

**Origen Financial LLC  
Performance Review**

Employee Name: **Doug Williamson**  
 Job Title: **VP, Asset Management**  
 Department: **7130**  
 Review Period Start: **1/12/2007**  
 Review Period End: **12/31/2007**  
 Last Review: **12/31/2003**  
 Reviewer: **Brett Thomas**  
 Reviewer Title: **SVP, Servicing**  
 Hire Date: **09/18/02**  
 Division:

**Performance Elements**  
**Section Weight: 40%**

<b>Oral Communications</b>	<b>4.00</b>	<b><i>Exceeds job requirements</i></b>
<b>Weight: 5%</b>		
Speaks clearly and persuasively	4	<i>Exceeds job requirements</i>
Listens and gets clarification	4	<i>Exceeds job requirements</i>
Responds well to questions	4	<i>Exceeds job requirements</i>
Demonstrates group presentation skills	4	<i>Exceeds job requirements</i>
Participates in meetings	4	<i>Exceeds job requirements</i>

Doug presents information and ideas in a clear and concise manner, speaking convincingly and persuasively. When listening, he pays attention and shows interest in what others say, asking clarifying questions. He responds easily to questions, providing additional information and details. Doug is a skillful, well-prepared presenter and he actively works to make meetings successful.

<b>Written Communications</b>	<b>3.75</b>	<b><i>Exceeds job requirements</i></b>
<b>Weight: 5%</b>		
Writes clearly and informatively	4	<i>Exceeds job requirements</i>
Edits work for spelling and grammar	4	<i>Exceeds job requirements</i>
Varies writing style to meet needs	3	<i>Fully meets requirements</i>
Presents numerical data effectively	4	<i>Exceeds job requirements</i>

His writing is extremely clear, informative, and effective. Doug makes a concentrated effort to edit his work, minimizing spelling and grammatical mistakes. He presents data in well-designed, informative charts and graphs. He varies his writing style to meet different situations.

<b>Leadership</b>	<b>3.80</b>	<b>Exceeds job requirements</b>
<b>Weight:</b> 15%		
Exhibits confidence in self and others	4	Exceeds job requirements
Inspires respect and trust	4	Exceeds job requirements
Reacts well under pressure	4	Exceeds job requirements
Shows courage to take action	3	Fully meets requirements
Motivates others to perform well	4	Exceeds job requirements

Doug exhibits a high degree of confidence in himself as well as in others. He inspires the respect and trust of others through his openness and integrity. He tolerates a great deal of pressure and he excels at motivating others to perform better. When action is needed, Doug shows the ability to assume a leadership role.

<b>Teamwork</b>	<b>3.20</b>	<b>Fully meets requirements</b>
<b>Weight:</b> 5%		
Balances team and individual responsibilities	3	Fully meets requirements
Exhibits objectivity and openness to others' views	3	Fully meets requirements
Gives and welcomes feedback	3	Fully meets requirements
Contributes to building a positive team spirit	4	Exceeds job requirements
Puts success of team above own interests	3	Fully meets requirements

Doug works hard to build a positive team spirit and identity. He has been able to balance the needs of the team with his individual responsibilities. He exhibits objectivity and openness to the views of others. Doug gives constructive feedback to and accepts it from team members. He puts the success of the team above his own interests.

<b>Professional Knowledge</b>	<b>3.67</b>	<b>Fully meets requirements</b>
<b>Weight:</b> 15%		
Competent in required job skills and knowledge	3	Fully meets requirements
Exhibits ability to learn and apply new skills	4	Exceeds job requirements
Keeps abreast of current developments	3	Fully meets requirements
Requires minimal supervision	4	Exceeds job requirements
Displays understanding of how job relates to others	4	Exceeds job requirements
Uses resources effectively	4	Exceeds job requirements

<b>Quality / Productivity</b>	<b>3.00</b>	<b>Fully meets requirements</b>
<b>Weight:</b> 5%		
Demonstrates accuracy and		

thoroughness	3	<i>Fully meets requirements</i>
Displays commitment to excellence	3	<i>Fully meets requirements</i>
Looks for ways to improve and promote quality	3	<i>Fully meets requirements</i>
Applies feedback to improve performance	3	<i>Fully meets requirements</i>
Monitors own work to ensure quality	3	<i>Fully meets requirements</i>

The work Doug produces meets standards for accuracy and completeness. He regularly displays his commitment to excellence and he looks for ways to improve quality. Doug applies the feedback he receives to improve his performance and he monitors his work to meet quality standards.

