



CMG MI Understands the Comfort of Home

Let Us Help You and Your Members Avoid Foreclosure

Safe, familiar surroundings are important when the outside world is in turmoil.

But what happens when the home itself is threatened with foreclosure?

Your Credit Union wants to support Members in a tough economy. And CMG Mortgage Insurance Company (CMG MI) may be able to help keep at-risk Members in their homes.

Ask Us for Help on CMG MI-Insured Loans at Risk of Default

CMG MI takes a proactive and pragmatic approach to assisting Credit Unions on the loans we insure. Preserving homeownership is important for all parties concerned – your Credit Union, the Member, and CMG MI.

- Visit our special Webpages at www.cmgmi.com/lossmit&claims for tips, guidance, forms, guidelines and more information on assisting your at-risk members.
- Our Loss Mitigation Best Practices Webinar is complimentary – and provides the latest information on how to cope with delinquencies, government regulations, claims and more. **Visit www.cmgmi.com/lossmitwebinar** for more information.
- Our Field Underwriting Network can provide you with customized, solution-based loan modification for each member scenario. **Call (888) 746-6264 for help.**

Already in 2009, we have worked with our Credit Union customers to help avoid 2,600 foreclosures through refinance, modification and pre-foreclosure sales.

Our CU HomeKeepers Program Suite (www.cmgmi.com/cuhomekeepers)

Offers Targeted Help!

- *Do you have Members who want to refinance their homes ...*

... to take advantage of lower interest rates?

Ask your CMG MI Account Executive about CMG MI's Standard and EZ-Refi programs.

- *Do you have Members who want to keep their homes and want to refinance ...*

... but can't because the value of their property has declined?

- If the loan has been sold to the GSEs, ask your CMG MI Account Executive for more information about our CU Home Preservation Refinance Program (designed to work with the government's HARP initiative) and our CU Home Preservation Modification program (developed to support the government's HAMP initiative).
- If the loan is in portfolio, ask your CMG MI Account Executive for more information about our EZ-Refi and CU Home Preservation Modification Program – both designed to mirror the GSE initiatives.

In 2009, CMG MI has already helped Credit Unions assist more than 12,000 Members through these programs!

All over America, the recession is striking close to home – and sometimes even the home itself. If you have a Member in trouble with a CMG MI-insured loan, **call your CMG MI Account Executive or our Field Underwriting Network at (888) 746-6264 immediately.**



CMG Mortgage Insurance Company
A Joint Venture between PMI Mortgage Insurance Co. and
CUNA Mutual Insurance Society

888-746-6264

www.cmgmi.com/cuhomekeepers
www.cmgmi.com/lossmit&claims