



The Freddie Mac/ABA Alliance

Create more opportunities for your borrowers and realize new possibilities for your business

The Freddie Mac/ABA Alliance offers you access to a special set of secondary market business advantages to help you create more opportunities for your borrowers and realize new possibilities for your business. Through the alliance, you get exclusive benefits for a variety of mortgage business solutions including loan origination tools; customized execution options to maximize your profitability; expert portfolio management services; and more. **Get started with the alliance at www.FreddieMac.com/singlefamily/aba.html.**

> Alliance Benefits

- **Start-up advantages when you begin using Loan Prospector®**, our automated underwriting service. With this benefit, you can lower your costs as you streamline your mortgage originations
- **Customized execution options to maximize your profitability** in any market condition with cash sale advantages on a variety of Freddie Mac mortgage products
- **Private-label subservicing options**, allowing you to maintain your valuable borrower relationships while making the most of your servicing-released option, with:
 - Dovenmuehle Mortgage, Inc.
 - Cenlar FSB
- **Expert portfolio management solutions** to help you effectively manage your holdings. Plus, access portfolio stratification services to analyze loans in your portfolio to seize market opportunities.

> Alliance Benefits

- **Customized training opportunities** for you and your staff to enhance your secondary market expertise
- **Access to alliance third-party services** that offer reduced service fees, allowing you to better expand your overall mortgage business opportunities. Optional services include:
 - A *Mortgagebot with Loan Prospector* website, that you brand and control, to reach more borrowers online
 - Mortgage Dynamics Inc. for outsourced investor accounting; P&I and T&I bank account reconciliations; and loan level quality control services
 - Brooks Systems, offering you assistance in complying with anti-predatory lending laws at the local, state, and federal level
 - REO services from New Vista Asset Management, Inc., the nation's only CRA-focused foreclosure disposition firm that can help banks quickly and responsibly sell their REO inventory in all major markets