

## **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

# Sample Finance Research Paper Mba

**Xiaolong Qi**



## **Sample Finance Research Paper Mba:**

Sample Finance Research Paper Mba: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have charmed audiences this year. Sample Finance Research Paper Mba : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Sample Finance Research Paper Mba : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Sample Finance Research Paper Mba : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Popen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you wondering until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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