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# KEYNOTE INTERVIEW

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## Loan servicing 'a volume game'



*As the maturity wall looms large, Trimont's **Bill Sexton** shares why the Loan Servicer of the Year is getting even larger and what to expect for the year ahead*

Trimont struck a deal to acquire Wells Fargo's non-agency third-party commercial mortgage servicing (CMS) business last year, becoming the largest commercial real estate loan servicer in the US in the process.

The Atlanta-based advisory will manage some \$640 billion of loans in the US, which is around 11 percent of the US commercial real estate lending market. Bill Sexton, CEO at the firm, considers the implications not just for Trimont, but also for the broader industry.

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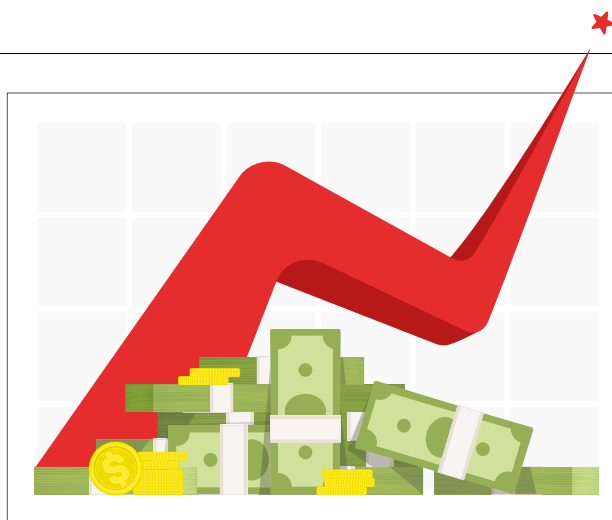
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### **Q** What were your firm's key milestones and achievements in 2024?

Clearly, the CMS acquisition is completely transformational for us. We were already one of the leading service providers to private creditors in the commercial real estate space and are now adding the largest master servicer of public credit.

Combined, we are now the largest commercial mortgage service provider by some distance and the first large master servicer outside bank ownership.

However, 2024 was also successful in many other ways. While working on the acquisition, we were delighted to see continued growth in our existing business and have been successful at attracting new clients. We have advanced new technology offerings without losing focus on the core underlying business.



**Q Near-term loan maturities are topping \$3 trillion. How are lenders and borrowers tackling these loans?**

What we have seen for the last few years is a steady decline of market share from regional and community banks. We expect that trend will continue.

Ultimately, the segments of the market that we believe will benefit are private credit and the capital markets, specifically securitized product. The industry faces a wall of maturities, and we think the market will continue to diversify and look to a broad range of lenders as borrowers seek to refinance assets.

**Q How does the planned acquisition of Wells Fargo's commercial mortgage servicing business - and the scale that brings - affect your ability to service loans?**

At the end of the day, our industry is a volume-based game. There are operational and financial efficiencies gained through scale.

Public and private credit offerings give us a real advantage when it comes to competing in the market. With the support of roughly 350 new colleagues in the US and also 350 new colleagues in India, we have the resources to serve clients irrespective of the financial instruments involved.

It enables us to run a 24-hour operation across all our businesses around the globe. It drives efficiencies into our business through economies of scale, technology advances and additional financial firepower.

The acquisition includes eight proprietary software systems that enhance the investments we have been making on the Trimont side and propels our innovation and technology capabilities forward, allowing us to innovate faster.

**Q How are artificial intelligence and technology helping you to get a better handle on your platform?**

We have invested heavily over the last 18 months in AI offerings and our staff utilizes AI daily. Really there are two

sides to AI, and the first part affects the aggregation of data. We receive huge volumes of data in many forms.

We run most documents through AI to extract relevant data. So, on the front end, AI helps us collect and aggregate data.

What is becoming interesting is how you then analyze that data. It is not just reading and extracting data, but through the use of generative AI, using that data to overlay other market data to generate an interesting output.

We see a huge future in the ability to support our people with tools like AI. New technology enables us to pull vast amounts of data and create valuable output. It will only get better.

**Q What is your outlook for the rest of 2025?**

With the closing of the acquisition, we are now focused on ensuring both businesses operate seamlessly as we integrate them and benefit from the experiences and expertise of both organizations.

We will create a business that moves us forward in the industry. Central to all of that is maintaining an outstanding level of client service.

This is the first time a master servicer has been taken out of bank ownership. It is not only transformational for Trimont, but also for the industry. The scale is one thing, but the fact that this has never been done before makes it even more exciting! ■

*“A wall of maturities faces the industry, and we think the market will continue to diversify and look to a broad range of lenders as they look to refinance assets”*