



MATTERHORN® Financial Services is respected and trusted for our expertise, longevity and reputation

For more than 25 years, America's leading financial institutions have looked to us for their loan-related insurance needs. MATTERHORN® Financial Services specializes in insurance programs that are unique to the needs of financial institutions. Our customer list includes hundreds of banks, thrifts and credit unions nationwide. Although our customer base continues to grow, we're proud to continue serving our very first customer, as well.

MATTERHORN® Financial Services' programs are provided by insurance companies that are rated Excellent or better by A.M. Best Company.

Call us toll-free today at 800-638-7634 or visit us at www.matterhornfinancial.com

Your protection is our single interest.®



Mission Statement

MATTERHORN® Financial Services Inc. is committed to providing the most cost effective, customized loan related insurance products and services to our financial institution clients, while reducing their administrative efforts and increasing their profits.

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This brochure contains a general description of insurance coverage available. All coverages may be subject to exclusions, maximum limits and/or deductibles. These limits will be identified when a policy is issued. All coverages are not available in all states.

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**Simplify
Your
Loan
Operations,
Cut Costs
and
Increase
Profitability**



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800-638-7634



Traditional Insurance Solutions are Costly, Burdensome and Limited

As a mortgage lender or servicer, your staff normally takes the necessary steps at loan closing, and during the loan term, to ensure that the property securing the loan is covered by hazard insurance naming you as mortgagee. In addition, you may maintain traditional Mortgage Errors and Omissions insurance, along with a force-placed insurance program, in an effort to protect your mortgage interest or servicing liability should the borrower's coverage lapse, be cancelled or non-renewed, or be inadequate or insufficient to cover the loss.

This is a costly and burdensome solution, because:

- You must maintain a "checking" process to ensure that borrower coverage meets your requirements and remains in force during the loan term, and
- When you become aware of a lapse in required borrower coverage, you typically have a coverage "window" of 90 days or less, during which you must take action to protect your interest.

MATTERHORN® Can Reduce Your Costs and Minimize your Administrative Burden

With MATTERHORN's broadened Mortgage Protection program, you simply:

- Require the borrower to maintain insurance on the mortgaged property that meets certain minimum requirements, and
- Confirm that borrower coverage on the mortgaged property conforming to these minimum requirements is in place at loan closing.

Under MATTERHORN's program, there is no further need to track borrower insurance following loan closing. Mortgaged property remains covered even if you intentionally take no action in response to known lapses of borrower coverage.



Broad Mortgage Portfolio Protection

MATTERHORN's Mortgage Protection program protects your mortgage portfolio against:

- Property loss perils "required" in the mortgage loan documents
- Additional perils not required in the loan documents and not normally included in most personal or commercial property policies purchased by borrowers (flood and collapse, for example)
- Errors and omissions liability related to a number of loan servicing activities

All real estate-secured loans, including first mortgages, second mortgages, home equity lines of credit and commercial mortgages qualify for coverage. Foreclosed properties can be included in most cases. Coverage is available to lenders nationwide.