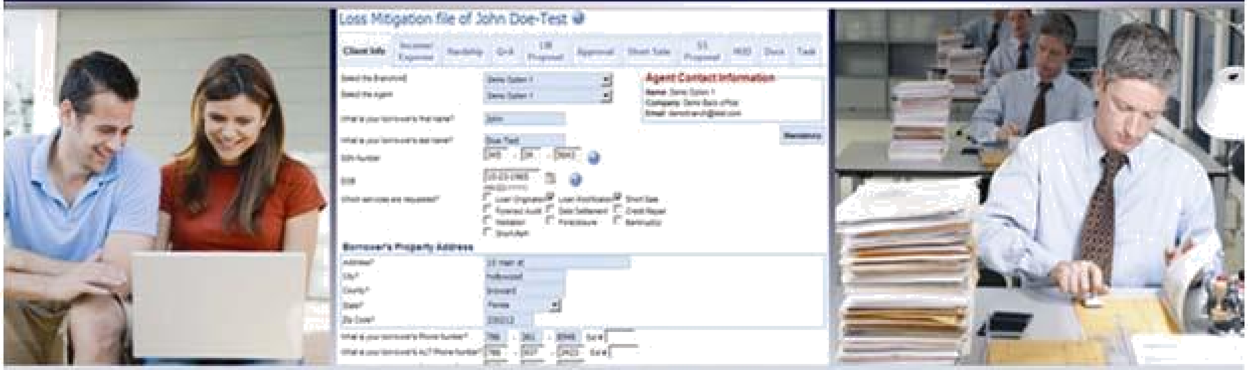
LoanPost
professional loss mitigation software

SOFTWARE FOR LOSS MITIGATION PROFESSIONALS, LAW OFFICES, WHOLESALE PROCESSING FIRMS, NON-PROFITS, AND INVESTORS



ONLINE SUBMISSION PORTAL | AUTOMATED ELIGIBILITY ENGINE | DOCUMENT AUTOMATION

YOUR CLIENTS AND AFFILIATES CAN SUBMIT FILES AND TRACK STATUS ONLINE, THROUGH YOUR WEBSITE!

- HAMP & HAFA COMPLIANT
- NVP CALCULATOR
- SUBMIT +TRACK FILES ONLINE
- DEFINED MULTI-USER ROLES
- AUTO-DOC GENERATION
- ROBUST FILE MANAGEMENT
- PRIVATE LABELED
- EASY WEBSITE INTEGRATION

STREAMLINE LOAN MODIFICATIONS AND SHORT SALES WITH A WEB BASED, CENTRALIZED SYSTEM!

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Introduction

A hosted, web-based service through The Loan Post will keep your entire company centralized in a single system, providing you with complete visibility of client files and control of your staff and affiliates. Out of the box, this software platform will provide essential automation, streamlined processes, and customizable options to make your organization flow with ease the way you want.

Typical users of our software are Law Offices, Mortgage Professionals, Realty Offices, Processing Firms for loan mod and short sales, Doc Preparation, Non-Profit Counselors, Investor Groups, Mediation Companies and Sub-Servicers nationwide.

Standard Processing Platform

System User Types are the most basic and most important to understand, as your user types are the foundation of your platforms architecture. For smaller companies with only a couple users, this may not be relevant for you, but it is good to know for future growth.

3 Main User Types: *Back Office Employees, Branches, and Agents*

Each of these users will have their own login portal, as you will see here: Login Portal

Available Back Office Employee Roles:

-Quality Control	-Mediator	-Buying Realtor
-Processor	-Plaintiff Atty	-HUD Agency Rep
-Negotiator	-Servicer Rep	-Case Manager
-Attorney	-MI Rep	-Legal Assistant
-Manager	-Listing Realtor	- Add your own custom Title/Roles

Branches Can Represent:

-Sales Managers/Account Executives
-Law Offices
-Mortgage Brokers/Net Branch
-Realtor Office
-Divisions in your organization (Loan Mod, Short Sale, Foreclosure Defense, Etc…)
-Any 3rd party organization/entity with or without agents underneath.

Under each **"Branch"** the system will hold unlimited "**Agents**" which is similar to Sales Rep, Referral Partner, Loan Officer, Realtors, etc...**at no additional costs** unless they need login rights to manage their files and have CRM functionality.

The processing platform makes it easy to run a multi-level organization, where tracking, accountability, pipeline management, auto-document preparation, online file submission, and reporting are essential tools used by all users.

Every user has a profile where you can control certain permissions and restrictions to files, docs, and functions. To be covered in more detail below starting on page 14.

Private Labeled Do-It-Yourself System

This system is design for the company/person interested in providing a HAMP or HAFA loss mitigation solution to homeowners or realtors without being hands on with the client. The system also supports Non-HAMP/HAFA file types. Homeowners or realtors will register online, pay online, and complete forms online, which convert into a **Bank Ready Loss Mitigation Package (Click to see sample).** Or set it to generate a REST Report. The package comes automatically completed with all necessary docs *like Cover Sheet/Letter, Income/Expense Worksheets, Hardship Letter, Detailed HAMP or HAFA Proposal, RMA, Net Investor Benefit Analysis, NPV Calculations, 4506-T, Schedule of Real Estate* (if applicable), *Profit and Loss* (If Applicable) and a detailed *E-book* explaining the process, outlining guidelines, and providing tips for success. Additionally there are several videos that come with the system for better explaining to homeowners.

Note: Both systems can be seamlessly integrated into one platform for easy client file management or setup separately. You may consider separate websites for both.

Scalable Business Model

As your business grows, The Loan Post platform grows with you. Our web based platform supports companies of any size, making it an ideal solution for large enterprise level companies. When you add new employees, they can easily access The Loan Post from home or a new branch office without implementing complicated hardware or software.

Professional Services Summary:

We are the leading provider of loss mitigation software and one of a select few offering a Scalable, Multi-User, Cloud Based (Hosted) Platform. Through the collaboration of our community of users, we have built a very robust system that undoubtedly will help you process more files, with less overhead and provide complete 360 degree visibility. As your strategic software partner we provide the following services:

• Custom output forms, packages, and documents (Customized Client Ready and Bank Ready Packages)

• System configuration, maintenance, hosting, automatic data back up, and security compliance

• Advanced Software training via private GoToMeetings for best practices, suggested business workflow, marketing advice and strategies, etc…

• Free Automatic Software updates and upgrades weekly

•Custom Programming and 3rd party application integration to communicate with your processing platform (Like Leads360, LeadMailbox, and others)

• Data Upload- Transfer and upload all your existing files into TheLoanPost overnight to facilitate a clean migration from any system your organization uses now.

