



TLP ADVANTAGE

NAVIGATING THE LOSS MITIGATION MAZE

CONNECTING YOUR BUSINESS TO THE RESOURCES YOU NEED

The industry leading Loss Mitigation Software provider, The Loan Post has partnered with one of their original clients to bring a whole new level of support to the entire Loan Post community! B&L Advantage delivers Consulting and Corporate Development services to for profit and non-profit companies as well as law firms and legal networks that specialize in the Distressed Real Estate industry nationwide.

B&L Advantage was founded on the principal that "If there's a way, we'll find it" and that's exactly what its founders did. Rick Bennett and Joe Loud started the company out of necessity in June 2009 to directly serve homeowners who had found themselves with nowhere else to turn. They learned by doing each job themselves until eventually others in the industry began taking notice and started asking for their expert advice to increase efficiency and overall profitability.



Back Office Support

Your back office is the backbone of your organization. It determines your bottomline and customer satisfaction. Our back office support resources will increase your bottomline and ensure customer satisfaction.

We have setup a full service, bi-lingual, processing center backed by the industries largest specialty Servicer- Wingspan



PRODUCTS & SERVICES

- TURNKEY SOFTWARE PLATFORM
- SHORT SALE & LOAN MOD PROCESSING
- NATIONWIDE ATTORNEY NETWORK
- LOAN AUDIT & DUE DILIGENCE
- PRIVATE MORTGAGE PROGRAMS
- NOTE BUYING via PRIVATE EQUITY FUND
- HAMP NPV ANALYTICS - H.O.M.E. REPORT
- BPOs, AVMs & PRELIMINARY TITLE REPORT
- TRANSACTIONAL FUNDING for your Clients
- MARKETING & LEAD AQUISION STRATEGY

flexible solutions for your business needs

OUR APPROACH

We do not charge any fees for our services, instead we monetize our efforts via "Joint Marketing Agreements" with pre-vetted service/product "Vendors". Whether you're servicing 10 clients each month or 1,000 it doesn't really matter. Just like your business, each case comes with its own set of unique circumstances. Our goal is not to change who you are or how you do what you're good at; we simply provide new products or services when they make sense.

BENEFITS

- Access to innovative products & services specialized for this highly complicated loss mitigation industry
- Discounted, wholesale pricing
- Territory Assignment/Protection for qualified businesses
- Direct Relationships with our TLP Advantage Vendors
- Increase your overall production, profits, & resources

OUR CONSULTING PROVIDES A TOTAL END TO END SOLUTION.

STREAMLINING YOUR BUSINESS

Every business has room for improvement. We specialize in analyzing your current business workflow, starting with how you acquire new clients and pre-qualify them for the various products & services available. We look at your current resources, strong points, and cost... then recommend solutions that increase production and/or reduce costs. From software automation to complete outsourcing, you will be amazed at what doors will open for you business.



- 100% Private Labeling and Website Solutions
- Ongoing Training and Support with Industry Updates
- Legal and Compliance Review
- Customized Solutions for your Business
- Turnkey Branding and Marketing Kits
- Legal & Compliant Sample Client Agreements
- In Depth Case by Case File Review



100% Transparency

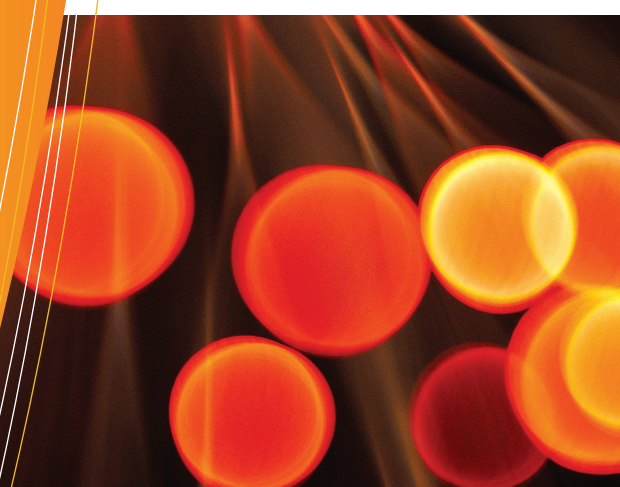
"With most outside service providers, there is no real way to see what's going on with our client's file and that's a huge red flag from a compliance standpoint, but with TLP Advantage all the work is done within my software platform!"

