



Welcome to TowneFi

Tailored lending to suit your needs in today's world of cyber security and compliance.



The TowneFI Difference

We are a dedicated team offering responsive solutions to our institutional partners.

TowneFI has a streamlined process to meet the unique needs of their customers whether they be Credit Unions, Community Banks, or Agricultural Banks. Yet at the same time addressing the new world of cyber security and compliance.

TowneFI customizes their involvement based on the requirements of their institutional partners which include, but are not limited to; hybrid retail, wholesale, correspondent and sub-servicing options, which allow for continuous growth within this community driven market.

TowneFI's focus is residential mortgage lending and servicing. We don't offer checking accounts, IRA investing, wealth management or commercial lending products. When working with TowneFI, our partners do not have to worry that we will cross-market to their valued customer base.

TowneFI has regional state-of-the-art Operations Centers located in Columbia, South Carolina and Troy, Michigan. Our goal is to provide start-to-finish service tailored to the needs of our partners and retail sales teams. Underwriters and Account Liaisons ensure we understand, meet, and fulfill the needs of our customers. As a multi-channel, national mortgage lender and servicer, we understand that a "one-size-fits-all" approach does not work, and our commitment to community based lending means we understand the evolving local needs of our institutional partners.

The Many Ways We Work With You

Hybrid Retail	Wholesale	Correspondent	Sub-Servicing
state-of-the-art origination platform incorporating latest cyber security	non-delegated delivery shared execution strategies client-tailored product variance opportunities	non-delegated delivery shared execution strategies client-tailored product variance opportunities	custom servicing solutions loans serviced in house simple onboarding process reduction of compliance risk

TowneFI will be your partner that delivers seamless mortgage solutions to your customers. TowneFI's commitment to service means that you can trust us to meet your requirements and closing dates, so you're free to concentrate on your next deal.

Customer satisfaction for the life of the loan is the TowneFI way.



What We Bring to the Table

We provide community-focused residential financing solutions to your customers.

TOWNEFI PEOPLE EMPOWERED BY TECHNOLOGY	
End-to-end Technology	Industry leading, multi-channel and cutting-edge systems Encompass, TPO Connect, Loan Vision, Optimal Blue and Fiserv.
Compliance	Integrated training, tracking and internal audit platforms including BAI Training, AllRegs, Vendor Risk, FinCEN and MQMR (Mortgage Quality Management & Research).
Robust Infrastructure	State-of-the-art network security systems, Virtual private networks and Servers that are virtualized with load balancing.
Quality Control	Customized dashboards, tracking cures, trends, and default issues.
Data Security	Amazon Web Services, Zix for email encryption, and Barracuda Systems for web filtering.
System Project Management	Dedicated team of business analysts, programmers, scripters, and software administrators.
Marketing & Communication	In-house full-service marketing and social media team. Proprietary MLO Storefront with automated and pre-approved marketing materials, Vantage and Insellerte CRM's and customer feedback platform Social Survey. Digital platforms including Facebook, Twitter, Instagram, and LinkedIn. Metrics systems including Google Analytics and Ad Words.

We Do Loans That Make Sense.

We are diverse in our product offerings and innovative in what we offer to ensure quality and service in all we do.

Conventional

- second home & income properties are eligible
- private mortgage insurance not required with gifted down payment

FHA

- allows seller to pay up to 6% of closing costs
- more flexible credit score & income requirements than Conventional loans

FHA 203(k)

- ability to finance whole home remodel or enhancements
- low down payment options
- more flexible credit score & income requirements than Conventional loans
- Limited & Standard

HomeStyle

- borrow up to 50% of the as-completed appraised value of property
- down payments can be gifts



HomeReady & HomePossible

- lower down payment options
- down payments can be gifts
- private mortgage insurance is cancellable

USDA RD

- no down payment options
- lower monthly cost than private mortgage insurance

VA

- no down payment options
- lower monthly mortgage insurance payment
- competitive interest rates

Jumbo

- loan amounts up to \$2 million



The Value of People Empowered by Technology

Side by Side Comparison of Mortgage Experience Enhancements

f in @TowneMortgageCo

20TH CENTURY	21ST CENTURY
Email based service ordering	Proprietary Client Portal for Ordering Services (FHA Case Number, Tax Transcripts, USRD GUS Automated Underwriting findings, Final Closed Loan Package, Early CD and Closing Packages).
Manual process based system	Automated System increases efficiencies and reduces errors, resulting in reduced exposure to cures and faster closing cycles.
Manual GFE HUD Fee Conflicts	New TPO system allows for automated triggers for COC upon Float to Lock and required Appraisal Re-inspections (as applicable)- significantly reduces exposure to cures related to these common issues.
Limited cyber-security capabilities & compliance checks	Industry leading technology in place for cyber-security and automated compliance checks.
Limited Product Set	Significantly enhanced product offerings: FNMA Day One Certainty(DIC), Manufactured Homes, Renovation Lending (FNMA Homestyle and 203K), FNMA HomeReady.
2 Day HUD	Same Day CD's.
No validation process during early HUD process	Early CD's once base data set has been received and approved.
Up to three day hold on initial UW submission based on pre-scrub requirements	Loan files submitted for initial UW disposition within 24 hours of package submission in TPOC.
Limited dedicated resources for technical and file specific issues.	Full-time, dedicated staff to handle requests regarding all aspects of the loan file throughout the manufacturing cycle. Increase of nearly 400% support.



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