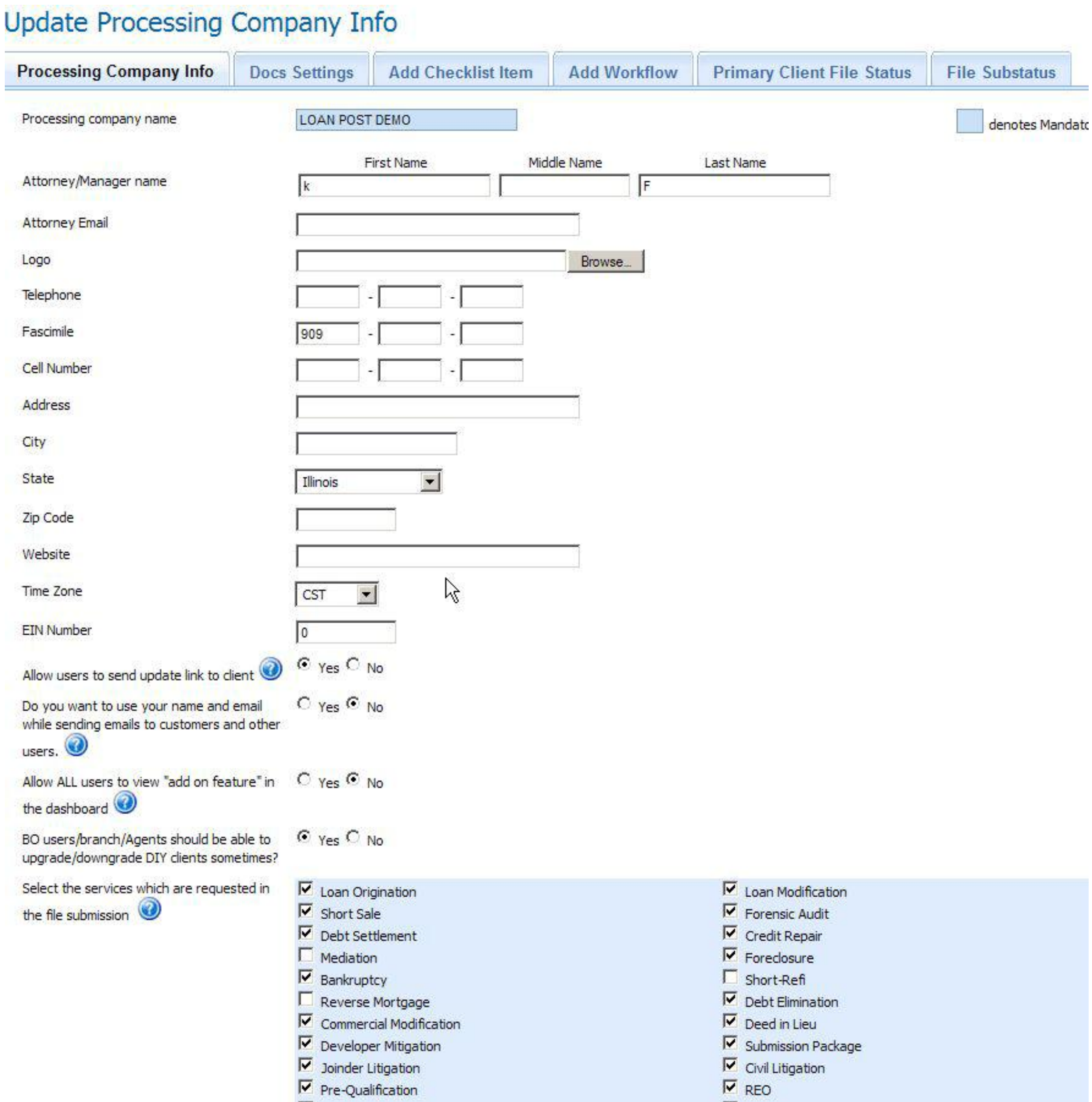
-Custom/Templated Website Development

. Standard Processing Platform and DIY System	
Cloud Based	100% Turn Key- No Software to Download or Install- Save time and money from hiring IT personal to install and manage systems. Clients and affiliates can submit and track files online, via your private labled portal.
Defined User Roles	Administrator console to add, edit, and remove users: Clients, Agents, Account Executives, Processors, Negotiators, Managers, Attorneys, Additional users for Realtors, Title, Appraisers, Forensic Audit, Debt Settlement, Credit Repair, etc... Available with restricted access to only files assigned to them.
Lead Management	Upload, Store, and track all prospects in each user's pipeline. **Agents conversions will increase guaranteed!**
Email Automation	Send mass E-mail communications to leads and customers or set up “work flows” for auto-responder E-mail messages.
Fax Automation	Send Fax online using auto-generated or uploaded documents/packages/forms
Online Submission Portal	Short or full scenarios are submitted online by agents and/or clients for easy review and approve/deny functionality by back office employees. -Processors do not have to re-enter data, since the client info has already been entered into the system.
Automated Document Generation **E-signature Technology**	-Dozens of forms and docs available like: Fax Cover Sheet, Income/Expense Worksheets, Legal Contracts, 3rd Party Authorization Forms, Disclosures, Hardship, 4506-T, Dodd Frank, RMA, 710 Form, HAMP Proposal(s), Short Sale Proposal, Welcome Letter, Thank-You Letter, Status Report, Realtor forms, Title Forms, Etc... -**Lender Packages-** We have loss mitigation packages for all the main lenders -**Custom Docs/Templates**- We can upload and auto-populate any custom doc or template package upon request. Or you can use the **doc wizard** to custom create your own package with dynamic auto-filled fields. The system comes with several E-sign ready packages for HAMP and HAFA, and customizable templates for your own company agreements. Custom docs and forms can be created with E-sign technology as well.
Centralized, Secured Doc Storage	Upload and store multiple file formats like PDF, JPG, GIF,. HTML. .DOC, .XLS, etc... centralized per file- Your whole organization will be more efficient!
HAMP Proposal Module	Easily prepare unlimited HAMP friendly proposals for each file. Complete with Auto-calculations for NPV, front/back DTIs, cash flow, cost to foreclose breakdown, and estimated lender loss from foreclosure See Sample Here
REST Report NPV 5.0	Through our REST Report software partner, we have access to an automated NPV 5.0 decisioning engine that follows rules for HAMP Tier 1 &2, HAFA, and internal loss mitigation programs offered by major banks.

