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About Us

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Today's financial services industry depends on technological innovations to provide its customers with access to information, increased efficiency and reduced processing costs. MERSCORP Holdings, Inc. owns and operates the MERS® System, a national electronic registry system that tracks the changes in servicing rights and beneficial ownership interests in mortgage loans that are registered on the System.

MERSCORP Holdings is the parent company of Mortgage Electronic Registration Systems, Inc.

The MERS® System is the only national database that provides free public access to servicer information for registered home mortgages, complementing public land recording systems that have their origins in centuries old real property laws. Homeowners have free access to investor (note owner) information for their mortgages that they never had before, and the MERS® System is also used by local governments around the nation to identify parties responsible for maintaining vacant properties and addressing code violations.

MERS and the MERS® System were created by the mortgage banking industry to streamline the mortgage process by using electronic commerce. Beneficiaries of MERS include mortgage originators, servicers, warehouse lenders, wholesale lenders, retail lenders, document custodians, settlement agents, title companies, insurers, investors, county recorders and consumers.

MERS acts as mortgagee in the county land records for the lender and servicer. Future assignments of any loan -- where MERS is the mortgagee -- registered on the MERS® System are not necessary because MERS remains the mortgagee no matter how many times servicing is traded. MERS as original mortgagee (MOM) loans are approved by Fannie Mae, Freddie Mac, Ginnie Mae, the Federal Housing Administration and the U.S. Department of Veterans Affairs, the Delaware State Housing Authority, California, Massachusetts and Utah Housing Finance Agencies, as well as all of the major Wall Street rating agencies.