

Servicing Panel:

We Are In This Together



Disclaimer

Please note that the Panelists answers do not necessarily reflect the opinion of their companies.
Answers are personal opinions only.

Meet The Panelists



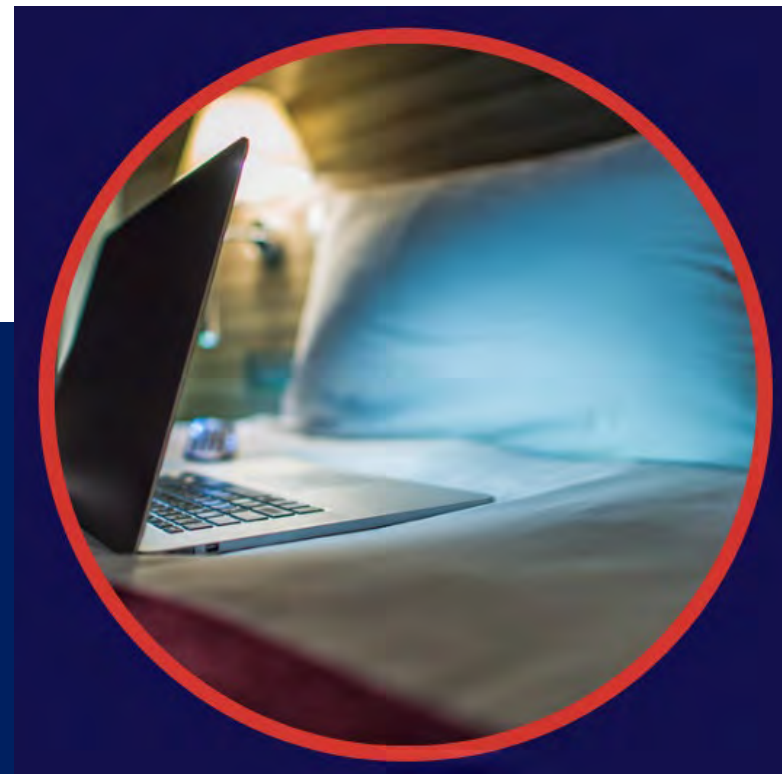
Micole Booker
**AVP Investor Claims &
Property Preservation**
Flagstar Bank



Talia Ramirez
**VP Claims & Government
Servicing**
Computershare Loan Servicing



Jill Cannon
**VP Asset Management &
Credit Reporting**
ServiceMac



What about our industry keeps you up at night?



Why is completing an initial secure timely and accurately so important?



Servicers, this is your chance to let this audience of industry professionals know how we can better serve you. What are some of your property preservation related challenges that we can help you with?



From your servicing vantage point, do you foresee an uptick in volumes in the near future given the COVID 19 Emergency has officially ended and there are some possible indicators of a recession in the near future?

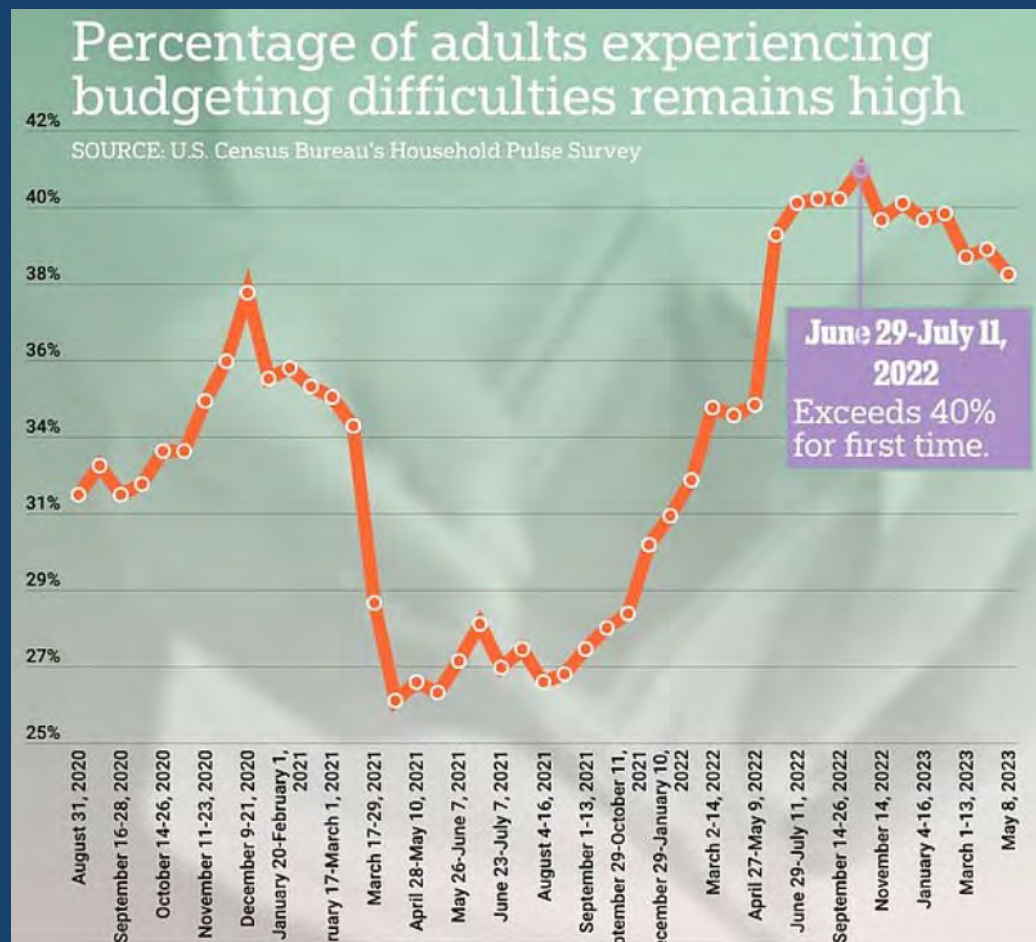
Historical Economic Look Back In Prep for Final Question Before We Open It Up for Q&A