HAFA Short Sale Offer Module	Easily generate professional, custom short sale offers. We have built in formulas that auto-calculate the **Net Investor Benefit** for accepting the short sale. The formula includes variables like, housing depreciation, REO stigma, REO liquidation cost, REO Value, and more.
Pipeline Management	A Robust pipeline provides 360 degree view of all files and allows you to search and sort files by name, loan #, lender, State, status, tags, sale date, money owed, neglected for x days, assigned employee, and so many more. Export search results to create detailed Excel reports. ***Customize the pipeline to reflect your company's business verbiage for Status, Sub-Status, Checklist Items needed, and Work Flow Rules.***
Assign Clients, Tasks, Reminders,	Users can assign client files, tasks, set reminders and appointments to themselves or across the company. Each user has access to a Calendar for easy planning. Reminders are sent via E-mail and SMS text message. Manage employee accountability with ease!
Track Billing and Receivables	Managers can track amounts owed by the client (whether in phases or in payment plans) and also amount owed in commissions to any party involved on the file. Detailed reporting available in Excel Format.
Lender Directory	Full access to 200+ lenders/servicers- Specifically, full contact info (loss mitigation dept.) Guidelines, Thresholds, Documents, and historical Approval Trends. Also store your own private notes and contacts for specific lenders
Federal Programs and Resources	Updates and resources to the HAMP and HAFA program and other programs affecting the loss mitigation industry will be discussed and posted here. Useful links to valuable resources, like who owns the not? Who is the current investor on any loan, live updates to HAMP and HAFA, participating lender/servicer list.
Website Setup/ Integration	We can setup new, affordable websites or integrate the file submission web form into any existing website. New Website options- Content Manager, Google Analytics to measure traffic count/source, Onsite SEO
Private Label	For a small fee, we can mask the URL Domain Address for the logins, so ALL users can access the software under your own domain. Web forms can be installed on your website with the removal of "Powered by LoanPost"

Settings for Company Profile

You can adjust your company profile settings from the back office as a manager only.



Basic Contact Info- You can change your company name here

Upload Logo- Displays your company logo throughout the back office logins for all users.

Time Zone- Sets the master Time Zone for all users.

Allow users to send update link to client- Lets users to send a link to homeowners that display their file information in read only mode and real time status. Only Public notes will be visible to Homeowners here.

Do you want to use your name and email while sending emails to customers and other users- You can adjust the default From Email address on all outbound emails, to your own email in your profile.

However, this will greatly decrease your deliverability of Email from our system because many Email providers like AOL, Gmail, Yahoo… do not like "Spoofing" techniques like this.

Allow ALL users to view "add on feature" in the dashboard- This hides the "Add On" icon in the dashboard from other users globally.

BO users/branch/Agents should be able to upgrade/downgrade DIY clients sometimes- This setting disables the Branch and Agent users from manually upgrading or downgrading a DIY client.

Services which are requested- Select or deselect the service which your company offers. This globally changes in the web forms for standard branches and for Users while creating new files. Also these service types are available for sorting in the pipeline view, which is very useful.

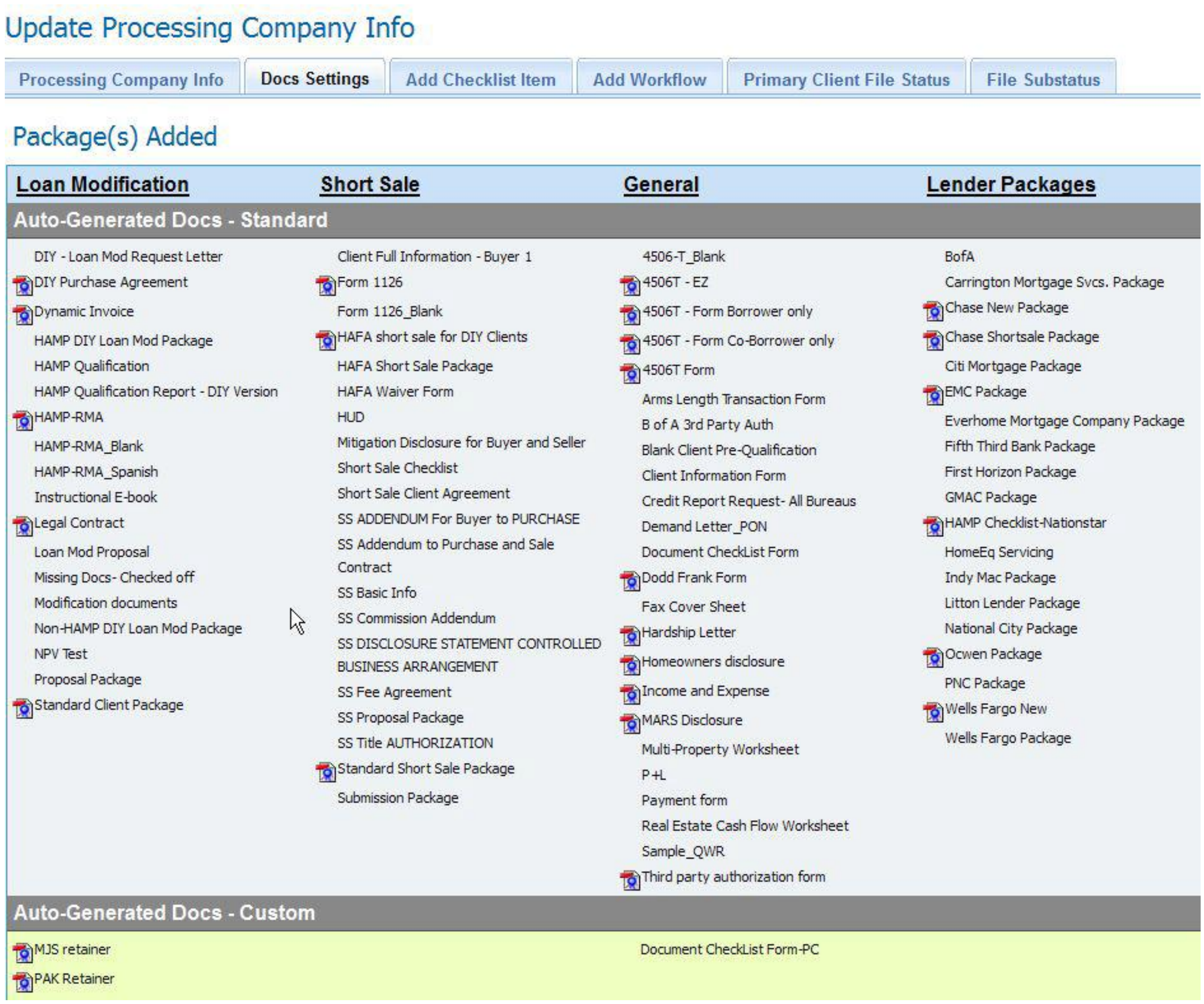
No of users allowed- This shows the total # of users allowed globally for your whole system. Remember a user is anyone with login rights… You can create unlimited users, but only have to pay for users with login rights

