



**Mortgage solutions
delivered on time.
Every time.**

ABOUT COMMUNITY MORTGAGE PARTNERS

Community Mortgage Partners helps financial institutions make mortgage loans to their customers by leveraging collective bargaining power, knowledgeable staff, and state-of-the-art technology platforms. As a CMP partner, you instantly tap into our years of mortgage banking experience, an easily scalable staff, broad product offerings and our technology platforms for point-of-sale loan application management and document preparation.

Community Mortgage Partners, headquartered in Springfield, IL, is a subsidiary of a well-capitalized community bank—serving central Illinois and Metro East. We're the top purchase money lender and top affordable housing lender in our markets.

- Direct approved HUD, FHA, Title II lender since April 1962
- Direct approved Fannie Mae servicer / seller since October 1969
- Guaranteed Rural Housing lender since October 1996
- Direct approved VA lender since May 2008

Community Mortgage Partners Leadership



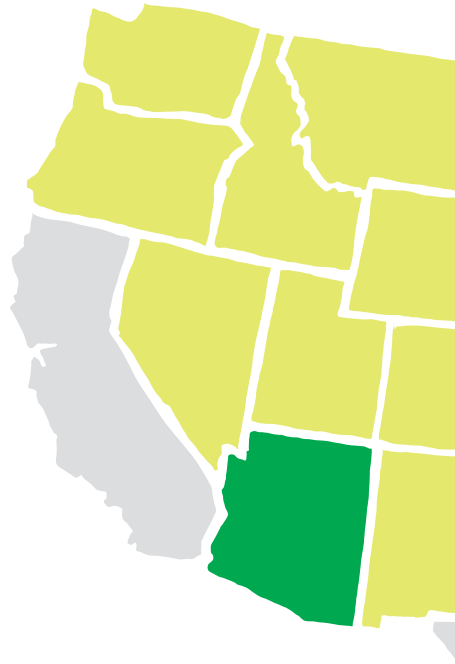
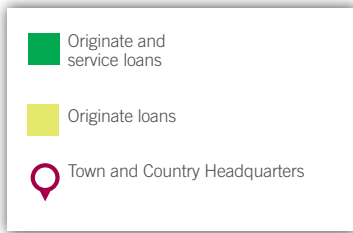
Cass Wolfenberger

President & CEO
Town and Country Banc Mortgage Services

WHY US

Increasing government regulation surrounding the mortgage loan process and profit volatility is forcing some financial institutions to remove themselves entirely from the mortgage market. Budgets are tight, margins are slim and the investment needed for staff and technology advancement gets harder and harder to maintain. Partnering with us can not only keep you in the market, but help to improve your overall results.

LENDING ACROSS THE UNITED STATES



Community Mortgage Partners provide partners with access to a broad range of mortgage products that can be tailored to meet the needs of their clients.

STANDARD CONVENTIONAL HOME LOAN PRODUCTS

- 10, 15, 20, 30 Year Fixed Rate Loans
- 5/6, 7/6 and 10/6 Hybrid ARMs
- HomeReady 10, 20 and 30 year Low Down Payment Loan Programs
- HomeReady 5/6 and 7/6 ARMs
- HomePossible
- High Balance FNMA 15, 20, 30 Year Fixed Rate Loans

FHA HOME LOAN PRODUCTS

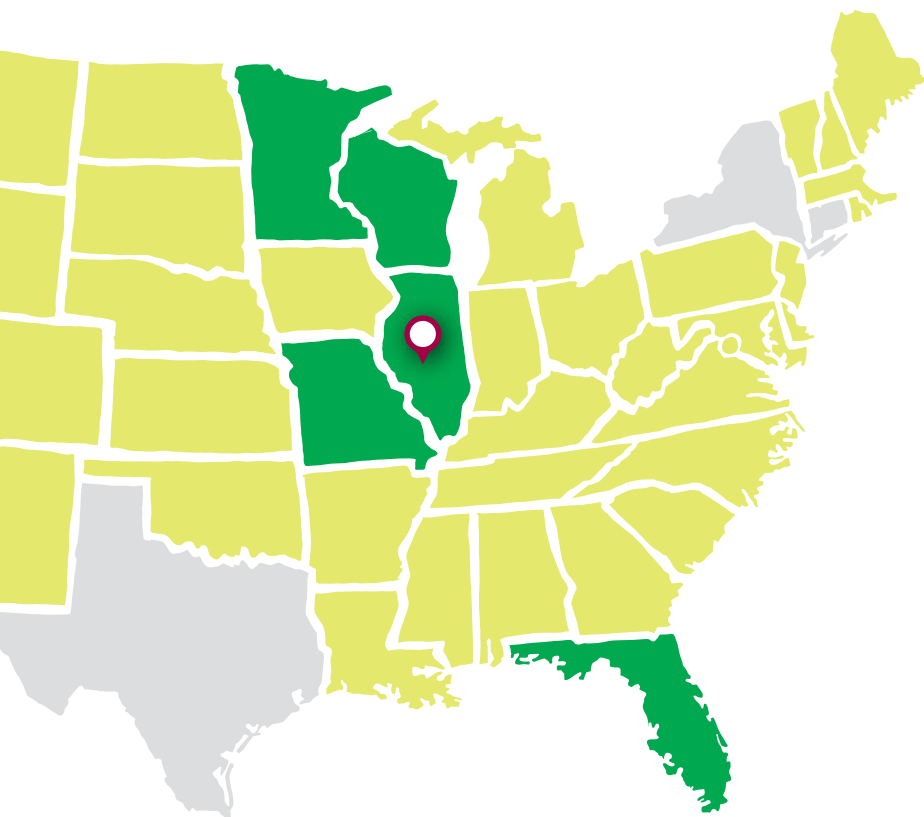
- 15, 20 and 30 Year Fixed Rate Loans
- Streamline Credit Qualifying Refinances
- HUD \$100 Down REO Program
- Streamline Non-Credit Qualifying Refinances

