



### **Key Features:**

- Lower fixed servicing costs.
- Measurably improved customer retention.
- A servicing path for a variety of loans.
- Branch payment capabilities, coupon books or monthly mortgage statements with your bank's name and logo.
- No minimum loan volume requirements.

### **Interested in finding out more about Dovenmuehle private-label subservicing options?**

Start by calling your Freddie Mac Account Manager so we can put you in touch with a Dovenmuehle representative.

## **Private-Label Subservicing Options Through Dovenmuehle Mortgage, Inc.**

### ***Subservicing to maintain your borrower relationship***

Private-label subservicing options available through Dovenmuehle Mortgage, Inc.—an alliance benefit for Freddie Mac/ABA Alliance members—offer you new ways to service mortgages through a subservicing arrangement that lets you maintain a personal relationship with your borrowers while reducing costs and streamlining your mortgage servicing operations.

### ***Subservicing Benefits for Your Business***

Working directly with Dovenmuehle, you'll benefit from subservicing advantages that:

- **Reduce costs by reducing your overhead expenses** and the need to invest in technology and staff to service mortgages.
- **Expand your mortgage origination capabilities** through subservicing options that give you a servicing path for a variety of loans. Dovenmuehle subservicing is available for most Freddie Mac mortgage products, including fixed-rate and adjustable-rate mortgages (ARMs), 5- and 7-year balloon/reset mortgages, affordable lending products and more.
- **Deliver superior customer service to your borrower** through capabilities tailored to your operational style, including branch payment capabilities, payment coupon books or monthly statements, and other services that are performed using your bank's name.
- **Expand borrower relationships** through Dovenmuehle's comprehensive ancillary income program and, in turn, expand your sources of portfolio income.

### ***Maintaining Your Personal Borrower Relationship***

When you choose private-label subservicing options from Dovenmuehle, you'll maintain the personal relationship you've developed with your borrower:

- **No competition.** Dovenmuehle is dedicated solely to mortgage subservicing, and will not compete with you for loan origination business or any other financial service.
- **Always using your bank's name.** Complete private-label subservicing program includes coupon books or monthly statements with your bank's name and logo.
- **Personalized service.** State-of-the-art call center answers telephone calls using your bank's name.
- **Payment from all your locations.** Branch payment capabilities allow your borrowers to make mortgage payments in-person at your locations.
- **Access to your borrower's information.** You'll always know your borrower's mortgage information with online, loan-level access to Dovenmuehle's servicing system.
- **Automated borrower updates.** Automated daily updates allow your branch information system, general ledger and other systems to have the most current mortgage information for your borrower.