

## Flexible as We Are Dependable

Besides reliable information and regional sweeps, our Face to Face Home Solution program also offers:

- ✓ Expedited service options.
- ✓ Flexible (bundled and unbundled) pricing.
- ✓ In-house skip tracing, collections, recovery management and REO management expertise.
- ✓ Scalable campaigns: Agent teams can canvass your properties across a subdivision or county ASAP.

## Call Face to Face Home Solutions When...

- ✓ Your borrower outreach programs go unanswered.
- ✓ You need to determine occupancy and other property conditions.
- ✓ You would rather negotiate than foreclose.
- ✓ You need to verify maintenance or other services being rendered on your behalf.
- ✓ You want higher success ratios for your modification programs.

Call us today to discuss the savings you can realize when you have our Face to Face Home Solutions program bring your message home...

### Franklin Credit Management Business Services

**800-650-7720**

Franklin Credit Management Corporation, a publicly traded company (FCMC.OB), has been in the distressed asset, discount mortgage market for over 20 years.

Having purchased and serviced more than 115,000 loans representing an aggregate \$5 billion in principal, Franklin is now offering its considerable servicing expertise to buyers, sellers and portfolio owners participating in today's mortgage market, eliminating the need for costly infrastructure build-outs and steep learning curves.

In today's volatile mortgage market there is one choice when it comes to third-party servicing and services...



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# Franklin Credit Brings Your Message Home

*Introducing...*

Face to Face Home Solutions



# Our Face to Face Home Solutions Program Gets You Closer to Your Borrowers

Now's not the time to passively manage your borrowers. Studies show that closer, more active contact—and *the earlier the better*—results in more effective borrower-servicer relationships. And enhanced cash flow.

Maybe you can't cost-justify a door knock unit. But what is the cost in learning a borrower vacated the property six months prior? Had you gotten in front of that borrower earlier, you might have secured a workout and protected the property sooner.

## We Bring Your Message Home

Franklin Credit's agents can go anywhere in the United States to meet any borrower.

Our agents are savvy on their feet and are specially trained to observe all FDCPA requirements with regard to borrower interviews, including those governing the earliest and latest contact-permissible hours of the day.

They are effective: We currently average 70% right-party contact!



Don't let this...

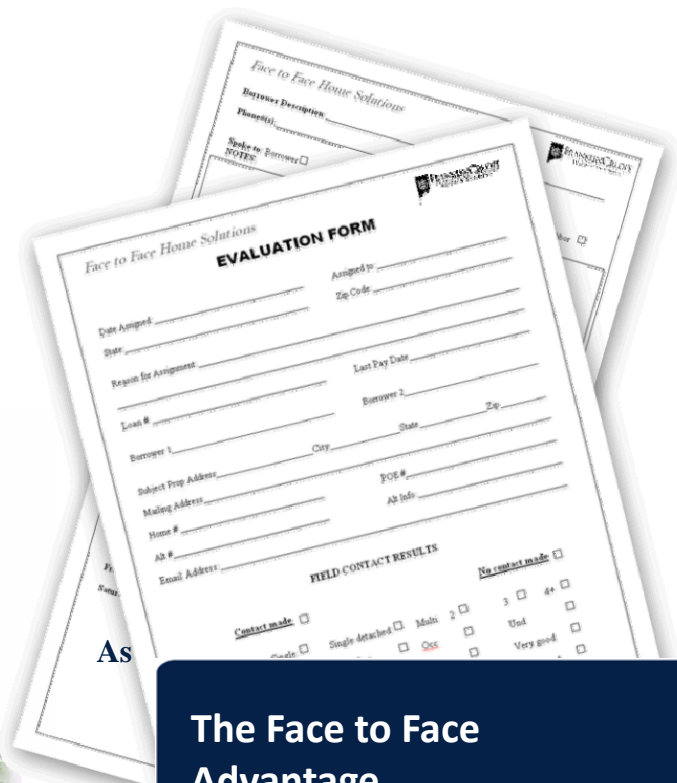
Become this...



## Our Agents Obtain Critical Information

Our agents can ...

- ✓ Visit weekdays, evenings or weekends.
- ✓ Interview borrowers.
- ✓ Report and photograph exterior conditions.
- ✓ Note interior conditions.
- ✓ Note vehicles present (make, model, plate).
- ✓ Confirm borrower occupancy or current location with tenants or neighbors.



## The Face to Face Advantage...

- ✓ Nationwide service, 7 days-a-week.
- ✓ In-house skip tracing team enhances right-party contact frequency.
- ✓ Fees are based on quality of contact.
- ✓ Delivery and pick-up of your HAMP or other modification program literature.
- ✓ An All-in-One Solution when you assign Franklin Credit Management Corporation's Servicing Division to manage borrower response.

## The Results...

- ✓ 70% right-party contact.
- ✓ Timely, detailed, accurate reports.
- ✓ Information and pictures.