

## Sample MBA Student Paper: Company Analysis

*Note: Assignment completed following information literacy session and illustrates strong research and critical thinking skills.*

**BUS 574 Wednesdays 7-10pm**

**Company Analysis Assignment - Countrywide Financial Corporation**

### Organization Description

Countrywide Financial Corporation is a well-rounded financial services provider with mortgage banking at its core. The company's activities or businesses are grouped into the following segments: Mortgage Banking, Capital Markets, Insurance, Banking, and Global. It was founded in 1969 by two ambitious New Yorkers, Angelo Mozilo and David Loebl. Through the years, Countrywide has evolved and grown into one of the leading providers of residential mortgages and a diversified financial services company. Continued improvement and innovation has guided the company, its mission and vision, and its people.

In the Mortgage Banking sector, Countrywide offers a diverse array of products and covers every aspect of the mortgage spectrum. A consumer interested in buying a house, refinancing their loan, obtaining a second loan, etc. need not go further than a Countrywide branch (and Countrywide has strategically opened a number of branches in select geographical areas). Here one can apply for a loan, take care of the title search and other title-related requirements, be assured of the servicing that comes with funding the loan, obtain escrow services, and so forth. According to an analyst at CreditSights, Countrywide is one of the best miners of the mortgage market. It is estimated that Countrywide will meet its goal this year of writing \$400 billion in home loans. Countrywide currently ranks second nationwide in the home-loan industry – its competitors are Wells Fargo ranking first and Washington Mutual ranking third. Other competitors are Bank of America and J.P Morgan.

Within the mortgage umbrella, Countrywide has introduced innovation by constantly offering new products and implementing and following through with its strategies. One example of Countrywide's product offering is the House America program that was launched in 1992 to lower the barriers to homeownership, particularly to low-to-moderate-income and minority individuals and families. In 2001, Countrywide announced its One Hundred Billion Dollar challenge to provide \$100 billion in residential financing to minorities and lower-income communities over the next five years. As of June 30, 2003, the company has funded over \$185 billion, exceeding its original goal by 85%. It has since changed this goal to a commitment and challenge of \$600 billion by 2010.

Countrywide has heavily invested its resources into looking at technology and processes and improvements in these areas to move forward and complement its strategic initiatives. One example of this is a new program it introduced in January 2002. This program, called FASTER, which stands for Flow, Analyze, Solve, Target, Execute and Review is Countrywide's six-step

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**Michael Rajnik**



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