Use SMTP Server- You can setup your own SMTP settings which routes all outgoing Email through 1 main email account. This increases your deliverability, while displaying your personal or corporate email on sent E-mails.

Select the billing fee(s)- Enables the fees which you wish to track for all users on behalf of client files. Let us know if you need additional billing fees added here.

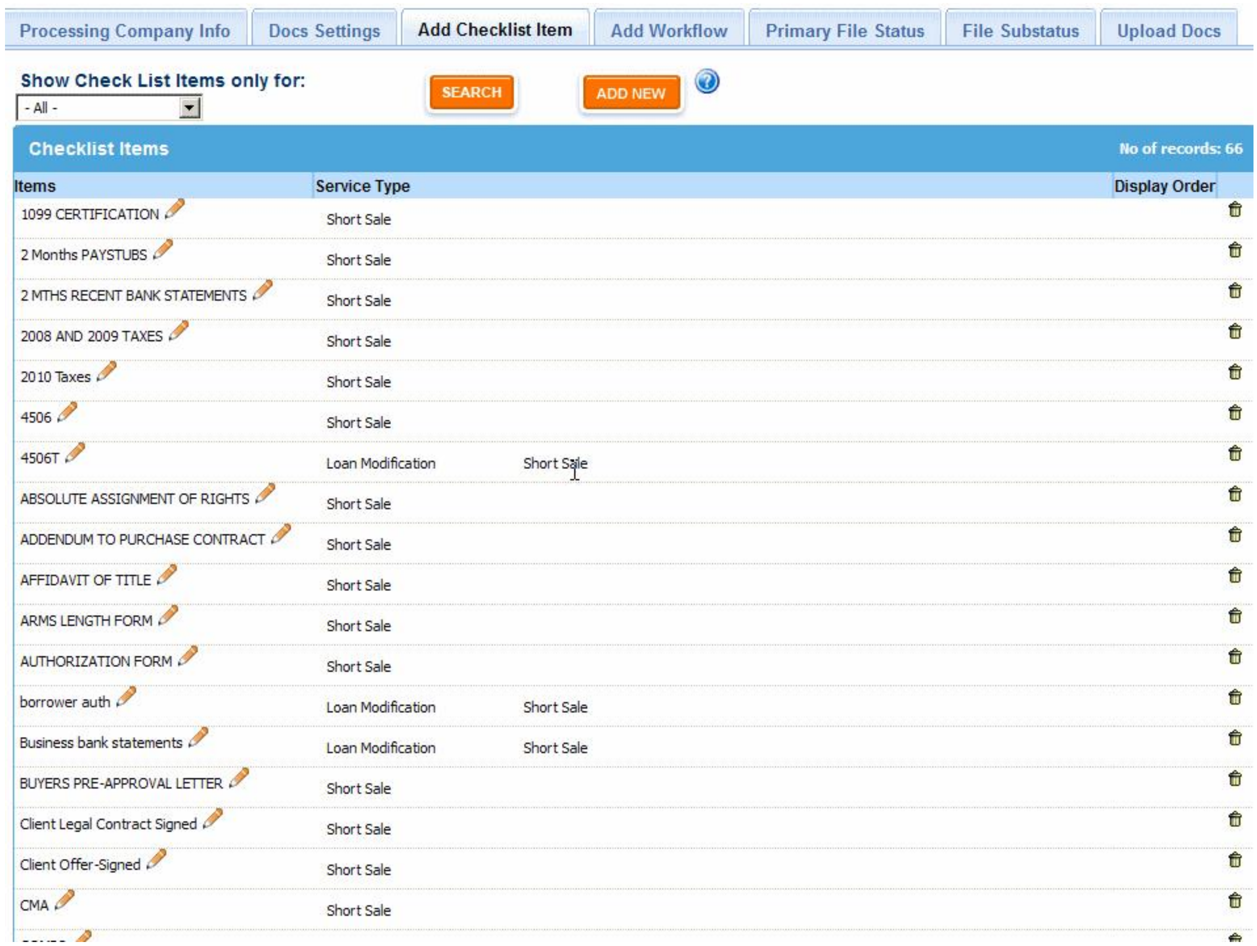
Company Profile→ <u>Docs Settings</u>

This tab is read only and shows all available docs for your organization. “Auto-generated Docs-Standard” comes with every account and the “Custom” section shows which docs we created and uploaded for your company. You will need to refer to each **<u>branch’s Docs section</u>** to enable or disable certain docs. See image below and make sure you have all these docs available for your potential use:



Company profile→ Add Check List Items

This section lets you setup which items are required per service type you offer. You may add or delete more items and link existing check list items to other services activated in the main company profile section. Additionally, these check list items are visible only when you mark the “Missing Docs” “Sub-status” under the “Admin Only” section of any client file. We will likely be adding a new tab inside the client file section specific for “Check list items” or aka- Required Docs.


