



## CBAI and ICBA Provide Mortgage Alternatives To MPF

Dear CBAI Member:

The recently announced closure of Chicago FHLB's Mortgage Partnership Finance (MPF) Program points out the challenge of all Illinois community bankers to find the right mortgage partner whose programs and rates are competitive, that will protect your customer relationship, and allow you to prosper and thrive in our ever-changing mortgage lending market. ICBA and CBAI combine the strength and wisdom of community bankers throughout Illinois to help you meet this challenge with ICBA Mortgage.

The program partnership ICBA Mortgage has with Taylor, Bean & Whitaker, (TB&W), a top 10 national wholesale lender, offers your community bank, a solid stable program. TB&W has a long history of working with community banks to deliver the best alternative to servicing-retained programs.

The TB&W Program focuses on keeping your bank in front of your customer and your customer in your bank. As a program member your bank will have the ability to take advantage of the many programs and services they offer. For example;

- **TaylorMade Payments®** – A service that provides your community bank with the ability to have your name and logo on the monthly mortgage statements and accept mortgage payments on loans originated by the bank.
- **Complete Mortgage Solutions** – A comprehensive blueprint for growth based on your unique market (workflow, staffing, training, technology, marketing and products).
- **FHA Secure** - a government program to refinance certain ARMs into an FHA-insured fixed rate mortgage.

ICBA Mortgage also has alliance agreements with Freddie Mac and Fannie Mae to assist community banks that want to sell direct to the GSEs.

I encourage you to call ICBAM to discuss how ICBA Mortgage can help guide your mortgage program to more success! Call Elizabeth Deal, SVP ICBAM at 800-253-5356 or at [elizabeth.deal@icba.org](mailto:elizabeth.deal@icba.org).

Sincerely,

Michael W. Kelley  
CBSC President

**PS. Watch for an "ICBAM Mortgage Lending Options" webinar early next week.**