I LOVE IT! -Susan
-Compliance Officer



An E-BUSINESS EXAMPLE

Innovative products & service that works! Many customers may not be able to afford a full service package that ranges from \$2000-\$4000. Our DIY loan mod solution is an automated, web based bank ready HAMP compliant package generator with E-book. Backed by a law office guarantee that will fight any denial for FREE! Your wholesale price is \$297



Increase Efficiency, Save Time, Offer More Options, Help More People, Make More Money

<h2>SOLUTIONS MATRIX</h2>	
<p>LOAN MODIFICATION PROCESSING & NEGOTIATIONS</p> <ul style="list-style-type: none"> ● Extremely Scalable ● Attorney Backed Fulfillment Centers 	<p>The majority of the skilled labor, necessary experience and rapport building with each client is handled within the first couple of weeks after meeting a homeowner in need. Everyone knows that the following several months of work are important, but if you could somehow get the more time consuming, tedious and repetitive functions tended to by others just as capable as you then you'll be free to focus the majority of your energy on growth vs. admin work.</p>
<p>NON-BANKRUPTCY SALE DATE POSTPONEMENT</p> <ul style="list-style-type: none"> ● Available in both Judicial & Trustee States ● Extremely high success rate, high volume 	<p>If you're like most professionals in the loss mitigation industry you've purposefully tried to steer clear of situations in which a Sale Date is pending. In the past these high pressure, high risk, low reward propositions didn't make much sense for you or the homeowner. Now, with this "Pay for Performance Only" proposition backed by a highly skilled, extremely effective and experienced Law Firm you can now go after these cases, take the credit but not have to do the work.</p>
<p>NATIONWIDE ATTORNEY NETWORK</p> <ul style="list-style-type: none"> ● MARS Compliant Loss Mitigation Supervision ● Nationwide Foreclosure Defense & BK Support 	<p>This comes under the category of working smarter, not harder. Instead of only doing business in the state you're licensed in as an Attorney now you can have access to a Nationwide network of Attorneys who are "Of-Counsel" to a single Law Firm that you can sign a single "Co-Counsel" agreement with. From there, anytime you have an out of state client a supervising attorney is assigned for a low fee.</p>
<p>NON CREDIT BASED LEGAL FEE FINANCING</p> <ul style="list-style-type: none"> ● No credit check, funding as quickly as 72 hrs. ● Valid checking account needed for approval 	<p>By far the biggest objection that professionals in this industry hear from homeowners that say they would otherwise sign up for the services they so desperately need is that they "can't afford" the fee. Our team has worked for quite some time to come up with a solution that is likely to seriously improve your conversion percentages. We've helped one very special Law Firm become approved to offer financing for the legal fee being charged. Max loan = \$5,000, up to 12 mo. term.</p>
<p>LOAN AUDITS, DUE DILIGENCE & COURT READY PACKAGES</p> <ul style="list-style-type: none"> ● Free Pre-Screen service for TLP clients ● Low priced Mtg. Fraud Analysis available 	<p>We searched for years and tried out lots of companies that claimed to be the best in the business when it comes to providing useful, accurate and timely research and due diligence for cases that may be headed down the path to litigation or even as an initial step to help determine the best next step for a homeowner. Our newly integrated file submission and ordering process now available inside each client's file in TLP makes it easy. The free pre-screen option makes it smart.</p>
<p>H.O.M.E. REPORT</p> <ul style="list-style-type: none"> ● Automated U.W. for Multiple Programs: HAMP Tier I & II, DOJ National AG Settlement, Hardest Hit Fund, FHA Short- Refi ● Loan Modification Proposals cover allowed principal reduction & all detailed calculations 	<p>The most successful outcomes start out by being approved based on the homeowner's qualifications by those who are being paid to share this information with the bank before the file is ever submitted. Whether you're an Attorney or not you will have the ability to work with homeowners to help them determine exactly what they are and are not qualified for using this report that can be sold as a product.</p>

