



Key Features:

- Freddie Mac/ABA Alliance offering
- Subservicing and servicing-released options available for a variety of products
- No minimum loan volume requirements
- Lower fixed servicing costs
- Comprehensive servicing operations where your name comes first
- All correspondence is done with your bank's brand identity – that means your name, your logo
- Easy integration working directly with Cenlar FSB – a top nationwide servicer

Find out more about Cenlar FSB private-label subservicing options

Contact your Freddie Mac Account Manager and they will make arrangements for you to work directly with Cenlar. Or, call Freddie Mac's ABA hotline at (866) 764-2083 today to find out how Cenlar's servicing options can help you drive in more business.

Servicing Options Through Cenlar FSB

Drive in more business with comprehensive subservicing options that keep your name first with your customers!

Originate a larger variety of mortgages – without investing in a complex servicing infrastructure by subservicing through Cenlar FSB. Cenlar's private-label subservicing option maintains one of your most valuable assets, your name. Cenlar will take on all the servicing responsibilities and do it all using your name, logo, and brand recognition in all points of contact with your customers. This is an exceptional option for community banks to maintain their personal borrower relationship and bank name while Cenlar handles the daily servicing needs of your organization.

Where Your Name Comes First

Cenlar's servicing options offer you the ability to expand your business with:

- **A subservicing option** where Cenlar subservices the mortgage on your behalf, but you maintain the servicing rights as the servicer of record. This competitive, servicing-retained solution lets you reap the benefits of maintaining your servicing revenue, without the operational costs.
- **A servicing-released option** where you sell the servicing rights to Cenlar, but the loan is serviced in your name.

Regardless of the option you choose, you can count on:

- Your bank's brand identity being maintained in all communications to your borrowers.
- Maintaining your borrower's relationship for life – no cross-sell and no competition will occur by Cenlar.
- Our enhanced customer service, with state of the art technology for you and your customers.
- Experienced, dedicated client representatives as your point of contact; every question or concern will be routed through your Cenlar representative, saving you valuable time and increasing your bottom line.

Expand Your Business, Not Your Staff with These Benefits:

- A wide variety of loan products are available, without implementing the servicing component.
- All correspondence is done with your bank's brand identity.
- Cenlar will work directly with you to integrate servicing options into your current technology and operations for a seamless flow that's transparent to your borrowers.
- No volume requirements to take advantage of Cenlar's servicing options.
- Dedicated Cenlar support staff to assist you in all your needs.