Processing Company Info | Docs Settings | Add Checklist Item | Add Workflow | Primary File Status | File Substatus | Upload Docs

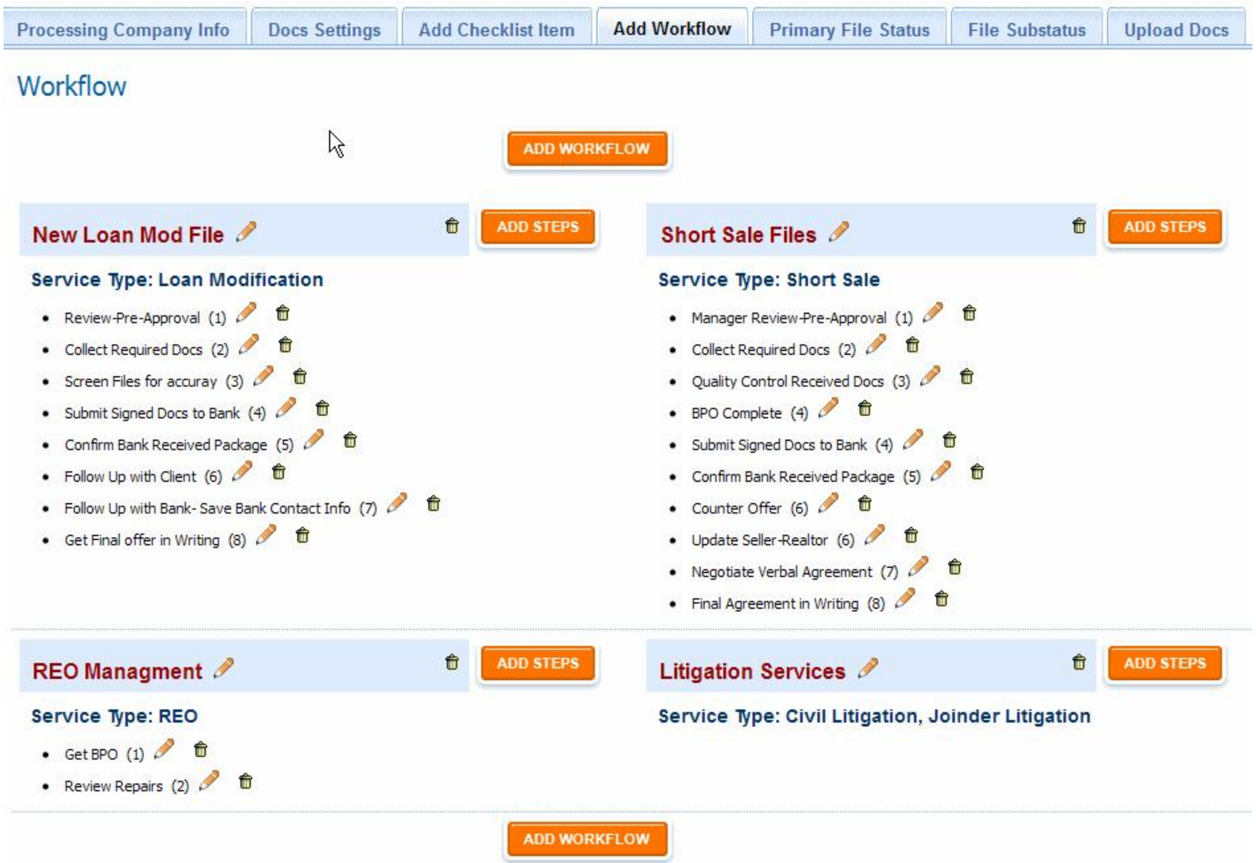
Show Check List Items only for: - All - SEARCH ADD NEW

Checklist Items — No of records: 66

Items	Service Type		Display Order
1099 CERTIFICATION	Short Sale		
2 Months PAYSTUBS	Short Sale		
2 MTHS RECENT BANK STATEMENTS	Short Sale		
2008 AND 2009 TAXES	Short Sale		
2010 Taxes	Short Sale		
4506	Short Sale		
4506T	Loan Modification	Short Sale	
ABSOLUTE ASSIGNMENT OF RIGHTS	Short Sale		
ADDENDUM TO PURCHASE CONTRACT	Short Sale		
AFFIDAVIT OF TITLE	Short Sale		
ARMS LENGTH FORM	Short Sale		
AUTHORIZATION FORM	Short Sale		
borrower auth	Loan Modification	Short Sale	
Business bank statements	Loan Modification	Short Sale	
BUYERS PRE-APPROVAL LETTER	Short Sale		
Client Legal Contract Signed	Short Sale		
Client Offer-Signed	Short Sale		
CMA	Short Sale		

Company Profile→ Add Work Flow

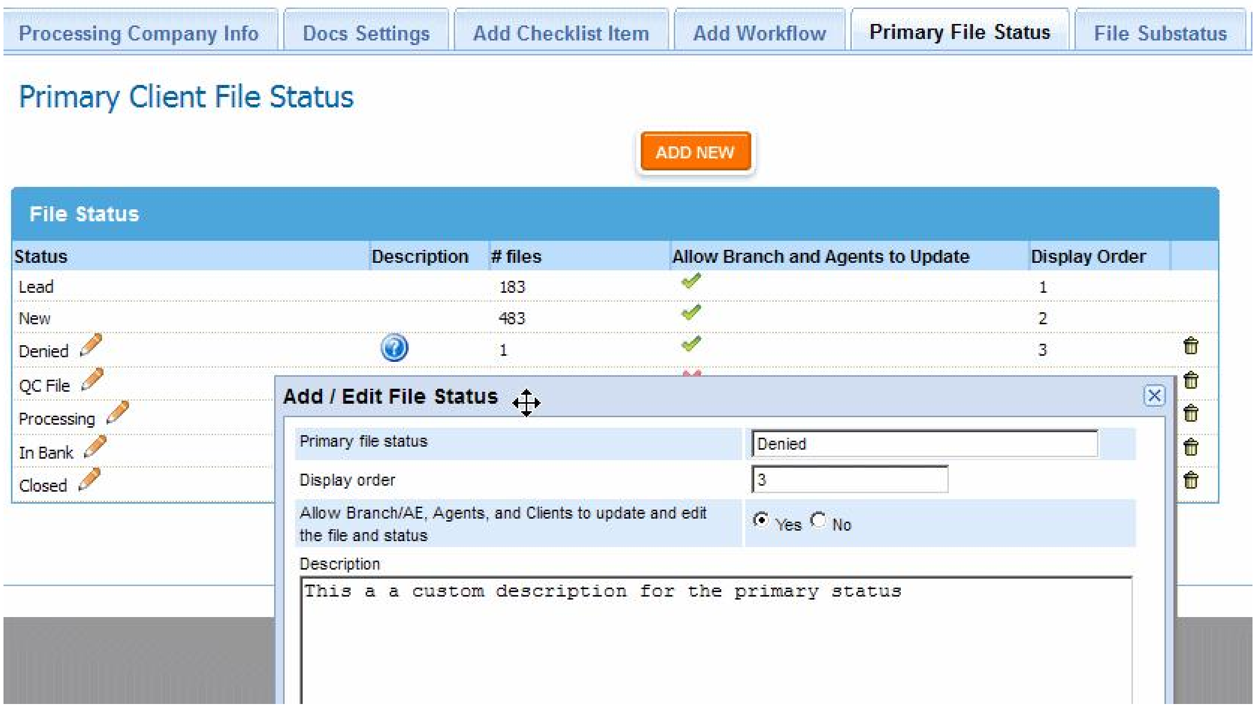
The system comes with 2 default work flows for loan modification and short sales. They are very basic and designed for you to customize the steps yourself. You can add more or remove steps and order them correctly. Additionally, you may add more work flows if needed and tie them to multiple services that you have activated in the Company Profile→ 1st tab.