Recent Economic News

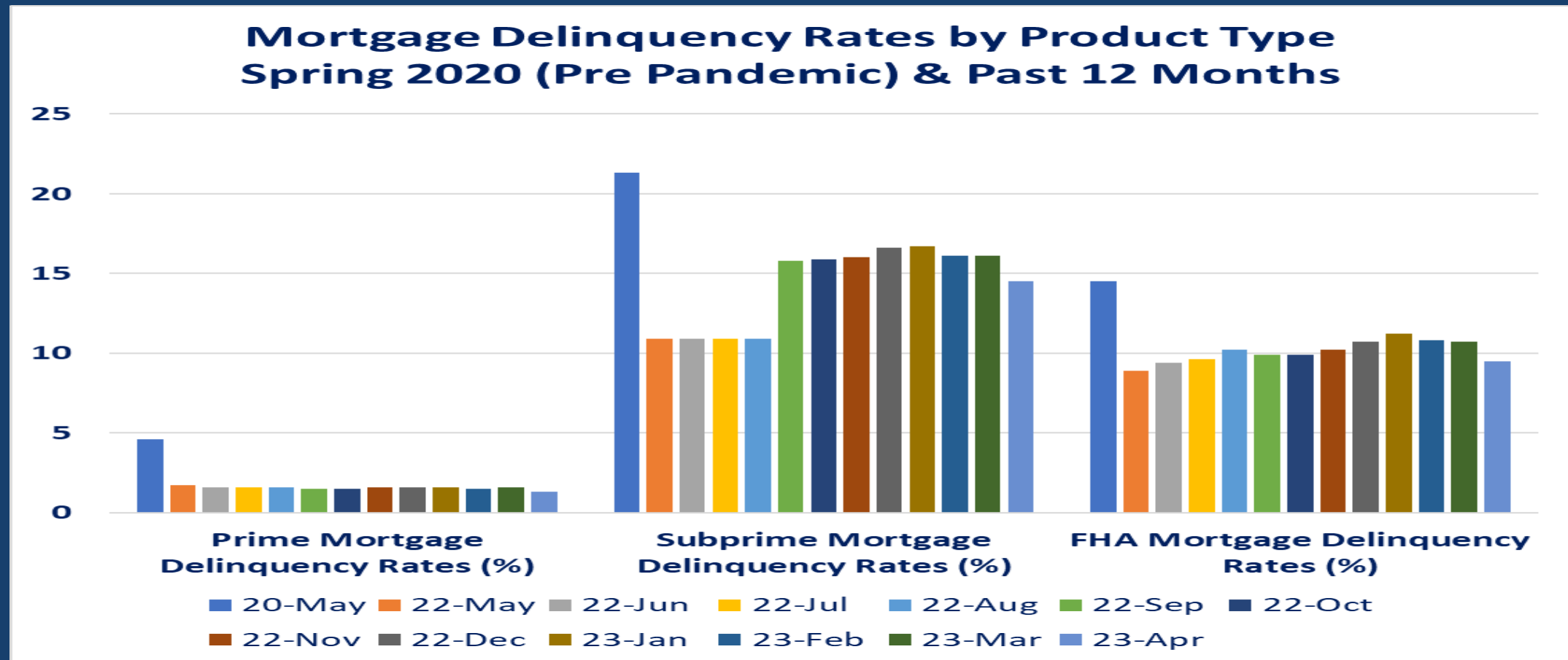
Recent Headlines Are Alarming:

