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## **Cover Report: Servicing Trends**

### **SEEKING ANSWERS TO TODAY'S CHALLENGES**

The servicing business faces challenges on many fronts. The scale of the delinquency and foreclosure problem remains staggering. The complexity of modification programs continues to vex many operations. The costs of property maintenance and repair for real estate-owned (REO) are extremely high. Regulators, lawmakers and attorneys general are focused like a laser on every corner of the business. Makes you wonder: Why would anyone want to be in this business?

COVER ART BY JAMES O'BRIEN

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