Company Profile→ Pipeline/Primary Client File Status

The system comes with several primary status names, but is designed to allow you to change them. The primary status displays in the pipeline. You may add or remove more statuses. IMPORTANT: These Primary Statuses reflect in all the pipelines globally- meaning every user will see their pipeline affected by any changes here.

When creating or editing a primary status you will see an option to name it, order it, and enable read/write rights to client files within the specific status. This allows the file to be opened while in a lead or premature status, while locking the file once it's moved to another status like approved, or in a processing stage. The description shows in the pipeline, when users mouse over the '?' icon of the Primary Status name.



Company Profile→ File Sub- Status

By default, you will see many sub-statuses active. You may delete the unnecessary sub-statuses as you wish and add the ones you need. They will be available for all user globally. HINT: Consider ordering sub-statuses by client type, for example: leads, processing, litigation, short sale, loan mod, Bankruptcy, etc…

Processing Company Info | Docs Settings | Add Checklist Item | Add Workflow | Primary File Status | **File Substatus**

File Substatus

ADD NEW

#	Substatus	Display Order
1	Contacted	2
2	QC Denied	2
3	Left Message	3
4	QC Approved	3
5	No Answer	4
6	Not Interested	4
7	Client Contract Sent	5
8	In Process	5
9	Sent Authorization	6
10	Client Contract Received	7
11	Missing Documents	7
12	Pending Attorney Interaction	7
13	Mediation	8
14	Client Authorization Recieved	10
15	In Underwriting	10
16	Pre-Listing Package Sent	10
17	Sent File To Lender	11
18	Confirmed Receipt by Lender	12
19	Dead	12
20	DIL	12
21	On Hold	13
22	Checklist Recieved	15
23	Listed for sale	15
24	Listing-Presale	15
25	Sent Checklist	15
26	Listing-Pending	16
27	Negotiator Assigned	16

Settings for Back Office Employee Profiles

(Click Profiles→Create Back Office Employee)

Back office employees have optional roles like: Manager (managers have special admin privileges like editing all user settings, delete files, edit notes, etc…) QC, Processors, Negotiators, Attorneys, Mediator, Investor, Servicer Rep, listing realtor, Appraiser, etc....

Email- Click the pencil icon to change an email address

Exclusively Assign to a Branch/AE- You can assign an employee to a Branch/AE if you want that employee to **ONLY** see files from that branch and NO OTHER FILES. **<u>Leave unchecked</u> if you want employees to see files from all branches and their agents globally.**

Time Zone- if the employee is in separate time zone, you may change that here.

Cell Phone Provider- Enter the cell phone # and provider if you want to them to receive Text message reminders of tasks.

Allow login to TLP/back office- This enables or disables their login rights. You may also do this from the regular Employee List view.

Allow to view all files?- Select NO, if you want them to only see files that are assigned to them. Every file can be assigned to 1 of the following- QC, processor, Negotiator, Attorney and Manager. When that employee logs in, they will NOT see the main pipeline… only their unique pipeline of assigned files.

Allowed Excel Download- You can enable or disable access to generate Excel reports from the pipeline tool.

Allow to list in 3rd Party Auth Form- This will display the employee's name in the 3rd party authorization form.

Allowed to create files- This prohibits their ability to create any new files.

Allowed to create tasks- This prohibits their ability to create any new task/reminders

Allowed to see dashboard- This prohibits their ability to see the dashboard

Allowed to see private notes- Prohibits ability to see notes marked as private

Allowed to delete/replace uploaded docs- Prohibits ability to delete their previously uploaded docs.

Allowed to edit/delete their own notes- Prohibits ability to edit or delete any notes previously created by them.

Settings for Branch Profiles

Remember, there are 2 types of Branch/AEs. One is a Standard “Branch/AE” and the other is a “DIY”

Standard Branch/AE→ Info Tab

Email- Click the pencil icon to change the email address

Logo- Upload a logo to display in the branch/AE manager login interface

Would you like to allow this Branch/AE to edit "File(s)" under any status? If there is an active branch/AE manager that manages files from their own interface, you may or may not want to restrict access to edit files after a file is approved. So if you select NO, they cannot edit files under eligible, Pending QC, In Process, In Bank and Closed.

Would you like to allow this Branch/AE to access docs under any status? If there is an active branch/AE manager that manages files from their own interface, you may or may not want to restrict access to the auto-generated docs. If you select NO, they will only have access to docs under eligible, Pending QC, In Process, In Bank and Closed.

Would you like to allow this Branch/AE to edit commission?? If there is an active branch/AE manager that manages files from their own interface, you may or may not want to restrict access to edit commission for themselves and their agents. If you select NO, only a back office manager will be able to edit the commission owed to a branch and the branches agents.
NOTE: Billing section will be turned on by default to track what is owed by the client

Allow branch to login- You can enable or disable the login rights for this Branch Manager user type.

Email Bcc and cc- lets you set additional email addresses to receive email alerts of new scenario submissions.
Please provide branch / AE login URL- If you have a private label login for your branch managers, you can set the link here.

iFrame Codes- These iFrame web forms are used on your website, so Agents (Referral Partners) and/or Homeowners can submit their scenarios online. Their scenario will automatically be entered into your pipeline and no one will have to re-enter data!