<b>Customer Service</b>	<b>3.00</b>	<b><i>Fully meets requirements</i></b>
<b>Weight:</b> 5%		
Displays courtesy and sensitivity	3	<i>Fully meets requirements</i>
Manages difficult or emotional customer situations	3	<i>Fully meets requirements</i>
Meets commitments	3	<i>Fully meets requirements</i>
Responds promptly to customer needs	3	<i>Fully meets requirements</i>
Solicits customer feedback to improve service	3	<i>Fully meets requirements</i>

Doug is courteous and displays sensitivity to customers. He is able to handle most difficult or emotional customer situations. He fulfills commitments made to customers within expected time frames and he responds promptly when servicing customers. Doug uses customer feedback to improve service.

<b>Planning &amp; Organization</b>	<b>3.50</b>	<b><i>Fully meets requirements</i></b>
<b>Weight:</b> 5%		
Prioritizes and plans work activities	3	<i>Fully meets requirements</i>
Uses time efficiently	4	<i>Exceeds job requirements</i>
Plans for additional resources	3	<i>Fully meets requirements</i>
Integrates changes smoothly	4	<i>Exceeds job requirements</i>
Sets goals and objectives	3	<i>Fully meets requirements</i>
Works in an organized manner	4	<i>Exceeds job requirements</i>

Doug manages his time in highly efficient ways. He rarely incurs problems in smoothly integrating changes into existing plans and he is very well organized. Doug generally plans and prioritizes well. He plans ahead for additional resources. He sets measurable, realistic goals and objectives for himself.

<b>Decison making/problem solving</b>	<b>3.60</b>	<b><i>Fully meets requirements</i></b>
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**Weight: 15%**

Identifies problems in a timely manner	3	<i>Fully meets requirements</i>
Gathers and analyzes information skillfully	4	<i>Exceeds job requirements</i>
Develops alternative solutions	4	<i>Exceeds job requirements</i>
Resolves problems in early stages	3	<i>Fully meets requirements</i>
Works well in group problem solving situations	4	<i>Exceeds job requirements</i>

Doug is skilled at gathering and analyzing information from multiple sources. He addresses problem solving situations by analyzing options and developing several alternative solutions. In group situations, he contributes actively to help solve problems. Doug identifies most problem situations within appropriate time frames and he usually resolves or minimizes most problems before they grow into larger issues.

**Managing People**

**3.17** *Fully meets requirements*

**Weight: 15%**

Provides direction and gains compliance	3	<i>Fully meets requirements</i>
Includes subordinates in planning	4	<i>Exceeds job requirements</i>
Takes responsibility for subordinates' activities	3	<i>Fully meets requirements</i>
Makes self available to subordinates	3	<i>Fully meets requirements</i>
Provides regular performance feedback	3	<i>Fully meets requirements</i>
Develops subordinates' skills and encourages growth	3	<i>Fully meets requirements</i>

Doug makes sure that his subordinates are an important part of all planning. He provides clear direction and is usually able to gain compliance from others. He takes responsibility for his subordinates' activities and he makes himself available to his subordinates. Doug provides regular performance feedback and he works with his subordinates to develop their skills.

**Delegation**

**3.20** *Fully meets requirements*

**Weight: 5%**

Delegates work assignments	3	<i>Fully meets requirements</i>
Matches the responsibility to the person	3	<i>Fully meets requirements</i>
Gives authority to work independently	3	<i>Fully meets requirements</i>
Sets expectations and monitors delegated activities	3	<i>Fully meets requirements</i>
Provides recognition for results	4	<i>Exceeds job requirements</i>

Doug makes a point of providing recognition and credit for the work he delegates. He delegates tasks and responsibilities to others as a regular part of his work. Doug usually assigns tasks to people based on their skills, experience, strengths, and limitations. His subordinates usually receive the authority and independence they need to effectively carry out their delegated responsibilities. His subordinates are usually clear about the expectations for delegated assignments and he stays on top of their progress.

