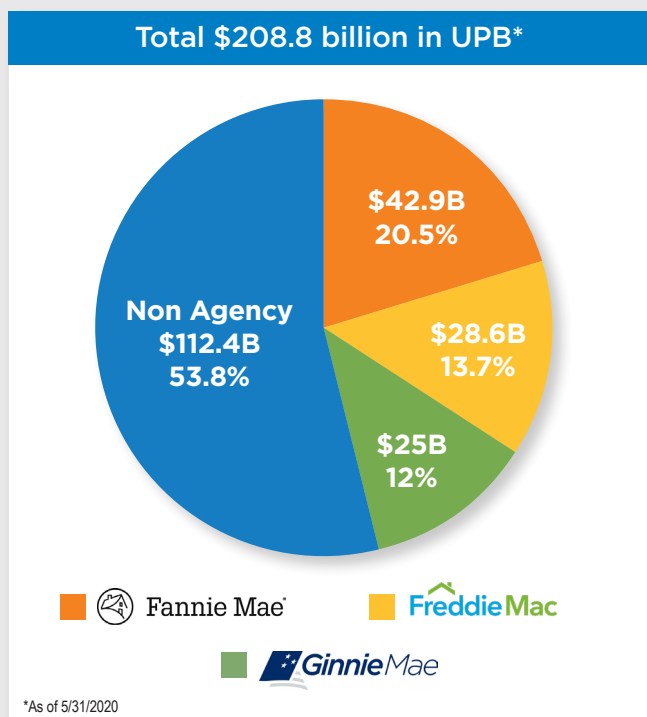


- Headquartered in West Palm Beach, FL and Mount Laurel, NJ
- 8 global operation sites
- 8th largest servicer¹ and 17th largest servicer in the U.S.²
- GSE approved since 1982

Your Premier Partner

PHH helps clients with every major aspect of mortgage banking. Whether it's servicing the assets you retain or providing liquidity for the assets you wish to sell, PHH can be your premier partner to cover the entire mortgage lifecycle – all without competing for your customer. Powered by over 5,000 mortgage professionals and a bank-tested infrastructure, clients choose PHH because we provide positive outcomes every day – for homeowners, communities and investors alike.



Caring in Action



We are committed to helping our customers save money, build equity and, most importantly, stay in their homes. Guided by a simple philosophy called *Caring in Action*, we find real solutions that preserve homeownership and build strong communities. Some of these include:

- Helping more than 1.5 million U.S. homeowners in need of assistance avoid foreclosure and forgiving approximately \$19 billion in mortgage debt since 2008
- “Help & Hope for Homeowners” events held across the country to educate borrowers

¹ Based on 1Q2020 statistics from *Inside Mortgage Finance*, June 12, 2020.
² Based on 2Q2020 statistics from *Inside Mortgage Finance*, October 2, 2020

Solutions for the Entire Mortgage Lifecycle

CORRESPONDENT LENDING

Our suite of conforming and government loan products include Fannie, Freddie, HomeReady, Home Possible, FHA, VA, USDA, standard and high-balance. Benefit from:

- Attractive pricing and fast turn times
- Superior customer service & dedicated support team
- Predictable UW with minimal overlays
- For more information, visit phhfunding.com

MSR / CO-ISSUE TRANSACTIONS

PHH provides predictable liquidity to help our clients manage cash flow. Our Capital Markets team delivers competitive bids on MSR assets you don't wish to retain - all without competing for your customer.

- All Delivery Methods: co-issue transactions, monthly flow business, and bulk trades
- All Major Products: agency, government, non-QM, and DQ
- Trades of Any Size: flow up to \$1B/month, bulk up to \$20B, performing & DQ books

SUBSERVICING

Our subservicing function acts as an extension of your team - treating your customers as our own and providing servicing technology, people and expertise to manage your portfolio of 1,000 to 100,000+ loans.

- Fannie Mae STAR Servicer
- Transfer to PHH in 90-120 days
- Reduce average servicing costs by 20-30%

COMMERCIAL SERVICING

With our proven track record in the commercial mortgage industry, we manage performing and non-performing loans to maximize the value of our clients' real estate investments with a nationwide property mix of industrial, retail, mixed-use, office, multifamily and bridge loan assets. Benefits include:

- A dedicated loss mitigation team with extensive commercial experience
- The ability to leverage existing vendor relationships to maximize returns to the investor
- Rated Small Balance Commercial Servicer

REVERSE MORTGAGES

Under the brand Liberty Reverse Mortgage, PHH is one of the nation's largest and most experienced reverse mortgage lenders offering Home Equity Conversion Mortgages (HECM) and proprietary reverse mortgages. Since 2004, we have delivered education, home equity solutions, and personal care to over 75,000 senior homeowners and 1,000 lending partners.

PORTFOLIO RETENTION

We have a dedicated loan originations team that can assist in defending your customers and assets through portfolio retention activities. Our unique, industry-leading regulatory and investor-compliant platform:

- Increases the return on your MSR investment
- Is a robust multi-touch marketing approach with analytics based segmentation to engage the customer and create more business opportunities for you
- Offers you a team dedicated to conversion and pull through based on providing an excellent customer experience

Contact Chris Sabbe, SVP of Enterprise Sales, to learn more.

(415) 828-1222

Christopher.Sabbe@MortgageFamily.com

