

## Situation

A residential solar and home improvement loan originator was exploring alternative solutions for their loan servicing in order to focus on growing the business.

## Challenge

After a few years, the client realized that servicing their loans internally was costly and resource intensive, which detracted from their core business. Instead, the client wanted to invest their time in growing the business and creating innovative products to help consumers finance their home improvement and solar projects.

## Solution

In order to focus on growth and innovation, the client sought an established servicing partner with the infrastructure and ability to scale. In 2017, they transitioned all financial operations to Goal who implemented strict financial controls that reduced the risk of reporting errors and improved relations with rating agencies. Goal's best-in-class servicing model reduced billing disputes and improved loan performance, allowing the client to direct internal resources where they were most accretive to the overall business.

## Result

With Goal managing 90 percent of loan administration and financial reporting, the client has doubled their loan volume from \$20-25M to \$40-45M a month. In addition, Goal served as their strategic partner in three securitizations, with a fourth under development.