

S4DIRECT PLUG & PLAY SOLUTION OFFER BORROWERS IMMEDIATE ACCESS TO VERIFIED ASSISTANCE PROGRAMS

Utilize SpringFour's S4direct technology solution to connect borrowers to effective and vetted mortgage assistance programs, HAF state funds, HUD certified counselors and other basic need resources.

SpringFour provides an easy to implement digital solution that enables quick and simple access to the most up-to-date and vetted resources - helping borrowers find the most accurate and timely information pertaining to HAF, HUD-certified housing counseling, and basic needs. This SpringFour direct limited edition is designed to go to market in 15 days or less--meeting consumer demand and regulatory requirements/CFPB guidance.



Up-to-date HAF program funds
& [State Tip Sheets](#)



Resources available Nationwide



HUD-Certified Housing Counselors



Resources vetted and updated by
professional data team



Basic Need Resources available only
through nonprofit and government
agencies



Real-time Reporting of borrower
referrals by zip code



Go to Market deployment in
under 15 days



Unlimited usage by
the borrower



Streamlined vendor compliance, no
exchange of PII, deemed low-risk
vendor.



SpringFour will waive deployment fees for
any annual or multi-year agreement signed
by 12/31/2021.



Tiered pricing based on portfolio size.



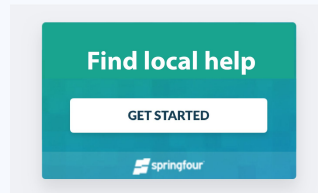
Custom development available to expand
borrower referral categories, co-brand or
white-label.

**AVAILABLE IN
SPANISH**

HOW TO LEVERAGE THE DIGITAL REFERRAL & BORROWER COMMUNICATION TOOL

EASY ENTRY WITH A SIMPLE BUTTON OR ICON

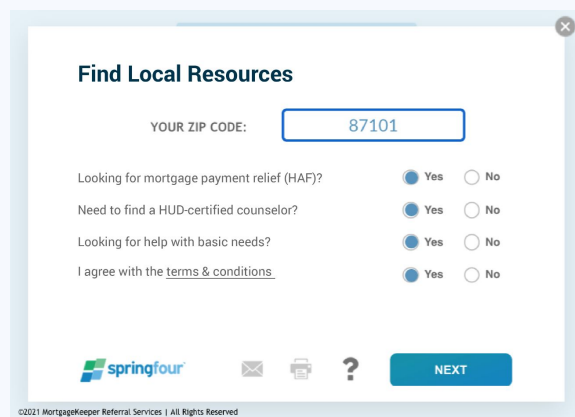
Can be placed anywhere on servicer's website
(requiring minimal IT investment or time to deploy)



INITIAL PROMPT TO TARGET RESOURCES

Borrower enters their ZIP CODE and chooses from three categories:

- Mortgage Relief (HAF)
- HUD-Certified Housing Counseling
- Basic Needs

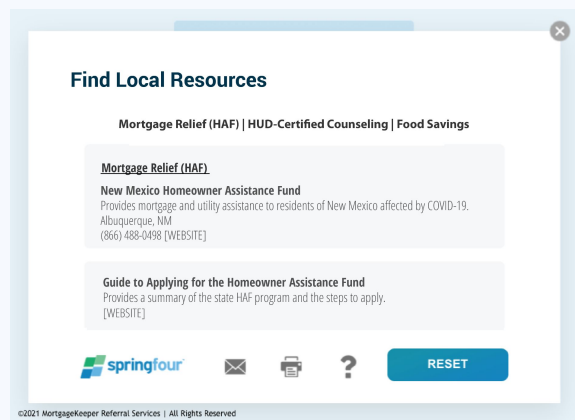


PERSONALIZED RESULTS

Targeted mortgage assistance resources will return instantly:
Borrower can click on website, receive an email of selected resources and view and download pdf guides

DOCUMENTED RESULTS

Report out to stakeholders on aggregate application usage by service category and location.



SIMPLE INTEGRATION

STEP 1: Attach javascript code onto your website in as little as 2 hours

STEP 2: Share website & links with your borrowers

STEP 3: Begin marketing your ability to connect your borrowers to funds and programs

STEP 4: Access your unique reporting portal to generate data on referrals made to document borrower communication and assistance for regulators and stakeholders