Standard Branch/AE→ “**Long Version**” web form URL direct link- https://www.theloanpost.com/loanModificationPrequalRemote.php?rsc=224580

Standard Branch/AE→ “**Long Version with no agent drop down**” web form URL direct link- https://www.theloanpost.com/loanModificationPrequalRemote.php?rsc=224580&aRc=e6390498e0954664&fOpt=c1cca7825dbc8710

Standard Branch/AE→ “**Short Version**” web form URL direct link- https://www.theloanpost.com/loanModShortVersion.php?bRc=e6390498e0954664&fOpt=8e614f58c0d670e4

Standard Branch/AE→ “**Short Version without listing agent in drop down**” web form URL direct link- https://www.theloanpost.com/loanModShortVersion.php?bRc=e6390498e0954664&aRc=e6390498e0954664&fOpt=8e614f58c0d670e4

Short Version is typically used for lead capture and is only 1 page, while the **long version** is used for grabbing a complete scenario from the agent or homeowner.

Agents now have their own iFrame for their own web forms if you need them. See agent profile for iFrame code.

NOTE- Only the standard Branch/AE type of iFrame is available for agents.

Standard Branch/AE→ Docs and Settings

Select Package ID- Check off the auto-generated docs you want available in the docs tab of the client file. Click the PDF icon to see a sample of the document. The pink column should be checked off, if you want those docs available to the client when they log into the client portal.

Please type the redirect link/URL- After a user submits a scenario you may want to redirect them to your own thank you page, “what to expect next page” or whatever you want. If nothing is inserted, it will display a generic thank-you page.

Please type the Google tracking code- Many people use Google ad words to drive traffic. Google ad words provides a tracking code to track the visitor and the keyword they searched to land on your web page.

Standard Branch/AE→ Upload Docs

You may upload commonly used docs for your staff to display in the docs tab of all files and/or display publicly in the top right side of the public web form. For example, FAQs, PDF Application, Spanish Version, Company Info, Etc…

Standard Branch/AE→ Legal Contract

For companies that have more than one branch, you customize different legal contract for each one. If you do not edit the branch legal contract, the system will default the main company legal contract.

Standard Branch/AE→ Referral Source

Would you like to ask your client "how they heard about you"? If yes, there will be a question asked for the client on the public submission web form, called “How did you hear about us?” Typical answers are Google, Search Engine, Email, Direct mail, referral, online, TV Commercial, Etc…

Settings for DIY Branch Profile

DIY Branch/AE→ Info Tab

Email- Click the pencil icon to change the email address

Logo- Upload a logo to display in the DIY branch/AE manager login interface

Website- You must provide the website where the iFrame resides. This is important for the redirect from pay pal. Applicable if you use pay pal as your merchant gateway

Would you like to ask your client "by whom they were referred"- If Yes, the agent drop down list will appear for the client to select any agent in the branches list.

Do you want the DIY client to be able to upload docs? This turns on the option for DIY clients to upload docs, accessible from the back office by your users.

When to ask for payment- You can choose when to prompt the homeowner to pay for the DIY Bank Ready Package. BEFORE- Will ask for payment right after client registers their basic contact info. AFTER- Will ask for payment after they start and finish all the questions in the DIY system.

Would you like to allow this Branch/AE to edit "File(s)" **under any status?** If there is an active branch/AE manager that manages files from their own interface, you may or may not want to restrict access to edit files after a file is approved. So if you select NO, they cannot edit files under eligible, Pending QC, In Process, In Bank and Closed.

Would you like to allow this Branch/AE to access docs under any status? If there is an active branch/AE manager that manages files from their own interface, you may or may not want to restrict access to the auto-generated docs. If you select NO, they will only have access to docs under eligible, Pending QC, In Process, In Bank and Closed.

Would you like to allow this Branch/AE to edit commission?? If there is an active branch/AE manager that manages files from their own interface, you may or may not want to restrict access to edit commission for themselves and their agents. If you select NO, only a back office manager will be able to edit the commission owed to a branch and the branches agents.
NOTE: Billing section will be turned on by default to track what is owed by the client

Please provide branch / AE login URL- If you have a private label login for your branch managers, you can set the link here.

Email Bcc and cc- lets you set additional email addresses to receive email alerts of new scenario submissions.

iFrame Code- This is the iFrame code for the DIY System that allows homeowners, realtors, or affiliates to do their own loan modification or short sale through your website. You must watch this video to learn how to setup and customize the DIY branch settings: http://www.theloanpost.com/trainingVideos/DIY_BranchSetup.html

The DIY web form/iFrame has several key differences from the regular branch iFrame web form:

- homeowners, realtors, or affiliates can register online and pay online through your own payment gateway (pay pal or authorize.net), which goes to your bank account.
- homeowners, realtors, or affiliates can login and log out whenever they want
- homeowners, realtors, or affiliates can generate a Bank Ready Loan Mod or Short Sale package on the fly

  Sample DIY web form- https://www.theloanpost.com/DoItUrSelf/loanModFileRemote.php?rsc=386203

  Demo Login: jane2@test.com password: simple

An example of a full iFrame code is:

```
<iframe src="https://www.theloanpost.com/DoItUrSelf/loanModFileRemote.php?rsc=386203" name="top" width="100%" frameborder="1" id="iframe1" height="2000" scrolling="yes" style="border:1px solid #333333;"></iframe>
```

This code should be copy and pasted into your website editor via HTML mode on the desired web page. For traditional HTML based websites, you may copy and paste this code into note pad, and save as .html So the file name could be something like, startnow.html which will be uploaded to your website directory.

If you use Pay Pal as your payment gateway the myProfile.php file needs to be installed in the main site directory www.abc.com/myProfile.php... you also should wrap it nicely in the CSS too, as it serves as the Pay Pal redirect page, when clients click, “Return to merchant” It also is used to tell your software back end that a DIY client has successfully paid.

If you are using authorize.net, you will need to activate an account here: http://reseller.authorize.net/application.asp?id=743026

And Contact Us to see who is our latest merchant processor, if you need one.