<b>Organization Support</b>	<b>3.00</b>	<b><i>Fully meets requirements</i></b>
<b>Weight:</b> 5%		
Follows policies and procedures	3	<i>Fully meets requirements</i>
Completes administrative tasks correctly and on time	3	<i>Fully meets requirements</i>
Supports organization's goals and values	3	<i>Fully meets requirements</i>
Benefits organization through outside activities	3	<i>Fully meets requirements</i>
Supports affirmative action and respects diversity	3	<i>Fully meets requirements</i>

Doug follows the organization's policies and procedures. He completes most administrative tasks on time and accurately. His actions and words show support for the organization's goals and values. He participates in outside activities that reflect well on the organization. With regard to affirmative action and diversity, Doug has demonstrated support and respect.

**Goals for this Review Period**  
**Section Weight:** 60%

<b>Field Service Management</b>	<b>4.00</b>	<b><i>Exceeds job requirements</i></b>
<b>Due Date:</b> 12/31/2007		
<b>Weight:</b> 40%		
<b>Description:</b> Achieving assigned objectives		

**Measurement:**

**Result:** Doug's unit made measureable improvements in cycle times as well as effectiveness on collection calls. Doug achieved these improvements while also eliminating the direct Management role assigned this function. This required Doug to play a more active role in the day to day activity. Doug consistently seeks out opportunities to enhance the field reps effectiveness and efficiency. Doug also effectively manages the vendors we utilize in this area as well.

<b>Overall Management &amp; Leadership</b>	<b>4.00</b>	<b><i>Exceeds job requirements</i></b>
<b>Due Date:</b> 12/31/2007		
<b>Weight:</b> 20%		
<b>Description:</b> Overall Management & Leadership		

**Measurement:**

**Result:** As mentioned in other areas of the review, Doug managed RIF's in each of his areas while improving the results in both units. As VP, Asset Management, Doug had a very solid 2007 while effectively managing change. In addition, based on Doug's prior experiences (including prior to Origen), Doug brings a lot of additional benefits to the table. He can be counted to gladly help/handle other assignments that may come up. This is a critical value add for a company our size and is appreciated.

**Owned Recovery & Overall Portfolio Management 4.00 Exceeds job requirements**

**Due Date:** 12/31/2007

**Weight:** 40%

**Description:** Achieving assigned objectives and maximizing return on the owned portfolio

**Measurement:**

**Result:** The owned portfolio had its best year on record with a 49% recovery, exceeding the goal for the year for the first time. Doug also effectively managed the non-owned liquidations. During the year, Doug effectively reduced resources by 2 & managed the transition of the Atlanta team to home offices. Doug and his RMK team effectively planned all the necessary details required to make this transition effective while maintaining results. Doug also reviews and proactively makes meaningful adjustments to the measurement and reward system helping to ensure required results are achieved on a consistent basis.

**Summary 3.79 Exceeds job requirements**

Doug had a very solid year and his units had a very positive impact on Origen's results.

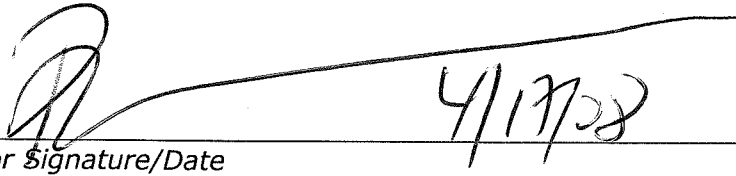
**Plans For Improvement****Coaching Ideas**

Doug needs to always remember that his role requires him to get directly involved in the details and to "sweat" over each and every one of them.

**Goals for next Review Period****Employee Comments****Second Level Reviewer Comments****Employee Signature/Date**

I have reviewed this document and discussed the contents with my manager. My signature means that I have been advised of my performance status and does not necessarily imply that I agree with the evaluation.

Douglas R. Williams  
4/17/08

 4/17/08

*First Level Supervisor Signature/Date*

*Second Level Supervisor Signature/Date*