DIA Servicing, LLC

Highlights & FAQS
for Prospective Owner-Finance Lenders

DIA SERVICING
DEDICATION INTEGRITY ASSURANCE

PROFESSIONAL MORTGAGE LOAN SERVICING SOLUTIONS FOR TEXAS REAL ESTATE INVESTORS

DIA SERVICING, LLC
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ABOUT DIA SERVICING

MISSION

To provide Texas real estate investors with assurance and peace-of-mind that their owner-finance notes/assets are in good hands. With our dedication to transparency, efficient communications, and innovation, Texas investors can spend less time worrying about mismanaged assets and more time realizing continued opportunity.

VISION

To add value to an investor's overall growth strategy by being the most trusted, reliable, and efficient owner-finance note servicing company in the State of Texas.

VALUES

Dedication
Integrity
Assurance

Here to Serve You.

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WE CONSIDER OUR CUSTOMERS TO BE OUR GREATEST ASSET. HERE ARE JUST A FEW HIGHLIGHTS OF OUR SERVICES:

YEARLY REPORTING SENT TO LENDERS AND BORROWERS	Yearly 1099/1098/Escrow
LENDER DISBURSEMENT NOTIFICATIONS/REPORTING	Email/Text Alerts Upon Disbursement (& Corresponding Disbursement Report)
LENDER PORTAL	Live Mortgage/Payment Status available 24/7
ACCESSIBILITY	Fast, Efficient, and Consistent Communication
COMMITMENT TO SIMPLICITY/CONVENIENCE	Multiple Pmt Options Offered to Borrowers from Across the State
KNOWLEDGE	Extensive Knowledge of Legal/Regulatory Frameworks

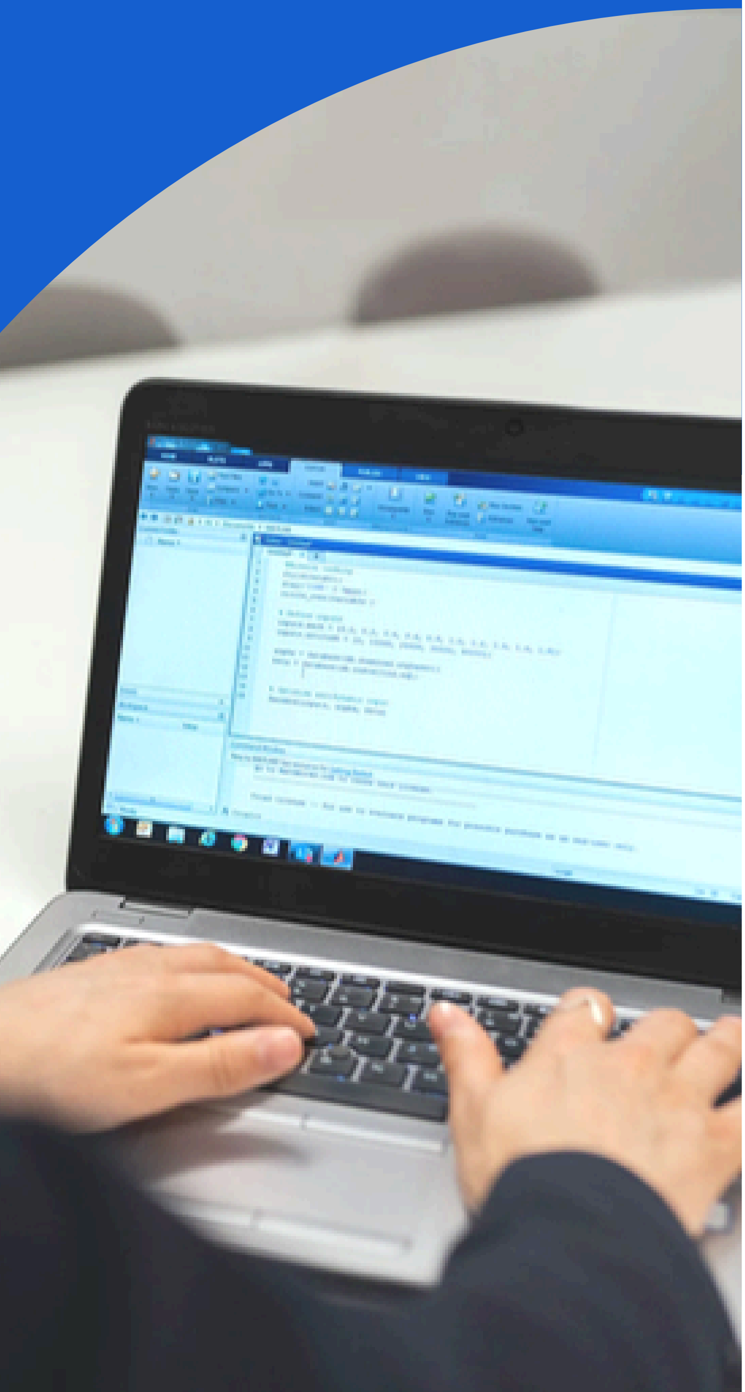
FORMED IN 2015, OUR LEADERSHIP HAS MAINTAINED ITS COMMITMENT TO "SMART GROWTH". BECAUSE OF THIS AND OUR PLEDGE TO CONTINUAL IMPROVEMENT, OWNER-FINANCE LENDERS FROM EVERY CORNER OF TEXAS TRUSTS OUR TEAMS' ABILITY TO EFFECTIVELY & PROFESSIONALLY MANAGE THEIR NOTES.

