



DITECH CORRESPONDENT LOAN TRANSACTION INFORMATION
EFFECTIVE 03/11/16

	Conforming Fixed and Conforming ARM Loans	Government Loans (Delegated Correspondents Only)	Non-Agency Loans (Jumbo and Home Equity)
Address of Website	Correspondent.ditech.com	Correspondent.ditech.com	Correspondent.ditech.com
Appraisal Orders	<p>Appraisals may be ordered through Mercury Network, Ditech's portal for appraisals. The site can be accessed by signing onto Correspondent.ditech.com and using the link from our site. Follow onscreen directions. All previously issued credentials will remain the same.</p>	<p align="center"><u>See Product Summaries for Complete Guidelines</u></p> <p>FHA: The appraisal form and attachments must be prepared by an FHA approved appraiser. The appraisal report must be on the current version of the appropriate appraisal form.</p> <p>VA: A new appraisal completed by a VA approved or VA fee panel Appraiser is required. Refer to VA Lender's Handbook for appraisal requirements.</p>	<p>Jumbo appraisals can be ordered using your standard ordering process/AMC. CDA (Collateral Desktop Analysis) must be ordered though Clear Capital.</p> <p>Investment Properties: Jumbo AA: Not eligible Jumbo BB: Interior BPO (Broker Price Opinion) and VRR (Value Reconciliation Report) must be ordered though Clear Capital.</p> <p>To become an approved client and obtain your user name and password, please contact:</p> <p align="right">Jim Smith Clear Capital office: 530-550-2522 jim.smith@clearcapital.com www.ClearCapital.com</p>
Bailee Information	Ditech Financial LLC or its Custodian, Wells Fargo		
Correspondent Client Service	877-700-4622		
Customer Service (Consumers)	Ditech Financial LLC 800-643-0202 – phone 866-870-9919 – fax www.ditech.com	Cenlar 877-356-0982 www.cenlar.com	
FHA Lender ID Numbers	N/A	New Holding / Servicing Mortgagee ID: 22947	N/A
Final Doc Address	Indecomm Global Services Mail Stop FD-DT-7000 1260 Energy Lane St Paul MN 55108		
Good-bye Letter	Good-bye to Ditech Financial LLC Sample in Forms Library on website	Good-bye to Cenlar Sample in Forms Library on website	



DITECH CORRESPONDENT LOAN TRANSACTION INFORMATION
EFFECTIVE 02/12/16

	Conforming Fixed and Conforming ARM Loans	Government Loans (Delegated Correspondents Only)	Non-Agency Loans (Jumbo and Home Equity)
USDA Servicing Lender	N/A	Servicing Lender ID: 41-1795868 USDA Assigned Branch: 001 Name: Ditech Financial LLC Address: 345 St. Peter Street, St. Paul, MN 55102	N/A
Loan Servicing	Ditech Financial LLC Attn: Customer Service PO Box 6172 Rapid City, SD 57709		Cenlar FSB 425 Phillips Boulevard Ewing, New Jersey 08618
MERS	SERVICER: 1006569 (Ditech Financial LLC) INVESTOR: 1006569 (Ditech Financial LLC)		SERVICER: 1006569 (Ditech Financial LLC) INVESTOR: 1006569 (Ditech Financial LLC)
Mortgagee Clause	Ditech Financial LLC Its Affiliates and/or Assigns PO Box 979282 Miami, FL 33197-9282		Central Loan Administration & Reporting, ISAOA, ATIMA PO Box 202028 Florence, SC 29502-2028
Note Delivery Address		Wells Fargo Bank GTSL 1100 Virginia Drive Mail Code 190-FTW-W30 Fort Washington, PA 19034	
Note Endorsement		Endorse to Ditech Financial LLC	
1st Payment Address	Ditech Financial LLC PO Box 7169 Pasadena, CA 91109-7169		Payment Processing Center PO Box 1733 Newark, NJ 07184-4733
Overnight Payment Address (Regular Payments Only, No Payoffs)	Ditech Financial LLC Ditech Financial LLC - 7169 14005 Live Oak Avenue Irwindale, CA 91706		Cenlar FSB 425 Phillips Boulevard Ewing, NJ 08618 Attn: Payment Processing



**DITECH CORRESPONDENT LOAN TRANSACTION INFORMATION
EFFECTIVE 02/12/16**

	Conforming Fixed and Conforming ARM Loans	Government Loans (Delegated Correspondents Only)	Non-Agency Loans (Jumbo and Home Equity)
Address for Payoffs (Regular Mail)	Ditech Financial LLC Dept CH 9052 Palatine, IL 60055 - 9052		Cenlar FSB 425 Phillips Boulevard Ewing, NJ 08618 Attn: Payment Processing
Address for Payoffs (Overnight)	Ditech Financial LLC Attn: Payoff 9052 5505 North Cumberland Ave, Suite 307 Chicago, IL 60656		Cenlar FSB 425 Phillips Boulevard Ewing, NJ 08618 Attn: Payment Processing
Tax Service Fee	\$85.00		Jumbo AA – \$45.00 Closed End 2 nd EE – N/A



**DITECH CORRESPONDENT LOAN TRANSACTION INFORMATION
EFFECTIVE 02/12/16**

All Loans Types			
DO Sponsorship	<p><i>Existing DO Sponsorships under ditech-Business Lending will be transitioned over to Ditech Financial LLC. You will only need to apply for sponsorship if not currently sponsored.</i></p> <p>To obtain DO Sponsorship, go to https://www.fanniemae.com/singlefamily/originating-underwriting and click on Desktop Originator. Select 'ditech Financial LLC' and choose either 'Add New Sponsoring Lender Relationships' or 'DO Online Registration Tool for Brokers'.</p>		
HMDA Reporting Code	Type of Purchaser – Code 7, Life Insurance Company, Credit Union, Mortgage Bank, or Finance Company		
Life of Loan Flood Certification	Ditech Financial LLC only accepts LOL certs; non-LOL flood certs cannot be accepted.		
Subordination Agreements	<table border="0"><tr><td>Ditech Financial LLC - Serviced Subordination Requests: Ditech Financial LLC Mortgage Amendments Department 7360 South Kyrene Road T316 Tempe, AZ 85283 Refer to Forms Library for detailed information</td><td>Address for other lender-serviced liens being subordinated to a Ditech Financial LLC first mortgage: Ditech Financial LLC 1100 Virginia Drive Ft. Washington, PA 19034</td></tr></table>	Ditech Financial LLC - Serviced Subordination Requests: Ditech Financial LLC Mortgage Amendments Department 7360 South Kyrene Road T316 Tempe, AZ 85283 Refer to Forms Library for detailed information	Address for other lender-serviced liens being subordinated to a Ditech Financial LLC first mortgage: Ditech Financial LLC 1100 Virginia Drive Ft. Washington, PA 19034
Ditech Financial LLC - Serviced Subordination Requests: Ditech Financial LLC Mortgage Amendments Department 7360 South Kyrene Road T316 Tempe, AZ 85283 Refer to Forms Library for detailed information	Address for other lender-serviced liens being subordinated to a Ditech Financial LLC first mortgage: Ditech Financial LLC 1100 Virginia Drive Ft. Washington, PA 19034		
Underwriting	<p>Upload loan documentation through Image Central at Corrpondent.ditech.com</p> <ul style="list-style-type: none">Registered/Locked loans can be tracked on ditech's website		