



ORIGEN FINANCIAL SERVICES

LOAN ORIGINATION AND INSURANCE PLACEMENT FOR MANUFACTURED HOUSING COMMUNITY OPERATORS AND HOME LENDERS

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WE START WITH YOU AND YOUR NEEDS - Origen Financial Services specializes in custom loan origination and insurance services for the Manufactured Housing Industry, delivering superior service, consistent credit standards and flexible loan programs.

SPECIALIZED SERVICE - Origen Financial Services' experienced personnel are dedicated to finding the best financial solutions for you and your customers. Our goal has always been, and will continue to be, to deliver financial services and solutions that help you fill sites and sell homes. As an experienced national loan originator specializing in retail financing for the Manufactured Housing Industry, we earn our business based on our ability to meet your needs with consistent, reliable service and the most flexible loan product offerings.

COMMITMENT - We are dedicated to the Manufactured Housing Industry. Our consistent performance in credit analysis, flexible loan structures, and service will continue to help you build your business. We help clients create profitable loans that outperform industry and investor standards because of our careful, systematic origination practices.

LOAN ORIGINATION SERVICES FOR COMMUNITY-SPONSORED LOANS

- **Application Processing and Data Collection Services**
 - Processes loan applications online and in real time to provide same-day decisions.
 - Uses proprietary FOCUS™ software to enter loan applications, review credit, track and manage loan pipeline, run reports, communicate electronically with processing and underwriting staff and review funded transactions.
 - Allows customized loan structures, in conformance with applicable lending laws, using client established parameters such as: loan size, amortization term, down payment requirements, collateral age and rates.
- **Underwriting using Origen's TNG™**
 - Uses proprietary TNG™ software to help quantify the risk of loan default.
 - Was developed and refined using a unique database of hundreds of thousands of manufactured home loan applicants and millions of loan payments. Combines operative variables based upon borrower credit, demographics, loan structure, debt and income information into a single score which effectively ranks risk.
 - Is easily configured to meet client-specific volume needs and credit quality objectives with integrated support from lending rules and restrictions.
 - Is adjustable to meet changes in client approval guidelines and risk tolerance.
 - Successfully used to originate over \$1 billion of high-performing manufactured home loans.
 - Delivers fast, consistent decisions which have yielded higher approval and lower default rates.
 - Coming soon – the ability to apply the same high-tech risk-scoring techniques to rental applicants.

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LOAN ORIGATION SERVICES FOR COMMUNITY-SPONSORED LOANS (cont.)

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WE START WITH YOU.

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- **Document Preparation**
 - Provides fully documented, legally compliant loan packages.
 - Navigates licensing and regulation complexities to avoid compliance-related risks, nationwide.
 - Delivers documents to appropriate parties per state guidelines or client policies.
 - Seamlessly integrates with ManageAmerica loan servicing software upon loan funding.
 - Archives and reproduces documents as needed.
- **Funding Control and Title Processing**
 - Maximizes control and prevents fraud by using customized funding contingencies.
 - Vendor checks are disbursed by our funding team. All insurance, tax, title and other outside agencies are satisfied at funding.
 - Lowers your risk of loss by processing titles and perfecting liens. Accommodates special title handling such as changes and substitutions.
- **Loan Servicing from Our Affiliate, ManageAmerica**
 - Allows the community manager to pursue delinquencies using state-of-the-art self-servicing software.
 - Produces automated legal notices.
 - Automates reports for loan accounts receivable, cash receipts, amortizations, delinquencies, and loan production.
 - Automatically prepares borrower tax reports (IRS form 1098).
 - Complies with new federal regulations for tax and insurance impounds.
- **Data Warehousing and Performance Tracking**
 - Warehouses data and creates detailed loan performance reports. Provides potential investors with critical origination and performance data.
 - Uses industry standard metrics for data to provide potential exit strategy in public financial markets.

INSURANCE SERVICES AND PRODUCTS

- Increases income opportunities through turnkey products and services offered under the partner revenue program.
- Allows lenders to profit from homeowners insurance policies while protecting their investments.
- Licensed agents provide next-day quotes (one day after loan approval) to clients and follow up with the borrowers within 72 hours to assist in securing their insurance needs.
- Offers significant competitive advantage through the ability to finance policy premiums within home loans.
- Additional insurance programs available for non-borrower residents.
- Provides coverage through an A+ rated carrier.
- Offers Extended Service Contracts (ESC), to extend a manufacturer's home warranty up to six years, available on new and used homes.
- Tracks policy expirations to secure coverage when borrowers fail to maintain loan required insurance.