



NAVIGATOR LENDING SOLUTIONS, A DIVISION OF LAND HOME FINANCIAL SERVICES, INC. OFFERS FINANCIAL INSTITUTIONS A COMPETITIVE ADVANTAGE WITH SECONDARY OPTIONS THAT ARE CUSTOMIZED TO SUPPORT YOUR STAFFING MODEL

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To support the diverse needs of borrowers, lenders need a full suite of home loan programs. NavPros Mortgage Participation Funding® Program provides a broad set of secondary market programs and servicing support for increased fee income or to board balance sheet assets.

NavPros

MORTGAGE PARTICIPATION
FUNDING® PROGRAM



**CONVENTIONAL
FHA / VA / USDA
JUMBO / Non-
CONFORMING
MANUFACTURED HOUSING
REVERSE MORTGAGE
HOME RENOVATION**

NavPros can align a comprehensive solution to manage liquidity, interest rate and prepayment risks. The broad set of programs are supported through loan delivery channels that support the most and least sophisticated lending teams. This allows lenders to boost fee income by leveraging a streamlined process to offer Conventional, Jumbo, FHA, VA, Bond, Reverse, Home Improvement and other programs.

Our customers benefit from enhanced TPO Channels for Secondary Market Loans

MPF Program Key Features and Benefits:

NavPros offers secondary market programs and services that complement your portfolio lending practices. This allows Financial Institutions to expand your origination footprint to support home lending in all 50 States

Pick the loan delivery channel that best fits your staffing model and Needs:

- **NavPros Lender Advocate® program** allows Lenders' staff members with limited mortgage experience to complete the data collection process for a loan application using our advanced technology that guides an applicant or the Lenders staff member on loan information requirements. Our team members assist with streamlining the applicants experience by providing loan eligibility, pricing validation and lastly validation of the file documentation requirements directly with applicants. Our team of experts then complete the back-office fulfillment services for loan processing, underwriting and closing for one of the many loan programs we offer. Loans are funded by NavPros and the Lender receives compensation disbursed by the settlement agent at loan closing. This channel allows a Lender to leverage our team members, for all activities except the loan application step.
- **Wholesale** - This channel allows Lenders to originate loans from their existing Point of Sale System (Online application) or Loan Origination System (LOS) and upload the file to NavPros secure Business to Business (B2B) web portal. Alternatively, Lenders can use our private labeled POS or LOS to collect the application and supporting documentation. In both options NavPros can provide Agency AUS sponsorship, initial disclosures and fulfillment services for processing. The loan approval and closing process is supported by us and is coordinated directly with the borrower. Loan funding is completed by our team and the Lender receives a fee disbursed by the settlement agent at closing. In this channel the Lender can select what staff, services and tools best meet their needs to support their portfolio and expanded salable loan program objectives.
- **Correspondent** - Lenders use their own existing Point of Sale System (Online application) and Loan Origination System (LOS) to originate, process and close the loan. Files can be delivered on a flow basis to NavPros online Business to Business (B2B) portal or delivered via a tape for bulk delivery. This channel lets Lenders expand their portfolio loan product offering with a much larger selection of programs and lending footprint. It provides the Financial Institution with the most onsite control and requires the Lender to have additional staffing resources.

Servicing Options include:

- **Fully Released** – Lenders sell a closed loan and NavPros will have the right to service the loan (collect loan payments and ensure escrowed fees are properly disbursed) or sell the loan on the secondary market. Loans are sold on the secondary market are typically serviced by a new third party.
- **Private Label Subservicing** – NavPros can provide servicing in your name for loans that you would like retained on your balance sheet. This includes agency eligible loans or niche loan products that are designed to support the customers/members of the Financial Institution and their appetite for risk (loan default and interest rate volatility).
- **White Label Servicing (Loans Retained with no Financial Institution product solicitation)** – This option provides financial institutions with all of the cash / fee income associated with a correspondent loan sale at the time of closing and confidence their customer will not be solicited for other financial services or competitive products over a defined period. This maximizes the Lenders ability to serve as the customers Primary Financial Institution without the balance sheet risk.

See the difference - Call for a demo today!

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Superior People, Processes and Technology