

Seeking stability during these uncertain times?

PHH Mortgage is Your Safe Port in the Storm

 Fannie Mae® | STAR™

 Freddie Mac
SERVICER
HONORS
AND
REWARDS
PROGRAM

Solutions for the Entire Mortgage Lifecycle

PHH has the expertise to assist clients with every major aspect of mortgage servicing and lending. We offer an unmatched breadth of products and services, including **Correspondent Lending, MSR/Co-Issue, Reverse Mortgage Lending and Servicing, Subservicing (Prime, Special and Commercial)**. PHH has helped our business partners strengthen relationships with their customers and achieve their strategic goals — providing peace of mind and operational stability.

Our full-suite of mortgage products provides our clients unparalleled access. Learn more about each service:

CORRESPONDENT LENDING

- Conforming and government loan products including Fannie, Freddie, HomeReady®, Home Possible®, FHA, VA, USDA, standard and high-balance
- Mandatory and Best Efforts (Delegated and Non-Delegated) pricing options
- Non-Agency loan programs with Delegated and Non-Delegated underwriting options
- Attractive pricing and fast turn times

MSR/CO-ISSUE TRANSACTIONS

- Offering predictable liquidity to help manage your cash flow and competitive bids on MSR assets you don't wish to retain
- All delivery methods: co-issue (SMP, CRX, PIIT), 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 and DQ books

COMMERCIAL SERVICING

- Nationwide mix of industrial, retail, mixed-use, office, multifamily and bridge loan assets

- A dedicated loss mitigation team with extensive commercial experience in all asset classes
- The ability to leverage existing vendor relationships and maximize returns to our investor partners

REVERSE MORTGAGES

- Under the Liberty Reverse Mortgage brand, PHH is one of the nation's largest and most experienced reverse mortgage lenders
- Our partners gain access to a comprehensive library of on-demand and live training, marketing materials and support to ensure their growth and success
- Multiple delivery options: SNAPP/SNAPP+, Wholesale, Delegated and Non-Delegated Correspondent

SUBSERVICING

- Award-winning subservicing, able to manage your portfolio of 1,000 to 100,000+ loans, whether they performing or non-performing
- Transfer your portfolio to PHH in 90 days or less
- Our defaulted loan timelines are 12-18% faster than the industry

STAR™ and HomeReady® are registered trademarks of Fannie Mae.
Home Possible® is a registered trademark of Freddie Mac.

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COMMERCIAL COMMUNICATION - NOT A CONSUMER SOLICITATION



PHH[®]
MORTGAGE