

## Award Winning Service:

Your borrowers will have up-to-the-minute mortgage account information available online 24/7:

- Mortgage information
- Payment information
- Loan history
- Secure message center
- Hazard insurance information
- Tax information
- Payment changes
- Escrow analysis
- Annual statement

## Ongoing Training and Support:

Colonial Savings provides ongoing training to ensure a seamless transition of loans from your institution to our Servicing Department. Frequent webinars are conducted to maximize your program, and in-person presentations at your bank are available.

## Learn More:

We'd welcome the opportunity to explain in greater detail how Colonial Savings can benefit your institution through the Federal Home Loan Bank MPF® Program. Contact us for a conversation.

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AT YOUR SERVICE. ON YOUR SIDE.

# Borrower Retention. Increased Revenue. Superior Service.



*The Mortgage Partnership Finance Program® (MPF®) and Concurrent Sale of Servicing with Colonial Savings*



AT YOUR SERVICE. ON YOUR SIDE.



## Welcome to the Federal Home Loan Bank's Mortgage Partnership Finance Program at Colonial Savings, one of the strongest and most respected privately held financial institutions in the nation.

Colonial Savings services more than \$12.6 billion in residential home loans, of which \$900 million is Federal Home Loan Bank MPF® product. We provide FHLB members and their borrowers with superior loan servicing, as well as the confidence that comes with a strong financial partner. Since our founding in 1952, Colonial Savings has been recognized for servicing excellence by FHA, HUD, Fannie Mae and Freddie Mac.

FHLB members who are interested in selling their mortgages servicing-released through the FHLB's Mortgage Partnership Finance® Program can concurrently sell the servicing to Colonial Savings at the time of funding, allowing you to serve your mortgage needs without putting the loans in your own portfolio. The MPF®



Program at Colonial Savings provides a competitive servicing-released premium in addition to an excellent up-front price to improve your income stream, eliminating the volatility of the servicing asset value on your balance sheet.

In addition to having access to automated underwriting services, you will be able to offer all the loan products eligible for sale under the MPF® Program.

### **No Solicitation of Other Financial Services:**

Retention of your borrowers is as important to us as it is to you. Your mortgage accounts are coded as “non-solicit” for any other financial products. Even if a mortgage borrower inadvertently contacts our Servicing Department for information on checking or savings accounts or other financial services, they will be directed back to your bank for handling. Protection of your relationships is of prime importance to us and a key component of our business model.