

# Online Customer Tools at a Glance

As a ditech Customer, we think it's important to offer you a range of free home financing tools so you can manage your mortgage with ease and **stay informed about your mortgage options.**

If you haven't taken advantage of these tools yet, something tells us you will after seeing how they can benefit you.

## MyAccount

**MyAccount is essentially the complete picture of your mortgage, online.** It includes all of your important account information – along with your mortgage statements, tax documents, and more. After signing up for MyAccount, you then have access to all of the tools that we'll highlight here.



And like all of the tools below, **MyAccount is completely free for our Customers.** Sign up for MyAccount [here](#).

## SmartWatch®

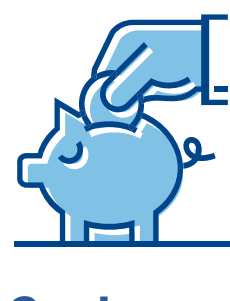


**Wouldn't you like to stay up to date on the ways you can make smart decisions with your home loan?** We thought so. That's why we created a SmartWatch® report for each of our Customers. Haven't seen your report yet? We think you'll really like it.

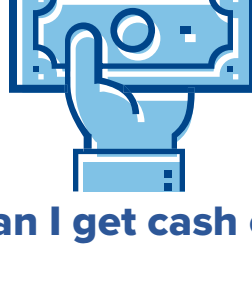
Based on your loan, this free tool will give you personalized answers and estimated figures to some of the most important questions you might have as a ditech Customer, such as:



**Can I reduce my loan payment?**



**Can I save on interest?**



**Can I get cash out?**



**Do I have enough home equity for a down payment?**

Your SmartWatch® report is easy to access and continually updates with new information as you make mortgage payments. Having SmartWatch® is a smart move for you. Get your report [now](#).

## Digital Alerts

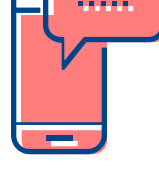
**Being able to manage your mortgage from the palm of your hand is what digital alerts are all about.** Stop worrying if your payment posted to your account or if your escrow analysis is ready.



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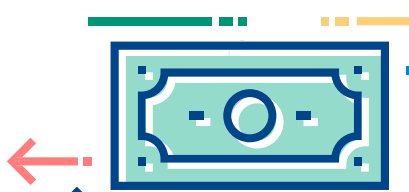
With digital alerts, you choose the type of alert you'd like to get. Want an email alert? We'll notify you through your inbox. Prefer a text? You'll get a text message right on your phone. And again, it's totally free.

Want an email alert? We'll notify you through your inbox. Prefer a text? You'll get a text message right on your phone. And again, it's totally free.



Plain and simple: digital alerts brings your account information to you, so you can receive timely and convenient updates without the hassle of having to make a phone call. Sign up for digital alerts [here](#).

## AutoPay



**Over half a million ditech Customers pay their loan with AutoPay, our automatic withdrawal program.**

And there's a bunch of good reasons why so many take advantage of it. Using AutoPay is a free and convenient way to ensure you never miss a mortgage payment, and allows you to adjust your payment schedule on the fly.

Take a look at the biggest benefits of AutoPay:



**Safer payments:** Paper checks are easier to lose and steal, and many experts say paying electronically is the more secure method.



**Lower costs:** No more paying for checks, stamps, and envelopes. AutoPay is completely free to use.



**Speed:** AutoPay payments post to your account faster than a mailed check, so you can manage your finances with precision.

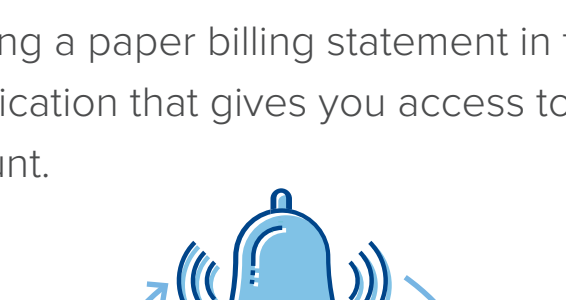
And if you haven't signed up for it yet, it takes just a minute or two online. Sign up for AutoPay [here](#).

## Online Billing

**Going paperless and getting your statements online is a smart move in more ways than one.** By signing up for our online billing, you'll get your statements quicker, reduce waste, and help reduce the risk of fraud.



Instead of receiving a paper billing statement in the mail, you'll get an email notification that gives you access to your statement through MyAccount.



Why not help out the environment and get your statements faster? Learn more about Online billing [here](#).

The tools above will help you better and more quickly manage your mortgage, so you can focus on the other aspects of your life.

**Ready to put these tools to use?**

[Get the tools in MyAccount](#)