



## Loss mitigation outreach for Hispanic borrowers

### **Stewart Lender Services® can provide loss mitigation services in a language your customers understand.**

Stewart Lender Services specializes in loss mitigation outreach for the Hispanic community. This is particularly important in light of recent studies showing:

- Approximately 8% of Hispanic borrowers who received loans from 2005-2008 have lost their homes to foreclosure
- An estimated 21% of all owner-occupied loans at imminent risk of foreclosure (60+ days delinquent) were made to Hispanic borrowers

#### **No need for a language barrier to keep you from helping valued customers with loss mitigation alternatives.**

Stewart has Spanish-speaking mortgage professionals, from loan counselors to underwriters, on staff at its Houston-based Loss Mitigation Call Center. The center performs loss mitigation solicitation and outreach services for Stewart's lender clients, and more than 40% of the center's staff is fluent in Spanish.

The center's counselors are adept at facilitating inbound and outbound communication with Hispanic customers. This has eliminated the complication of a call transfer. The counselors have exceptional underwriting and document curative capabilities that help in counseling Spanish-speaking borrowers around the Home Affordable Modification Program, traditional modification programs and other loss mitigation options.

Stewart can provide all documentation, letters and other correspondence in Spanish. In many cases this eliminates the need for the borrower to place a phone call or obtain other assistance in order to understand the requirements of the various loss mitigation programs.

#### **Visit [stewartlenderservices.com](http://stewartlenderservices.com) to learn more about loss mitigation for the Hispanic community.**

**About Stewart Lender Services** – Stewart Lenders Services (SLS) is a nationwide provider of centralized origination, loss mitigation and REO asset solutions for mortgage lenders and servicers. With more than a century of experience matched with the industry's leading technologies, SLS helps lenders and servicers meet the rapidly changing demands of today's market. SLS has the financial strength, industry knowledge and proven flexibility to perform throughout the lifecycle of a loan. SLS is part of the Stewart family of companies.

### features

- FDCPA-compliant call center
- English and Spanish-lettering campaigns
- In-house four-color printing, packaging and mailing
- Outbound calls to prepare borrowers for modification documents
- Loan modification and other loss mitigation option services
- Secure website for reliable electronic delivery of various documents
- Short sale services available

**stewart**

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