

## MBI Financial Inc. Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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MBI Financial Inc. Due Diligence Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between MBI Financial Inc. and its competitors. This provides our Clients with a clear understanding of MBI Financial Inc. position in the Banks and Thrifts Industry.

- The report contains detailed information about MBI Financial Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for MBI Financial Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The MBI Financial Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes MBI Financial Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of MBI Financial Inc. business.

### About MBI Financial Inc.

MBI Financial, Inc. engages in mortgage lending and related activities in the United States. The company originates and sells residential mortgages, some of which are government insured through the U.S. Department of Housing and Urban Development.

Mortgage Brokerage

Mortgage brokerage, or origination, involves the arranging of a mortgage loan by which the borrower (mortgagee) can either purchase a new residence or refinance an existing residence. The arrangements are made by a licensed broker who, for a fee, matches the credit worthiness of the borrower and the borrower's property with funds from a lending source, providing the financing in an amount and on terms, acceptable to the borrower.

### Mortgage Banking

Mortgage banking generally involves the origination or purchase of residential mortgage loans for sale in the secondary mortgage market. The secondary mortgage market and its evolution have been significantly influenced by government-sponsored enterprises: Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac), and a government agency, Government National Mortgage Association (Ginnie Mae).

Mortgage bankers sell their loans to loan investor companies or directly to Fannie Mae and Freddie Mac either as whole loans or more typically as pools of loans used to collateralize mortgage-backed securities issued or guaranteed by these entities. Similarly, mortgage bankers can issue mortgage-backed securities collateralized by pools of loans that are guaranteed by Ginnie Mae. In order to arrange these sales or obtain these guarantees, the mortgage banker must underwrite its loans to conform to standards established by Fannie Mae and Freddie Mac, or by the Federal Housing Administration, in the case of Ginnie Mae. The loans that the Company originates are first mortgages secured by single-family residences.

### Acquisition

In March 2006, the company acquired L&M Mortgage Investors, Inc. (L&M) of San Antonio, Texas.

### Competition

The company's competitors include Country Wide; Wells Fargo; Washington Mutual; Chase Home Finance; CitiMortgage; Bank of America; GMAC-RFC; GMAC Residential; IndyMac; and Wachovia.

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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<sup>1</sup> – Data availability depends on company's security policy.

<sup>2</sup> – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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