VETERANS ADMINISTRATION (VA) HOME LOAN PRODUCTS

- VA 15 and 30 Year Fixed Rate Loans
- VA 15 and 30 Year Fixed IRRRL
- Jumbo VA 30 Fixed

USDA RURAL DEVELOPMENT HOME LOAN PRODUCTS

- RD 30 Year Fixed Rate Loan



HOUSING FINANCE AUTHORITY HOME LOAN PRODUCTS

- Illinois Housing Development Authority (IHDA)
- Aurora Assist Program (Assist)
- Florida Housing Authority Program (FL Assist)

RENOVATION HOME LOAN PRODUCTS

- Homestyle Renovation 15, 20 and 30 Year Fixed Rate Loans
- FHA Limited Renovations (FKA Streamline 203K)
- VA 30 Year Fixed Rehabilitation Loans

NICHE HOME LOAN PORTFOLIO PRODUCTS

- Professionals Program 15 and 30 Year Fixed Rate
- Professionals Program 7/6 ARM
- Non-QM 5/6 and 7/6 ARM
- Non-QM 10 and 15 Year Fixed
- Home Buyer Access 100% LTV 15 and 30 Year Fixed
- Home Buyer Access 100% LTV 7/6 ARM
- Construction Loans
- Lot Loans
- Bridge Loans

PARTNER FOCUSED

We utilize best-in-class paperless systems and other technology vendors to manage a highly efficient lending process. This process allows our team to provide fast and reliable loan fulfillment to both your customer and your sales staff. We provide strong point-of-sales tools for retail mortgage loan officers and help our partners maintain stellar compliance with regulatory requirements. Our turn-key management solution is proven both effective and profitable:

- Focus on purchase money lending.
- Create strong CRA market position with low-to-moderate income, minority and single female borrowers, according to HDMA data.
- Reduce compliance risk through an efficient and proven process.
- Government lending experts; 40–50% of loans insured by Rural Housing, FHA, VA and IHDA.



LEAN ON US

As a partner, you'll not only have access to our ever-growing suite of products, but our structured services:

- State-of-the-art loan origination platforms for your customers and staff.
- Expanded conventional product offerings and access to reliable source of government lending programs give you the power to better serve your customers without increasing your risk or overhead.
- Increased borrower buying power and streamlined processes that improve customer experience.
- Mitigated compliance burden and strong program standards.
- Smart marketing strategy.
- Access to our highly experienced underwriting, processing and closing staff.
- Streamlined customer experience through our paperless loan process and aggressive use of e-sign technology.
- There is no need for your own processing, underwriting and closing staff. Our dedicated and knowledgeable team will help your loan officer close on time, every time.



TRAINING AND ON BOARDING

Community Mortgage Partners developed a comprehensive training and onboarding program aimed to get our partners productive as soon as possible.

- Streamlined on boarding quickly converts applications to closed mortgages.
- Hands-on new partner training.
- On-site training, if needed.

PARTNERSHIP LEVELS

PLATINUM

Complete outsource for all loans.

- Lock desk and early disclosure management
- Loan processing, underwriting, and doc prep
- Online, customer self-service mortgage application center
- Appraisal ordering services
- Loan origination system and reporting
- Web-based file imaging platform

SILVER

Complete outsource for government loans.

- Lock desk and early disclosure management
- Loan processing, underwriting, and doc prep
- Appraisal ordering services
- Loan origination system and reporting
- Web-based file imaging platform





HOW TO GET STARTED

Contact us today for your no-cost, no-obligation mortgage program analysis. Like our existing partners, you'll exceed expectations with your borrowers, staff and directors when you partner with us.

Cass Wolfenberger, President and CEO
217.321.3460 | cwolfenberger@townandcountrybank.com



3601 Wabash Ave. | Springfield, IL 62711
CommunityMortgagePartners.com

