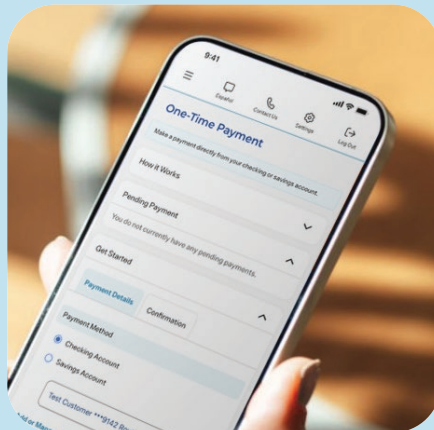


Why Choose Pennymac Subservicing?

GREATNESS LIVES HERE

Rely on a partner that has set the standard for Servicing since 2008. With the award-winning strength of Pennymac on your side, your customers receive best-in-class service that will bolster your reputation, repeat business and referrals.



Deliver Excellence

Retain your customers for life with an integrated, co-branded experience that brings together our strengths to deliver unmatched excellence at every stage of their homeownership journey.



The Pennymac Difference

- **Unparalleled expertise.** Leadership team averages over 25 years of industry experience
- **Efficiency and accuracy.** Proprietary servicing system that integrates with your applications
- **Superior customer satisfaction.** Top 3 among peers for lowest CFPB Complaints
- **Added convenience.** Powerful mobile and online tools for your customers to manage their loan anytime, anywhere.

Core Servicing

Customer Contact

- Complaint resolution
- Customer retention
- Artificial Intelligence conversation analytics/quality assurance

Payment Administration

- Split interest (payments divided between principal and interest)
- ACH payment capabilities
- One-time draft option

Special Services

- CFPB complaint, investor and default reporting
- Client reporting web portal

Servicing Compliance Expertise

- Extensive federal and state regulation testing
- Team dedicated to internal and external exam management
- Detailed change management of federal, state, agency requirement changes
- In-line compliance/post QA testing
- Comprehensive vendor management governance process
- All-inclusive policies and procedures, with annual certification

Let Pennymac Subservicing take care of your servicing needs so you can focus on your core business.

Gain a competitive advantage with the highest quality of servicing that has stood the test of time.

SERVICED BY
 PENNYMAC®



About Pennymac Subservicing

Our commitment to you

Pennymac is guided by our values of being Accountable, Reliable and Ethical.

We have an unwavering dedication to creating lasting, mutually beneficial relationships, which has resulted in some of the longest-standing partnerships in the industry.

With our proprietary servicing system integrated with your processes, you gain increased efficiency in servicing, tracking and reporting, along with proven change management practices.

You can count on us as an experienced servicing partner with compliance expertise, a robust risk management framework, and a customer-centric mindset with a culture of service excellence.

5M Nearly 5 Million Lifetime Customers



\$617+ Billion
in Loans Serviced

#5 Top Five Mortgage
Servicer in the Nation*



A Commitment to Sustainability
and Environmental Responsibility

Freddie Mac 2023 SHARP Award Gold Winner

Recipient of the 2022 and 2023 FHLMC Gold Service Honors and Rewards Program (SHARP) Award in Group 1 (the largest servicer category).



Fannie Mae 2023 STAR Program Recipient

Achieved Fannie Mae's Servicer Total Achievement and Rewards™ (STAR™) performer recognition.



HUD Tier 1 / Grade A

Pennymac is consistently recognized as a HUD Tier 1 servicer. Achieved HUD Tier 1/ Grade A for 2023.



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[PENNYPAC.COM/SUBSERVICINGCLIENT](https://pennymac.com/subservicingclient)