

Vital Mortgage Solutions for Your Business



*Competitive, Dynamic and Comprehensive
Mortgage Opportunities for ICBA Members*



We make home possibleSM



Vital mortgage solutions and more competitive options

As you seek to enhance your mortgage business strategies in a market that continually changes, look to the Independent Community Bankers of America (ICBA) and Freddie Mac for the vital mortgage solutions you need. When you participate in the ICBA/Freddie Mac Alliance, you'll have more opportunities and advantages at your disposal to enhance your mortgage business capabilities and position your bank for ongoing success.

Through a comprehensive set of ICBA/Freddie Mac Alliance advantages, you'll increase your mortgage originations, improve your access to secondary market solutions, and effectively compete for more homebuyers seeking new and better options. The alliance offers you unique opportunities to:

- ▶ **Enhance the comprehensive benefits of your ICBA membership** with competitive advantages for mortgage sale executions, training, and technology—all designed to improve your bottom line.
- ▶ **Leverage dynamic opportunities to reach deeper into new markets by becoming a Freddie Mac Seller/Servicer**, with incentives through the alliance that make the application process faster and easier.
- ▶ **Expand your opportunities with exceptional technology solutions**, including Loan Prospector®, Freddie Mac's automated underwriting service. And, tap into the growing number of web-savvy borrowers using a *Mortgagebot with Loan Prospector* solution to launch or enhance your bank's web presence.
- ▶ **Enhance your residential lending capabilities** with mortgage product advantages that augment your core customer service strengths. Alliance options, coupled with flexible mortgage products available to all Freddie Mac Seller/Servicers, offer more ways to reach an even greater mix of homebuyers in the communities you serve.
- ▶ **Choose highly competitive mortgage sale options**, with alliance cash execution advantages or a Freddie Mac securities execution. Plus, leverage alliance advantages that offer access to the expertise and assistance that link your holdings with market trends and capital market needs.
- ▶ **Maintain your borrower relationships, without servicing complexities**, through Dovenmuehle Mortgage, Inc., the industry's leading private-label subservicer. You'll retain customer relationships and have more ways to expand your product line without having to build or expand a servicing operation.

You'll find all of the information you need to get started with the ICBA/Freddie Mac Alliance on the alliance web pages at www.FreddieMac.com/singlefamily/icba.html.

Expand your opportunities with exceptional technology solutions

Are you seeking solutions to increase your mortgage sourcing channels, enhance your market presence, and serve more home finance customers in your community? ICBA/Freddie Mac Alliance technology options offer highly competitive, proven, long-term solutions to expand your mortgage business, improve your customer service and serve more types of borrowers. Through the alliance you'll have ways to:

- ▶ **Provide personalized service and a broad array of mortgages through Loan Prospector.** Today's Loan Prospector offers you a comprehensive set of mortgage products, features and enhanced point-of-sale capabilities that increase your efficiency, expand your reach and improve your bottom line. If you're not already up and running on Loan Prospector, you'll have additional new customer advantages available through the alliance.
- ▶ **Enhance all of your business channels with Mortgagebot with Loan Prospector.** Special alliance start-up advantages for *Mortgagebot with Loan Prospector* help level the playing field by delivering the latest in web-based technologies that create new savings, drive new loan volume, fully leverage your brand, and enable you to compete more effectively.
- ▶ **Augment alliance solutions with Freddie Mac selling system technology advantages.** Use Freddie Mac's innovative, web-based selling system, for all your cash and securities sales, with built-in flexibilities that adapt to your changing business and make it easier to choose, manage, and execute the most profitable secondary market sale based on your individual business needs.

Get started with alliance advantages today. Call Freddie Mac's hotline for ICBA members at **(866) 522-1143**, or contact ICBA at **(800) 253-5356**.



Enhance your residential lending capabilities with mortgage product advantages

Through the alliance and as a Freddie Mac Seller/Servicer, you'll have more access to the mortgage product advantages you need to increase your options and offer exceptional home financing solutions for borrowers of all financial circumstances. You'll find special alliance solutions that offer the alternatives you need to bring more business through your doors, including:

- ▶ **20- and 30-year fixed-rate mortgages**, the mainstay of community-based mortgage lending.
- ▶ **Mortgages with less documentation and mortgages with secondary financing** that offer additional flexibility for many borrowers and enhance your customer service.
- ▶ **Low downpayment mortgages**, including 100 percent and 97 percent loan-to-value (LTV) mortgages that help you meet the needs of more first-time homebuyers and others with limited funds for downpayment and closing costs.
- ▶ **Special affordable lending solutions** using Freddie Mac's Home PossibleSM Mortgages that offer flexibility particularly applicable to immigrant and minority families and low- and moderate-income customers.
- ▶ **Guaranteed Rural Housing Loan Program mortgages** to reach more borrowers in rural communities, with special alliance advantages that make the sale of these mortgages even more competitive.
- ▶ **Bi-weekly payment mortgages** that meet the unique needs of those customers looking for alternative monthly payment options and a quicker equity buildup.
- ▶ **Construction to permanent mortgages** with special alliance features for two closing transactions that give you more options to proactively market to new construction homebuyers.



Choose highly competitive mortgage sale options

As your business grows and changes with the current market, look to the ICBA/Freddie Mac Alliance to provide you with highly competitive secondary market sale solutions. Alliance execution advantages will continually grow your profitability through a variety of options to meet your individual business needs and strategies:

- ▶ **More profitable servicing-retained cash sales for your fixed-rate mortgages**, including many low downpayment and other mortgage products, Guaranteed Rural Housing mortgages, bi-weekly payment mortgages and more.
- ▶ **Valuable mortgage portfolio strategy and sale solutions** that offer access to the expertise and assistance that link your holdings with market trends and capital markets, and your balance sheet restructuring needs.
- ▶ **More options through Freddie Mac's selling system**, with a full set of features, faster funding, flexible contract options and more data quality control for your cash and securities sales.

