



Correspondent Program Highlights



Essex Certainty

- Delegated Underwriting Only
- Client Dictates Credit Policy
- Manual Underwriting Available on GNMA Transactions
- Agency Loans Eligible per AUS Findings
- No EPO or EPD Language in our Contract
- Second Home and Non-Owner Occupied Loan Products Available
- NHF and TRIO Programs Eligible



Essex Transparency

- Fully Transparent Pricing Model
- Mandatory and Best Efforts Delivery Available
- No Loan Level Pricing Adjustments
- Client Receives Security Price, Including 100% of any Specified or Custom Pool Incentives
- Client Participates in 90% of Servicing Revenue
- No DTC Division, so Partners have Ability to keep the Relationship with their Customer
- MBS Options Available for Agency Products