

About PMH Financial

PMH Financial is a financial services company offering a variety of products and services related to mortgage servicing, default administration, loss mitigation and real estate management.

- Residential, Commercial & Land Asset Management
- REO and Short Sale Management
- Collateral Valuation Solutions
- Subservicing and Default Services
- Bulk Portfolio Acquisitions

With a staff of over 100 professionals in 6 states, PMH manages an active inventory of approximately \$2.5 billion in real estate assets on behalf of financial institutions, loan servicers, and hedge fund investors.

PMH Financial is an independent business unit of Braddock Financial Corporation. Braddock Financial Corporation is an SEC-registered investment adviser that manages investment vehicles with a strategic focus in the structured finance sector of the fixed income market. Since its inception in 1994, they have been able to successfully leverage their expertise in the MBS and ABS markets to execute investment strategies that create value for their investors.



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PMH SHORT SALES

Your customer can't make the mortgage payment, and the property's fair market value doesn't cover the mortgage debt. A short sale is an alternative to foreclosure, where the property can be sold for less than the outstanding mortgage.

The Benefits

Compared to foreclosure, a short sale benefits both lender and consumer.

- Costs less
- Moves faster
- Proceeds more smoothly
- Avoids the money-trap of bank-owned properties

The savings in time and costs can still yield a profitable transaction, versus foreclosure proceedings. In fact, in the current market, lenders universally prefer short sales to foreclosures.

Plus, it provides a kinder option in a difficult situation: short sales can spare homeowners the horror of a foreclosure.



SHORT SALES

The number of homeowners selling their properties to avoid foreclosure has exploded.

Short sales with PMH Financial create easy, profitable solutions that benefit everyone.

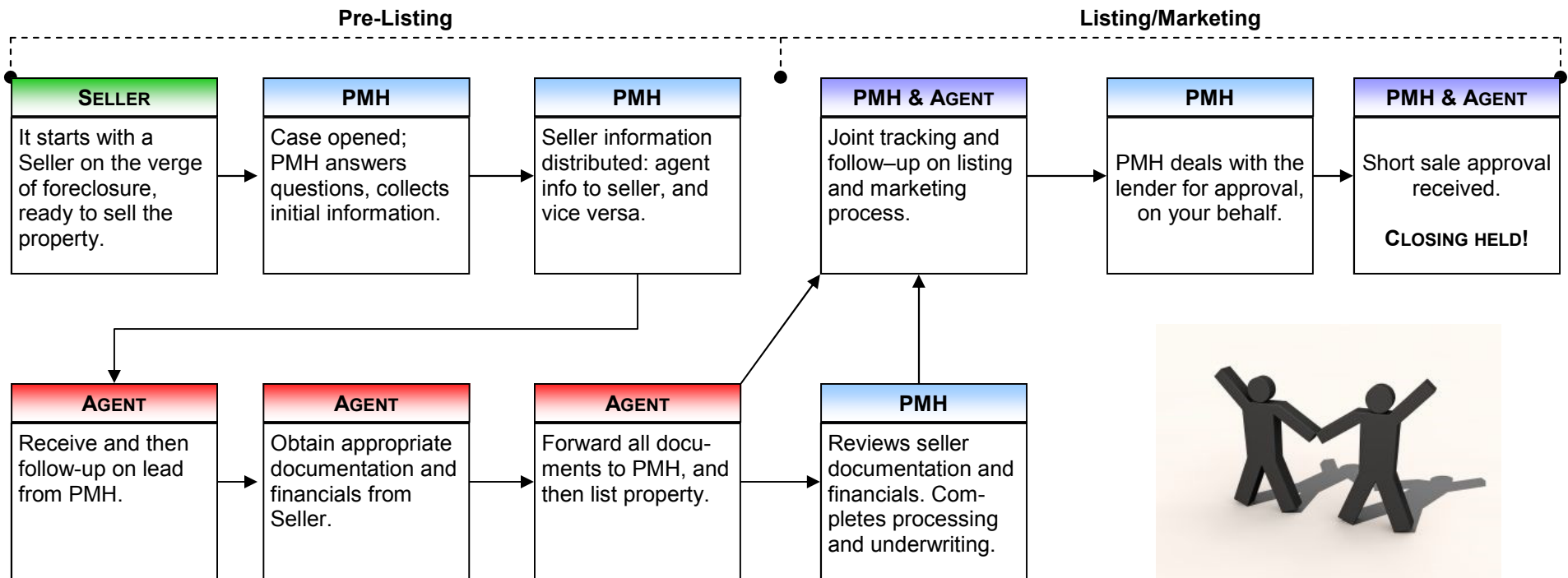
Tel: 877-725-8614

PMH FINANCIAL SHORT SALES

Easier. Faster. Kinder. More profitable.



1. It starts with no effort at all from you. PMH simply distributes the lead. (Effortless.)
2. You follow up on the lead. (Business as usual.)
3. Then you send us the seller's financials and other information, and list the property. (That's it.)
4. All that's left is your commission. (Short sales have never been simpler).



PMH Financial

PMH has the power to facilitate easier, more profitable transactions that benefit everyone.

As an industry-leader in real estate services, PMH has the unique position and connections to bridge homeowners, buyers, lenders and real estate agents.

- **Ease.** PMH does all the legwork, completing financial packages for quicker approvals.
- **Ownership:** As a portfolio owner, PMH treats *your* short sale listing as our own.
- **Connections:** PMH can draw from a huge customer base to offer you listings.
- **Service:** Centralized call center staffed by reliable, responsive, consistent customer care pros.

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