Get more details about mortgage products, execution and other alliance advantages. Start by completing the alliance confidentiality agreement located in the back of this brochure.

Compete effectively, respond more efficiently and capitalize on other alliance advantages

With thousands of banks competing for the same business, you can take part in the ICBA/Freddie Mac Alliance and gain a competitive edge without losing the personal service that community banks are known for. The alliance offers unique services, customized training, and other advantages for ICBA members, including:

- ▶ **Private-label subservicing solutions**, through Dovenmuehle Mortgage, Inc., keep you in control of your strong, personal customer relationships. With private-label subservicing, you can expand your mortgage offerings into new products, without having to build or expand a servicing operation.
- ▶ **A training curriculum that grows with your needs**, with web-conference training sessions for ICBA members throughout the year, live training opportunities, scholarships and other incentives for Freddie Mac training classes and additional opportunities.
- ▶ **Expanding markets assistance** from Freddie Mac subject specialists to help you make best use of low downpayment and affordable lending mortgages, effectively serve more low- and moderate-income borrowers, and find ways to increase your Community Reinvestment Act (CRA) eligible originations.
- ▶ **Quality control incentives and services** that strengthen your understanding of quality control best practices for your loans, and offer additional incentives when you maintain quality benchmarks.



Competitive and comprehensive mortgage opportunities for ICBA members can start now

Dynamic, comprehensive and competitive mortgage business benefits for ICBA members are ready today, but first you'll need to be both an ICBA member and an approved Freddie Mac Seller/Servicer. Here's how you can build and enhance your solid connection to the secondary market through the ICBA/Freddie Mac Alliance:

- ▶ **If you're an approved Freddie Mac Seller/Servicer and an ICBA member,** begin by accessing the alliance web pages at www.FreddieMac.com/singlefamily/icba.html. On the web pages, you'll find more information about the alliance benefits and the alliance confidentiality agreement. This agreement is also located in this brochure. Once you complete and return the confidentiality agreement, your Freddie Mac Account Manager will contact you with more details about the alliance offering.
- ▶ **If you're not yet an approved Freddie Mac Seller/Servicer,** we provide a streamlined, online application process and additional advantages in the approval process for ICBA members. To apply to become a Freddie Mac Seller/Servicer, begin at the alliance web pages and click on the link to our online application.
- ▶ **Need to reactivate your ICBA membership?** Call the ICBA membership office at (800) 422-7285, or visit ICBA's website at www.icba.org.
- ▶ **Want more information before you begin?** Call Freddie Mac's ICBA hotline at (866) 522-1143 to speak to an alliance specialist. Bookmark the alliance web pages and visit them often for information, updates and special alliance opportunities.



*Looking for the latest alliance training opportunities exclusively for ICBA members? Get the information you need and register online from the alliance web pages at **www.FreddieMac.com/singlefamily/icba.html***



Confidentiality Agreement

This Confidentiality Agreement is effective as of _____, by and between _____ (“Seller”) and Freddie Mac.

WHEREAS, Seller is a member of the Independent Community Bankers of America (“ICBA”) and has requested Freddie Mac to provide Seller with certain details relating to Freddie Mac offering available to members of the ICBA (the “ICBA Offering”);

WHEREAS, Freddie Mac has agreed to provide Seller with certain terms of the ICBA Offering, provided Seller agrees to keep the terms of the ICBA Offering confidential;

NOW THEREFORE, in consideration of the foregoing, and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Freddie Mac will be providing Seller with certain information and documentation relating to the ICBA Offering, including information regarding certain products and technology (the “Confidential Information”).
2. Seller agrees to treat all Confidential Information as strictly confidential and proprietary. Seller agrees not to release or disclose any Confidential Information to any party, including but not limited to, other members of the ICBA, unless (i) Seller first obtains Freddie Mac’s written consent to such release or disclosure, or (ii) Seller is ordered to release or disclose such Confidential Information by a court or administrative agency.
3. If Seller is a Freddie Mac Seller/Servicer, Seller agrees that information provided by Freddie Mac relating to the ICBA Offering will be treated as confidential information, and will be subject to the confidentiality provisions of Section 2.16 of the Freddie Mac Single-Family Seller/Servicer Guide.
4. Seller acknowledges and agrees that Freddie Mac may provide the ICBA with (i) the credit and pricing terms included in Seller’s current Master Agreement and/or Master Commitment with Freddie Mac, and/or (ii) Seller’s interest and/or participation in the ICBA Offering; such information may include, but is not limited to, the amount of mortgages that Seller has sold to Freddie Mac under the terms of the ICBA Offering.

IN WITNESS WHEREOF, each party has executed this Confidentiality Agreement effective as of the above date.

ICBA MEMBER

By: _____

Name: _____

Email address: _____

Seller/Servicer #: _____

Get started with the alliance advantages!

If you're an approved Freddie Mac Seller/ Servicer, complete this alliance confidentiality agreement and return it to us via fax to (703) 918-8379 or by mail to Freddie Mac, ICBA Offering, 8250 Jones Branch Road, M/S A56, McLean, VA 22102. Your Freddie Mac Account Manager will contact you with more details on the alliance offering and work with you to choose your options.



We make home possibleSM

www.FreddieMac.com
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INDEPENDENT COMMUNITY
BANKERS *of* AMERICA

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