

THERE'S SUBSERVICING . . . AND THEN THERE'S MIDWEST.

Wonder why our high-touch service approach yields the fewest complaints in the residential mortgage industry? For one thing, we have a detailed list of key performance indicators – and we regularly measure how we live up to them. It's the kind of attentiveness that's genuinely appreciated by lenders and homeowners alike. Midwest Loan Services has been providing this, and more, since 1992. Now is the time to move your mortgage loan servicing to the **next level!**

Whether we're handling thousands of complex tasks, carrying out day-to-day administrative functions or giving borrowers a friendly welcome call, we're always busy helping you reduce costs and retain your relationships. And as we deliver hard dollar savings, we'll be maintaining 100% compliance with all regulations and your operations.

All this is what excellence is made of. Welcome to Midwest. We wouldn't bring you anything less.

Midwest provides all of the subservicing functions below and more...

Loan Administration

- Customer service/call center operations
- New loan boarding/setup
- Escrow administration – real estate taxes and insurance
- Payment processing / payoff processing
- Special loans
- Document control

Default Administration

- Electronic Default Reporting (EDR)
- Collections
- Loss mitigation and loan modifications
- Bankruptcy
- Foreclosures
- Claims

Business Administration

- Quality control/quality assurance
- Internal, external, regulatory audit
- Business analytics
- CFPB vendor management oversight and CMS
- Client Partner annual due diligence
- Vendor reporting

Investor Remittance and Reporting

- Remit/report to GSE on behalf of client
- Custodial account reconciliation
- Detailed monthly billing statements including ancillary revenue sharing
- Website and customized reports
- Monthly reconciliation support

Client Relations

- Primary contact for all client partners
- New client partner set-up
- New client "kick-off" calls
- Conduct servicing meetings with client partners monthly or quarterly
- Perpetual training and support
- Assist with client partner report requests

Compliance - State & Federal

Interim Subservicing

Private Label Services

24/7 access to your loan data through subservicer.com

HOW WE HELP FINANCIAL INSTITUTIONS AND CUSOs

It doesn't matter whether you have one loan or more than 15,000, Midwest has the flexibility to adopt your business model and philosophy. We base our success on your success. So we've purposely designed our company to work with any financial institution that originates mortgage loans and then makes the decision to retain the mortgage servicing rights.

With Midwest you can:

- Provide an effective, cost-saving alternative to in-house servicing
- Replace an outsourcing arrangement that's less than ideal
- Efficiently handle portfolios involving escrow requirements
- Easily manage portfolios with special loan requirements (HELOCs; ARM; SCRA; etc.)
- Mitigate compliance risk by relying on a subservicer that adheres to all regulatory requirements (State, Federal, Investor)
- Smoothly navigate the mortgage industry's ebb and flow of loan volumes and eliminate the need to hire highly skilled servicing professionals
- Offer your borrowers a user-friendly mobile recognition website to access all loan information 24/7
- Combine borrower-centric service with phone technology that lets borrowers automatically schedule payments and obtain loan information - **or opt out of the automated system up front**
- Handle the unique and demanding requirements of CUSOs

What Sets Us Apart Makes A Big Difference.

1. **Premier Service Advantage.** We work as one with you to make things as easy as possible. From answering the phone in person to effectively responding to all requests, the level of service is unique and personal. You and your borrowers deserve it.
2. **Online Oversight Tools.** It's easy to see that we (and you) are complying with all regulatory requirements. Our transparent systems and monitoring tools give you 24/7 access to all borrower transactions, documents and communications.
3. **Greater Value.** Highly competitive pricing. A passion for helping our clients and their borrowers. Absolutely NO cross-selling to your borrowers. Just a few of the reasons Midwest offers the best value for your money.

Expect great things from us.

- Full private label solution
- Operational cost savings through economies of scale
- Reduced compliance risk: federal, state and investor
- Flexibility to fit your business model
- 24-hour access to data, records, files, borrower communications
- Online and branch payments
- Nationwide mortgage loan subservicing
- Customization and integration with your internal systems



Gain a partner in excellence.

Start by visiting www.midwestloanservices.com. Or call us at 800.229.5417.



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