<p>SHORT SALE PROCESSING, NEGOTIATIONS & INVESTOR FUNDING</p> <ul style="list-style-type: none"> • Nationwide Realtor network available • Negotiation fees taken out of Buyer's side 	<p>As with Loan Modification processing and negotiations not everyone is created equal when it comes to their ability to get results in this loss mitigation space. Short Sale negotiations provide their own set of challenges that have proved insurmountable for most companies that over the years have claimed to be the best in this business. Our hand-picked experts in charge of this service for us are in fact more experienced, effective and capable than anyone out there. Try it out.</p>
<p>COMMERCIAL LOAN MODIFICATION & RESTRUCTURING SERVICES</p> <ul style="list-style-type: none"> • Experienced Legal Team & Submission Center • Unlimited Funding for Qualified Projects 	<p>Brought to you by popular demand, we've partnered with a Law Firm that unlike most actually entered the Loss Mitigation industry as a Commercial Loan workout specialty firm. They've had success in the past negotiating approvals but Commercial Loan restructuring almost always requires access to reliable funding sources. Now that the big pieces are in place, we're looking forward to seeing TLP clients getting paid quite well for Commercial referrals.</p>
<p>DOUBLE VERIFIED, EXCLUSIVE, LIVE CALL TRANSFER LOAN MOD LEADS</p> <ul style="list-style-type: none"> • Customizable Parameters • Exclusive & Pre-Qualified = Higher Conversion 	<p>If the mystery that is the subject of getting good leads that work regularly and without fail was solved for an affordable price and if there was no way we could out-pace the supply of these leads with our combined demand then we'd essentially be talking about promoting a process and set of solutions that allows the participant to print money... These Live-Call Transfer Leads cost \$45 each. The minimum order is 100 leads. The more volume we all do, the better.</p>
<p>LOAN MODIFICATION E-BOOK & DIY KIT W/SUPPORT FOR DENIALS</p> <ul style="list-style-type: none"> • Developed by a Law Firm & Best Selling Author • Recommended on The View, GMA & FOX News 	<p>For when people just say NO to the full service offer or the people who need to try it themselves first, before they believe you that they actually need an expert to help. There have been some companies that have led with this product and then used it as a reason to call back to check in on progress, leveraging the frustrated ones back into the full service discussion or short sale option. Either way, an effective tool with lots of great 3rd party verification – this E-Book and Kit are a great big net.</p>
<p>PROPERTY VALUATION SERVICES</p> <ul style="list-style-type: none"> • Nationwide Appraisal Management Co. • Unique, Affordable "Tri-Merge BPO" Available 	<p>Loan Modifications or Settlements that feature Principal Reduction are by far the best possible outcome for homeowners but leaving the job of determining what the property is worth in the hands of the banks is not advisable. We've found that by offering up professionally created property valuation reports that support your claims of value dramatically increases the likelihood of receiving preferred offers.</p>
<p>PRE-BUILT, CUSTOMIZABLE WEBSITES</p> <ul style="list-style-type: none"> • Created by Experienced Loss Mitigation Team • Completely Integrate with TLP Software system 	<p>With as many options as people have when it comes to who they should do business with a nice website that makes the process more simple to understand while simultaneously driving new applications directly into your TLP software platform is a need, not a want. Our corporate development team started out operating a retail model of their own and now you can work with us to clone what they created.</p>