- Census Bureau Household Pulse Survey Data 5/17/23:
 - 38.5% of Adults (89.1M People) Found It Difficult To Pay Their Bills Between April 26th and May 8th
 - Roughly Two In Five Americans Are Struggling to Make Ends Meet
 - More Than Aftermath of Covid-19 Pandemic
- April 2023 HUD Housing Indicator Report
 - Existing Home Sales Declined
 - Annual House Price Appreciation Slowed
 - FHA Delinquency Rates = 9.5%
 - FHA Has More Seriously Delinquent Loans Than the GSE's & Sub-Prime Put Together (621K Total Loans; 334K FHA = 53.78% Despite Market Share of Less Than 10%)

Recent Economic News



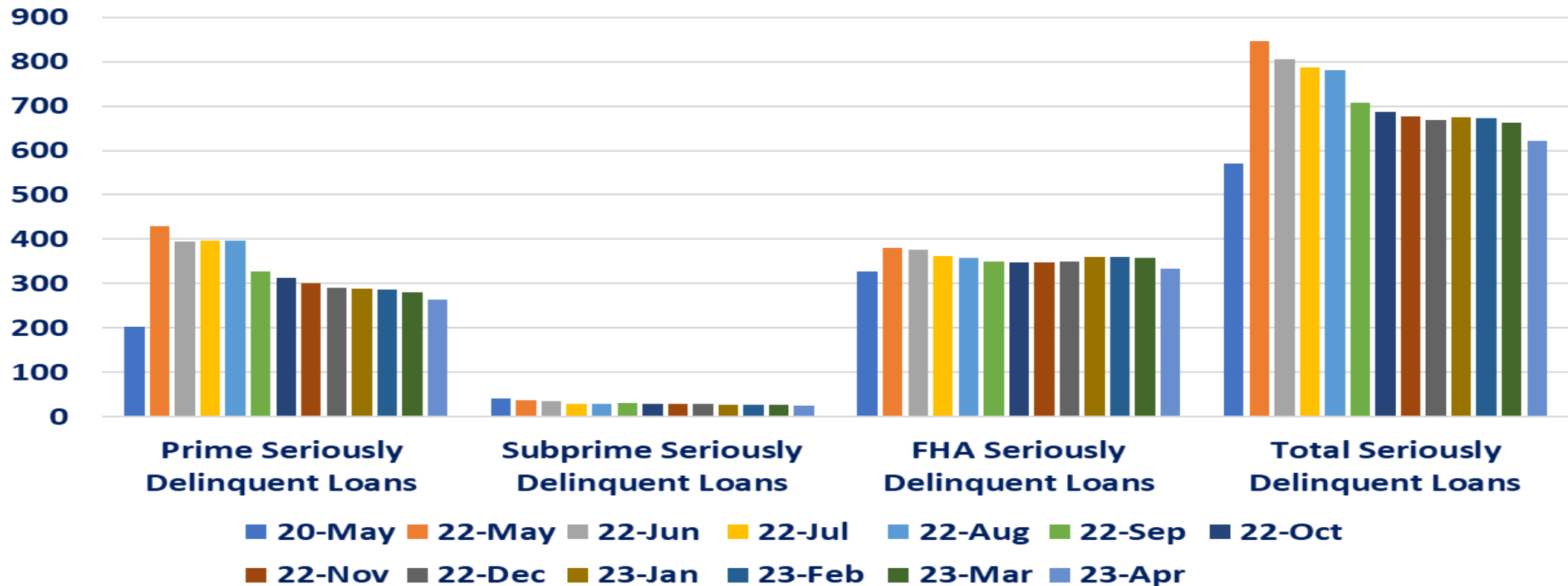
Historical Economic Look Back Early & Late Stage Delinquency



Historical Economic Look Back

Seriously Delinquent Mortgages

Seriously Delinquent Loans by Investor Type & Period
May 2020 (Pre-Pandemic) & Past 12 Months In Thousands





This audience is acutely aware how the current environment has negatively impacted them in terms of lack of volume, more rural distributions of assets, pricing constraints, specific property related challenges, significant increases in material costs, as well as labor shortages. How can Servicers help their partners?



QUESTIONS AND ANSWERS



THANK YOU TO OUR PANELISTS

DATA SOURCES

- HUD Housing Market Indicator Report April 2023:
[Housing Market Indicators Monthly Update April 2023 \(huduser.gov\)](#)
- HUD Housing Market Indicator Report May 2020
- HUD Housing Market Indicator Reports May 2022 through April 2023
- [Week 57 Household Pulse Survey: April 26 - May 8 \(census.gov\)](#)

