Master Servicing Relationship

Hawaii Housing Finance and Development Corporation

www.themoneysource.com

TMS as Master Servicer

- TMS is headquartered in Phoenix, AZ.
- We believe in growing happiness through experience, so that we enrich the lives of others.
- We believe in helping homeowners achieve and maintain homeownership with industry leading servicing operations that focus on putting borrowers first.
- As one of the top FHA servicers, we've always focused on first-time homebuyers
- TMS is proud to serve as the master servicer for HHFDC.

TMS Team

Mark Suderman

HFA Director

- 32 years in the mortgage industry
- 1 ½ years with TMS
- 12 years executive experience in housing finance operations and mission

Ameen Rouhani

Senior VP of Operations

- 17 years in mortgage banking
- 11 years with TMS
- Oversees onboarding process

Alex Marksian

Account Executive

- 9 years mortgage industry experience
- 5 years with TMS
- Lender representative for new and existing lenders

Master Servicer Fees

Fees	TMS
Funding Fee	$319
Tax Service Fee	$80
Fraud Prevention (if not included in the file)	$20
Life of Loan Flood (if not ServiceLink or Corelogic)	$15
Second Mortgage Servicing Fee	$125

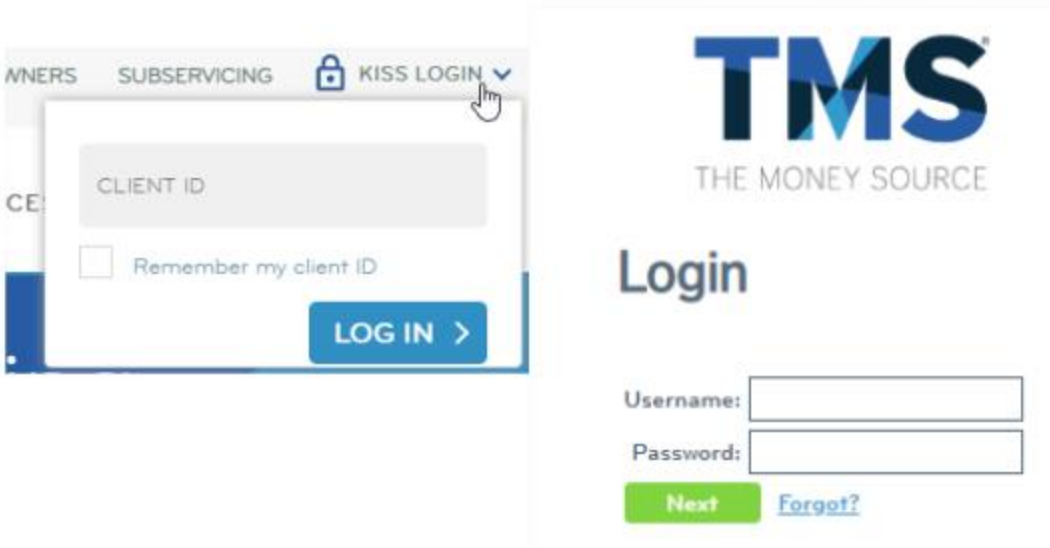
** **TMS fees will be netted out at loan purchase**

File Submission

All loans must be delivered via KISS.

A full/complete package is required for review.

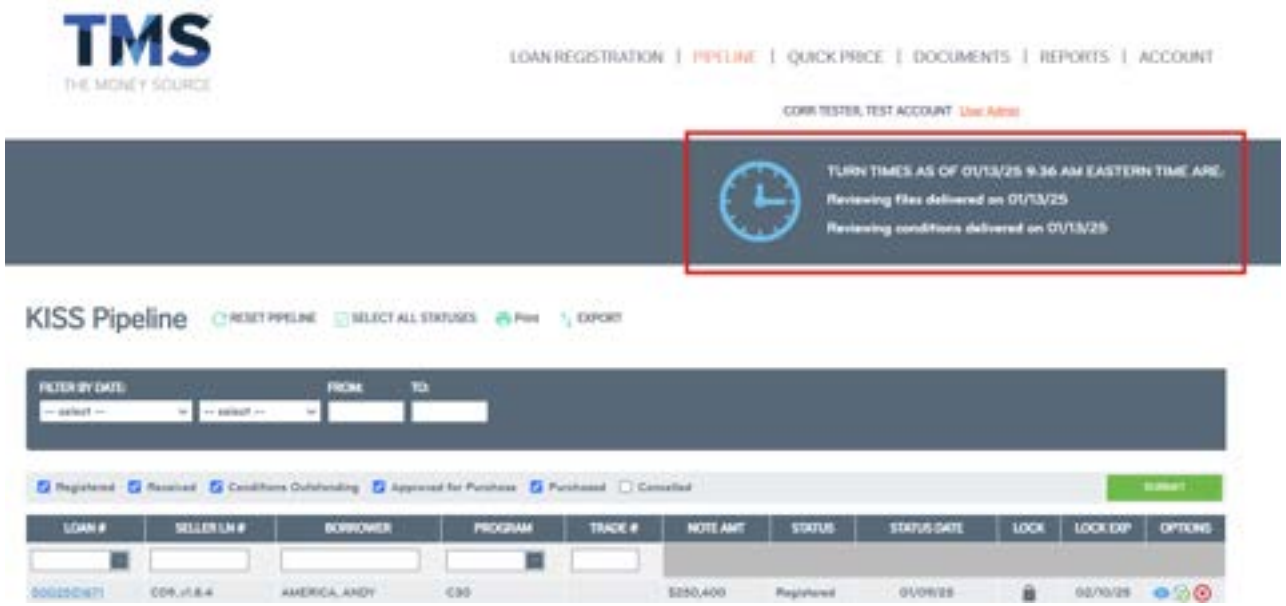
Upload complete packages through KISS at https://correspondent.themoneysource.com



KISS – Keep It Super Simple

- KISS is a robust online portal so lenders can manage their pipeline and monitor turn times from anywhere!

- The main page shows the most recent turn times for reviewing files and conditions. Our turn times are automatically updated every 15 minutes for your convenience.



File Review Turn Times

Initial File Review	1 Business Day
Received Conditions Review	1 Business Day
Loan Purchase (loan must be compliance approved by eHousing before purchase)	7 Business Day Average

Key Loan Delivery Addresses

Original Note/Collateral Package

The Money Source, Inc.

Attn: Correspondent Lending

1800 Walt Whitman Road

Suite 130

Melville, NY 11747

Note/Allonge Endorsement:

Pay to the order of The Money Source Inc.

Trailing Documents

Indecomm Global Services

Mail Stop Code: FD-MS-7200

1427 Energy Park Drive

St. Paul, MN 55108

Goodbye Letter/First Payment Letter

Servbank, sb

3138 E. Elwood Street

Phoenix, AZ 85034

Mortgagee Clause

Servbank

ISAOA/ATIMA

P.O. Box 1194

Springfield, OH 45501-1194

Key Money Source ID Numbers

FNMA	27024-000-3
FHLMC	175499
FHA Holder ID	24967-0000-8
FHA Servicer ID	31121
VA	5000310000
USDA Holder Tax ID	11-3412303
USDA Servicer Tax ID	36-3899872
MERS Org ID	1004925

TMS Lender Support

UW Scenarios and Guideline Questions:

scenarios@themoneysource.com

Questions or support needed on conditions with active loans:

support@themoneysource.com

Questions or adjustments needed on purchase advice:

postpurchase@themoneysource.com

Lender Approval with TMS

To receive TMS approval, email:

hfaprograms@themoneysource.com