Fees. At a Glance

Key Features of our Standard Loan Servicing Program Include:

- Monthly Statements Sent to Borrowers
- Escrow Management/Adjustment (Monthly/Yearly)
- Courtesy Calls Placed 2x per Month
- Automatic Late Notices Sent to Borrowers & More!

The fees listed assume that the loan being serviced is a 1st-Lien Deed of Trust Requiring Standard Escrow Management. Other fees may be applicable depending on the individual loan and will be determined upon our teams' review



Standard Fee Schedule

Loan Onboarding (Recently Closed):	**$150.00***
Loan Onboarding (Transferred Loan):	**$150.00-$300.00**
Monthly Servicing Fee (w/ Escrow):	**$35.00**
Late Fee:	**Per Note Terms** (50/50 Split w/ Lender)
NSF Fee:	**$25.00**
Property Preservation Notices (Notice-types vary, e.g., non-standard force-place ins.)	**$25.00-$75.00**

*Assumes RMLO or Attorney Provides Initial/Monthly Escrow Calculations

Other Common Fees

Loan Onboarding (2nd Lien):	**$15.00**
Monthly Servicing (2nd Lien):	**$10.00**

Default Loans: Streamlined Collections/Foreclosure Services

A key competitive advantage of DIA Servicing, LLC, is that it was founded by **Texas real estate attorneys**, and its President, Ashleigh Renfro, a licensed real estate attorney, maintains oversight and delegation responsibility of the loss-mitigation/collection section of DIA. At your option, should a borrower default, **the foreclosure process is handled entirely in-house** or assigned (oversight maintained by DIA Servicing) to a knowledgeable/experienced "preferred" attorney who has worked with our team before.

Additional Highlights Include:

D — Loan Modifications, Forbearance Agreements, etc. Handled by our In-House Legal Team

I — Prompt Payment Posting & Efficient Disbursements to our Lenders (Direct via ACH or Check)

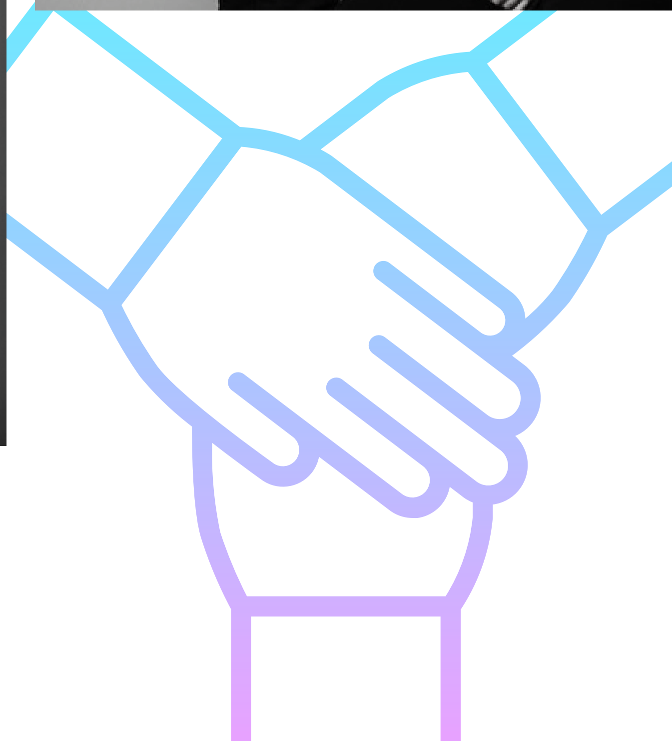
A — Ease of Communication for Borrowers - Bilingual Team Member Always Available to Assist

When forming DIA Servicing, I envisioned a company that would answer the unmet needs of Texas real-estate investors and one that could adapt to their everchanging needs. I also recognized that in the mortgage servicing industry, having the ability (and sometimes, humility) to spot areas needing improvement is critical. When viewed from the right perspective and in the spirit of adaptability, these areas can suddenly transform into opportunities that allow a company to set itself apart from its competitors.

Additionally, having the right team, tools, and offerings in place is the ultimate competitive advantage for any company. This does not just apply to DIA Servicing's internal organization--this applies to your business as well. We want our lenders to consider us a trusted member of their team or a piece to their puzzle as they push their businesses forward toward success. Again, thank you for considering DIA Servicing, and we look forward to learning more about your business and loan servicing needs.

Sincerely,

Ashleigh Renfro
DIA Servicing, President



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