start those resolutions that never quite came to fruition after the New Year. A time to re-evaluate goals and ideas and determine what you can do to change or improve them. And most certainly a time to get outside and enjoy the great outdoors. But why not spend that time helping others?

With warm days and cool nights, there are plenty of opportunities to enjoy the best of what this time of year has to offer all while satisfying the needs of the soul, mind and body.

Hike, Bike or Kite

Do you have a close friend or relative who has young children? Or maybe you yourself have a few tots. Whatever the case may be, spend time with them. Get them moving and outside. Volunteering time to a child can leave a great impact, not to mention the physical benefits that you both will reap. Hiking through a forest trail or taking a stroll around the block, riding on your local bike trail or even flying kites in a public park are all great activities to enjoy together. Don't have any children in your life? Why not contact the local Boys and Girls Club of America or Big Brothers Big Sisters. Both organizations offer great opportunities to get involved.



The Green Thumb

Spring presents the beginning of gardening season. You know the saying, "April showers bring May flowers," so I guess that leaves March for planting! If this is a pastime of yours, why not share that time with others? Many retirement communities and assisted living facilities will gladly take the help, and the company will surely be appreciated. If you aren't one to get in the dirt, start a gardening club. Start by volunteering a few hours of the week at a retirement home to teach others your skills; you may even learn a thing or two!

That's History!

On the first warm day in spring what do you see? People outside! It's as if the community was in hibernation, succumbing to winter's icy temperatures and cold winds. People relish in the warmth of the sun and jump at the opportunity to be outdoors. Many cities have public parks and museums open year round, but spring always appears to be the busiest time. Volunteer to chaperone a child's school field trip to the local art gallery or spend a Saturday afternoon assisting to set-up the latest exhibit at the community museum.

However you choose to spend your time this spring, be sure to work volunteer hours into your schedule. Remember that volunteering can take place in many forms, whether it be with a child, teaching a class or donating time to a great cause. Spring is full of opportunities, so take advantage! 🏡



Writing Women Back Into History

NCR's ceremonial celebration of National Women's History Month was held on March 24, 2010 in the Regional Office Building Guy D. Boston, Jr. Auditorium. Employees experienced



through song, dance and poetry, this year's theme: "Writing Women Back into History."



Acting Regional Administrator Sharon J. Banks gave a brief overview of National Women's History Month and the relevance

of the theme. The Acting RA further gave an overview of how Women's History Month began and stated how the month honors women both past and present.

Keynote speaker Wanda A. Alexander, Principal, President and CEO of Horizon Consulting, Inc., focused on the importance of women remaining true to themselves as women, as they embrace the opportunities and challenges in their professional and personal lives. Alexander brought the audience to tears, and alternately to peals of laughter, by reciting her own experiences as she balances family, business and life, ultimately encouraging all women to "be you."

The hour-long program began with the Presentation of Colors, by the Department of Homeland Security, Federal Protective Service. Contract Specialist Intern Nammi Shadrach followed, with a summary of the program's purpose.



The observance also featured a dance interpretation of "Rosa", performed by Alexandria Franklin, of the Dance Institute of Washington, Washington Reflections Dance Company. NCR's Small Business Utilization Director Shaunta Johnson recited an excerpt from

the Pearl Cleage poem, "We Speak Your Names: A Celebration." NCR FAS Program Analyst Velvet Blue lent her harmonious voice to both the National Anthem, and a musical tribute, "The Wind Beneath My Wings." 🏠

—Sharon Banks,
Acting Regional Administrator



Celebrating
National Women's
History Month

In the News

*Excerpted from the
Associated Press*

Horizon Technical Review Services Critical to FHA Mission

April 27, 2010: Although the economy has begun to show signs of recovery, recent research suggests (www.relocation.com/real_estate/) that the real estate market is still plagued by the aftermath of the recession.

A new study from the LexisNexis Mortgage (www.relocation.com/mortgage/) Research Institute revealed that reported incidents of mortgage fraud increased by 7 percent between 2008 and 2009. While this increase is considerably lower than the 26 percent growth during the preceding year, industry experts are still concerned that reports of this type of fraud are still on the rise.

Florida showed the greatest amount of mortgage fraud during the survey period, followed by New York, California, Arizona, Michigan, Maryland, New Jersey, Georgia, Illinois and Virginia.

The researchers say that although their findings may be troubling to prospective homebuyers, they are indicative of better reporting and policing in the real estate industry.

"It remains critical for those in the mortgage industry to reassess their processes, work together by sharing information and reporting incidents of fraudulent activity, and ready themselves for more complex schemes in order to continue the fight against mortgage fraud," said Denise James, co-author of the report. 🏠



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Final Thoughts



Stephen Coakley

"March Madness" is one of my favorite times of the year. I am, of course, a huge basketball fan—love to play, coach and watch it. And March is so much fun with the one and done tourney format, the upsets, the unknown and unheralded players rising to the occasion (think Ali Farokmanesh from Northern Iowa, though there are sure to be others as this year's tourney progresses). About the only thing that tempers the excitement this time of year is it's also audit and tax season! As I write this, Horizon is completing its annual financial audit with its long time and wonderful CPA firm of Argy, Wiltse & Robinson. And while I take jabs (mostly in jest) at the process, it is truly a worthwhile endeavor. Closely examining our processes and procedures, our books and records and our financial performance makes sure that we are strong, secure and operating at our best. In fact, we are also undertaking an operational audit of Post Endorsement Tech Reviews right now as well—with the same goal—making sure we are operating at our best. Perhaps now is a



good time for you to audit or take stock in your own operations —at work and at home. Just as Horizon uses an outside, independent accounting firm—one of our trusted advisors—perhaps you should too—a manager or mentor; spouse or significant other; parent or pastor. Ask them, "How can I do better?" Remember one of Horizon's core beliefs is that "We believe in continual self improvement and innovation with the express goal of excellence." A worthwhile goal indeed.

"SUCCESS IS PEACE OF MIND THAT IS THE DIRECT RESULT OF SELF-SATISFACTION IN KNOWING YOU DID YOUR BEST TO BECOME THE BEST THAT YOU ARE CAPABLE OF BECOMING."

—John Wooden, legendary basketball coach