



RISK MANAGEMENT AND INSURANCE SOLUTION

A ROBUST RISK MANAGEMENT AND INSURANCE SOLUTION DESIGNED FOR THE MORTGAGE BANKING INDUSTRY

In today's highly regulated landscape, mortgage underwriting errors and fraud are more costly than ever and defect-driven reviews are leading to more repurchases of performing loans. CastleLine's Certified Loan Program helps protect you from losses arising from loan manufacturing defects, underwriting errors, misrepresentation and borrower, seller and employee fraud. You can reduce your risk, increase the value of your loans and grow your market share with the CastleLine Certified Loan Program.

KEY BENEFITS



Increase Protection

Mitigate your repurchase risk and potential loss in the mortgage underwriting process and increase your enterprise value by turning uncertain contingent liabilities into quantifiable exposures. Also, create greater certainty that your originated loans will be purchased, helping you:

- ⬆ Increase net worth
- ⬆ Reduce loan loss reserves



Achieve Gain on Sale

The Certified Loan Program leads to higher quality mortgages that provide several gain on sale opportunities. Our trusted certification process and robust protection is known throughout the industry and results in:

- ⬆ Faster purchases
- ⬆ Shorter trade commitments
- ⬆ Reduced funding costs



Efficiently Grow and Scale

Our certifications provide assurance to increase credit availability and safely expand your business. We offer multiple loan certification options and structures to help you:

- ⬆ Scale more efficiently
- ⬆ Reduce overlays

Certified Loan Insurance is underwritten by CastleLine affiliate, Association of Certified Mortgage Originators RRG, a Nevada risk retention group. Product highlights are summaries only and are intended for informational and marketing purposes. For actual terms and conditions, please refer to the specific policy wording. This document is neither an offer nor a solicitation of insurance or reinsurance products.