



Innovative Loan Programs from
the Hispanic National Mortgage Association



619-876-HNMA (4662)

www.hnmafunding.com

HNMA Funding Company is the correspondent investor division of the Hispanic National Mortgage Association

- Innovative loan programs for all borrowers, built with Hispanic and other immigrant communities in mind
- Purchases loans from mortgage lenders across the country on a flow, mini-bulk, or bulk basis
- Strong financial backing in support of its loan programs
- Exclusive use of HAUS, the only automatic underwriting engine in the market that takes into consideration characteristics prevalent in Hispanic and other immigrant communities



Hispanic Homeownership Gap

- While over 75% of Non-Hispanic Whites have achieved the dream of owning a home, less than 50% of Hispanics have done so. This gap, the Hispanic Homeownership Gap, is partly due to market inefficiencies, which HNMA is addressing

What HNMA Funding Company offers

Innovative Loan Programs that allow Lenders to increase their business to Hispanic and other Immigrant communities

- Loans for borrowers without a SSN
- Loans for borrowers with characteristics that are prevalent in the Hispanic community such as cash income, no credit history, boarder income, multiple borrowers, multiple incomes, multiple jobs, among others
- Loan programs are based on years of proprietary qualitative and quantitative research by HNMA on Hispanic communities
- Culturally sensitive decisioning power
- Origination efficiencies, including exclusive usage of HAUS - the Hispanic Automatic Underwriting System
- The company will purchase all HAUS-approved loans

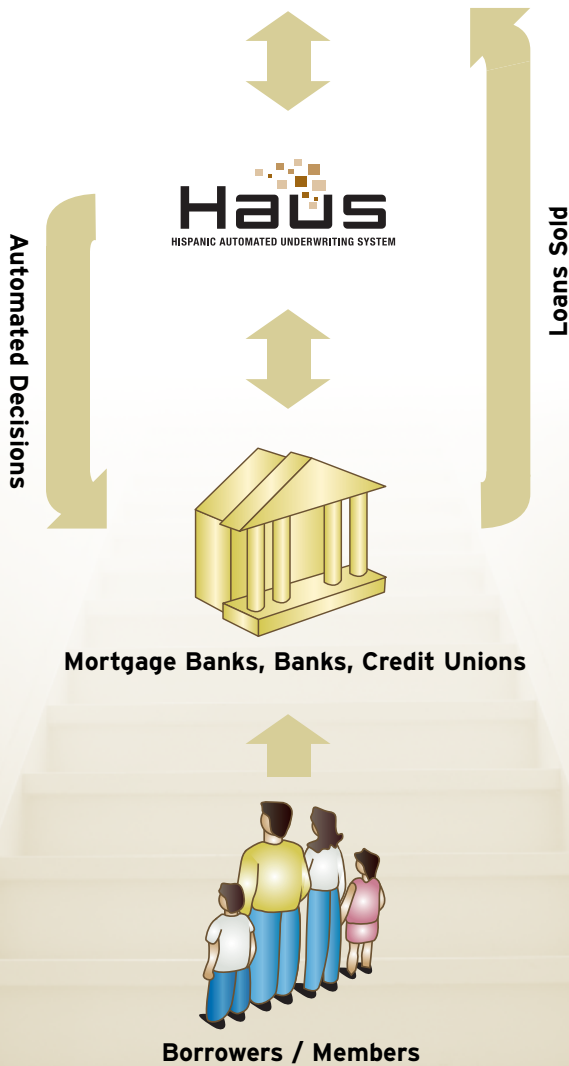


Mission tied to HNMA's mission:

Promoting the well being of our communities by expanding homeownership opportunities for underserved borrowers and eliminating the Hispanic Homeownership Gap

Becoming an HNMA Funding Company Partner

Becoming an HNMA Funding Company Partner (Approved Seller) means that your institution becomes part of our family - your institution will be recognized within the community and will benefit from the grassroots community outreach efforts of HNMA locally and nationally. Our partners help us fulfill our mission.



Five Pillars of Value to Originators

Decisioning Power

- HAUS underwriting intelligence was designed with these target markets in mind, thus, acting differently from existing systems in the market

Secondary Market Liquidity

- All HAUS approved loans find liquidity through the HNMA Funding Company

Origination Efficiency

- HNMA Funding Company's origination process, including the usage of HAUS, significantly reduces traditional origination costs for Lenders, which are very manual in nature (story loans)

Standardization

- HAUS standardizes the credit measurement of loans with characteristics prevalent in Hispanic and other immigrant communities

Community Support

- HNMA builds relationships with local community organizations, which indirectly benefit our originating partners

What should I do to become an HNMA Funding Company Partner?

We are eager to pursue key partnerships that will help us fulfill our mission. There are some requirements that need to be met in order to become an HNMA Funding Company Partner (Approved Seller). **Please contact us to get your Seller Package.**





401 B Street, Suite 625
San Diego, CA 92101
Fax: (619) 546-4189

(619) 876-HNMA
(4662)

www.hnmafunding.com
sales@hnmafunding.com