

DO YOU KNOW YOUR SERVICER'S "BankRate.com" RATING?

The BankRate.com system receives considerable quarterly financial information on large and small banks from across the country, performs specific banking industry accepted analyses, then ranks banks on a scale of 1-5; 1 being the very lowest and worse ranking. As such the system is widely accepted in the financial and business industry.

Interested in knowing your servicer's BankRate.com rating?

1. Determine the name of the bank
 - a. If you service in-house, you already know the name
 - b. If you outsource servicing to a bank, you already know the name
 - c. If you outsource to a company, determine:
 - i. Are they owned by a bank and, if so, it's name
 - ii. If not owned by a bank, then what bank(s) do they deposit your Partner Families mortgage payments into
2. Go to BankRate's website:
 - a. <http://www.bankrate.com/rates/safe-sound/bank-ratings-search.aspx>
 - b. Institution type is already defaulted to "Bank"
 - c. Input the name of the bank in the "Search by Name" field
 - d. Go to the sentence: "If you are searching for an institution by its geographic headquarters [click here](#) for the advanced search" and choose "Click Here"
 - e. Input the city and state the bank is headquartered in
 - f. Now, choose "See Results" button
 - g. If no results are returned, try deleting the name of the bank and keep the city and state. Sometimes BankRate.com can be a little sensitive as to how a bank's name is shown in the "Search by Name" field. If you still can't bring up information but are sure of the state, delete the city information and choose "See Results"
 - h. Once the bank's information is found, a summary chart is presented showing it's Name, Size of the Institution, Star Rating, Memo, and Financial Statement – The Star Rating is what you're looking for, initially
 - i. To get additional information go to both Memo and Financial Statement – if you would like assistance in understanding the chart and/or the financial information, please contact me anytime!
 - j. Likewise, need help in finding bank information? Contact me anytime Terry@thetrakker.com or call 1-800-326-4112, ext 307 anytime.

*If you need to return to the "References" page on Multi-Financial's website, please click this link: <http://www.multi-fin.com/References.aspx>