

Solving business problems and technical issues that keep you awake at night.

Services to support real estate, housing and consumer finance.

A more productive way of working. EDS



Pressured to Respond to Changing Business Conditions?

Stressed Out Over Customer Service Issues?

A more

EDS

Losing Sleep Over Loan Processing Concerns?

A more productive way of working. EDS



The world of lending is becoming more complex. There are exciting new opportunities to increase your business, but the needs for specialized expertise, cutting technology, and operational efficiency can be intimidating. Fortunately, you'll find a partner you can trust in Window Financial Services. Window helps you solve the processing problems and issues that keep you awake at night.

Window applies state-of-the-art technology to improve loan origination, processing and servicing functions. We are a national service of residential, consumer and commercial loans and the nation's leading wholesaler and servicer of reverse mortgages. Additional services include:

- Specialized asset management
- Default servicing for nonperforming loans
- Adaptive servicing
- Special servicing activities for government activities
- Loan process outsourcing
- Niche product servicing
- Portfolio optimization
- Asset recovery
- Collections
- Harder servicing
- Servicing compliance
- Portfolio due diligence
- Consulting

complete range of products and services that can make your portfolio more profitable.

Our professionals will customize a program focusing on your products, your business objectives and the needs of your customers. We can also show ways to make more informed portfolio decisions that lower your risk while raising your revenues.

#### Take advantage of the latest technology

By outsourcing loan functions to Window, you get immediate access to the latest technology — without long lead time or high development expense. That means you can keep pace with processing needs and stay ahead of your competitors without having to research and invest in the latest systems on your own. Plus, seamless integration of loan systems makes operations more flexible for you and helps keep Window's solutions

tailored to your needs.

Window's technology includes:

- Data warehousing and data mining
- Electronic report storage
- Integrated call center technology
  - Bilingual interactive voice response system
  - Predictive dialer
  - Computer-aided telephone technology
- Call management capabilities
- Flexible connectivity options
  - Direct
  - Dial-up
  - Internet
- Records-to-live capabilities files, including
  - Borrowed files
  - Web-based loan file imports and requests
  - Records tracking database tracking history



Backed by EDS, a world leader in information technology, Window is uniquely qualified to help you fully capitalize on the lending opportunities available in today's dynamic environment. Our exceptional loan processing support gives you the flexibility to address your particular requirements and mandates.

Customer processing • minimize risk and administrative concerns



Reverse mortgages — a forward-thinking service.

Serving your customers in their golden years can be a golden opportunity when you ease the concerns that keep them up at night. As a Window Reverse Mortgage correspondent, you can help seniors stay in their homes and maintain or improve their standard of living without being burdened

by homeowners who are at least 62 years old with multiple options. While the homeowners may maintain, they are not required to repay them with reverse mortgages in an interest-free relationship with your best lending customers.

Window is the nation's leading reverse mortgage servicer and underwriter. We are not a lender, but a distributor of unique and progressive loan products. Window provides reverse mortgage administration. You belong to EDS, so we can help you reach over 50% of the first growing market. Our services reduce possible starting costs while making it servicing — to make your Reverse Mortgage Program right and profitable.

Ten Easy Remedies for More Restful Nights



A more productive way of working. EDS