



Subservicer

Health Check

At TMS, we believe subservicing is about great customer service. Great customer service means customer retention and protecting your greatest asset—your portfolio. Use our checklist below to see where your subservicer stands:

Does your subservicer do this for you...

- Monitor borrower payment habits to avoid delinquencies
- Perform escrow analysis when taxes are reassessed or new insurance policies provided
- Robust modification practices that helps more delinquent borrowers get current while increasing your servicing net income
- Utilize an innovative subservicing platform like SIME which offers real-time transparency into your portfolio
- Provide you on demand access to call recordings with your customers
- Give you instant access to daily reports and ability to drill down to loan level details

Does your subservicer do this for your customers...

- Welcome them when they're onboarded
- Answer their calls in 60 seconds or less
- Achieve 80% or higher initial call resolution
- Deliver and track a superior customer experience – utilize NPS on every call
- Execute specialized outbound outreach campaigns for events, such as natural disasters
- Provide a user-friendly, intuitive website to manage their account, including uploading and downloading documents
- Deliver ongoing communications and education that help them be successful homeowner



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Does your subservicer have a strategy for your COVID-19 impacted customers and are they executing it...

- Set up forbearance 3 months at a time to allow for quicker resolutions if the customers hardship has been resolved
- Educate your customers on positives and negatives of forbearance and their available post forbearance options
- Conduct monthly wellness checks on your customers in forbearance
- Offer all post forbearance options available to your customers
- Keep you up to date with regular meetings and reporting

Go to next page and find out how your subservicer is doing...



How did they score?

1 - 12

Consider why the total was so low. Could you and your customers be happier?

13 - 16

Not a bad score, but there's room for improvement

17 - 18

Sounds like your subservicer is more of a Customer Servicer. Great job! You have happy customers

Didn't score as well as you thought?

It's time to take the "subpar" out of subservicing, deliver great customer service and loan portfolio management.

Become a partner today. subserving.themoneysource.com



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