DIY Branch/AE→ Docs and Settings

Select Package ID- Check off the auto-generated docs you want available in the docs tab of the client file. Click the PDF icon to see a sample of the document. NOTE- These docs will NOT be available for the client

Terms and Conditions Explanation- You must insert your company terms and conditions outlining privacy policy, detail services being provided, and refund policy, etc…

Please type demo video URL in your website- If you are hosting your own video, the video demo link will play the inserted link. If left blank it opens our default from our server

Please type E -book URL in your website- If you are hosting your own E-book, the E-book link will open the inserted link. If left blank it opens our default from our server

Select your Payment Gateway- Authorize.net is the default payment gateway which can be linked to almost any merchant processor. Sign up and approval is required for Auth.net and your desired merchant processor. New Authorize.net sign ups must go through here- http://reseller.authorize.net/application.asp?id=743026 We have connections to several merchant processors, please contact us for more details. Once approved, we will need your API login ID and Transaction Key to automatically link your client payments to your bank account.
If pay pal is being used, all we need is your pay pal email address. Our software code dynamically handles everything else.

If you use pay pal, we will need to insert the pay pal Email address for you. The pay pal payment method will not work unless we have your pay pal email address.

If you select "Free Service" then there will be no option for the DIY client to pay for the software.

If you select "None of these" then there will be no payment option and the DIY client will only be able to register. This is usually for people who want to only accept E-check method below. Or if they have the option set to collect money after the file is created… this give you opportunity to review the client scenario prior to asking for payment or offering options.

E-check Setup- If you have your own web page setup to handle E-check, you can link to it here. But you will have to manually approve the DIY client account after funds clear.

Would you like to have a link to Spanish version in your website? This is only applicable to custom websites purchased from us.

SSL script / image- You may insert your own SSL image verification seal, which may or may not work, since SSL seals may only work if hosted on the site that purchased the SSL.
You may utilize our SSl seal from Thawte if you prefer or you can opt out of displaying any seal.

Google Tracking Code- You can insert the tracking code, which currently only tracks the registered clients… NOT the paid clients.

DIY Branch/AE→ Upload Docs

You may upload commonly used docs for your staff to display in the docs tab of all files and/or display publicly for the client in their docs section. For example, FAQs, PDF Application, Spanish Version, Company Info, Government Info, Etc…

DIY Branch/AE→ Add Plans

You can set up to 3 different "Plans" for the client to purchase. You can custom name these plans, and also add on custom features and services in conjunction with the DIY system. For example,
Bronze Plan→ DIY system stand alone
Silver Plan→DIY System, Full Support and Review
Gold Plan→ DIY System, Full Support and Review and Forensic Audit

Additional Suggestions- Credit Repair, Debt Settlement, Appraisal, Financial Protection Plans, Etc…

Each additional feature/service you add can include a full description, which helps sell that service/feature. Click “Add new feature” to add descriptive features or services offered by your company and check off which plans they belong to.

You can set the price for each plan as well and change prices whenever, however you want.

DIY Branch/AE→Referral Source

You can turn on a “How did you hear about us?” question in the DIY registration form that tracks all your lead sources.

Settings for Agent Profiles (Click Profiles→Create New Agent)

Email- Click the pencil icon to change the email address

Allowed to edit "file(s)" under any status- If No, they can only edit files in Lead, New, Pending PQ Statuses.

Allowed to Access docs under any status?- If No, they can only access auto-generated docs in Lead, New, Pending PQ Statuses. This allows the back office to control when an agent provides legal contracts, proposals, etc… to the client.

Allowed to "send homeowner link" for real time updates on files? If No, they cannot send the homeowner a link to their file to see their status- it’s in read only mode.

Allowed to updates files? If Yes, the agent can update the primary status and sub-status of files from the main pipeline view.

Allowed to access private notes? If No, They can only see and read public note entered by the back office.

Send new deal alert? If yes, the branch and all emails in the CC and BCC will receive notification if the agent creates a new file INSIDE the agent login. All deals entered in the public web form will send email notification by default.

Assigned to Branch/AE(s)- You can assign an Agent to multiple branches. When an Agent is assigned to a branch, their name shows up in the drop down list for the main branch or the DIY Branch→ client registration form→ Who were you referred by? Also, inside the agent login, the agents can creat a file a link it to whichever branches they are assigned to.

Assign employee(s) to this agent- You can assign back office employees to agents which enables or disables communication. “Assigned, allow communication”, means agents and employees can communicate through task reminders and general file updates. “Assigned, do not allow communication” only allows the employee to send communication to the agent. Agent will not be able to send task reminders or updates to specific employees.

iFrame Codes- The html iFrame codes display the agent’s web form for online file submissions. And the URL link is a quick short cut that displays their unique, exclusive web form. NOTE: these unique agent web forms are available for regular branches, NOT DIY branches.

Editing Your Legal Contract

This is only applicable if we did not customize your client package and/or legal contract. Every new account comes with an editable legal contract and a default client package. The Client Package contains generic documents, auto-populated with client and bank information so it is Client E-Signature Ready. The docs included in the standard package are:

Cover Sheet Income/Expense
Worksheets
Legal Contract (customized by you)
Third Party Authorization-1st lien
Third Party Authorization-2nd lien (if applicable)
Document Checklist
Homeowner Disclosure
Hardship Affidavit
Payment Form
4506-T
Qualification Summary

Each branch has their own legal contract, which may be edited by the back office manager, inside the branch profile or by directly logging into the branch manager account-

Custom documents and/or packages that auto-populate client and bank information can be created on a per fee basis ($200-$400) depending on # of pages and dynamic fields.

Document Wizard

This is a new tool that allows you to create your own custom document(s) that auto-populate client or bank information. It doesn't support full formatting like Micrsoft Word, but there are robust formatting tools like adding tables, fonts, etc… If you wish to copy and paste from a word doc, first copy and paste into Note Pad, change your lay out, and then copy and paste from there. This removes the hidden tags and elements that mess up the final formatting on the software. Use the tags to insert custom client or bank fields throughout the doc.

Document Library

You may turn on/off certain documents and packages for each branch with the branch profile→ docs and settings tab. So when you are working within a file→docs tab… you will see the available docs for loan mods, short sales, or any other general purposes. These docs will also be available for the branches, agents, and clients depending on the desired settings.

You may also upload your static documents (docs that do not auto-populate info) and files for the branch. They will not auto-populate client info, however will be available in the docs tab for each file and optionally you can publish a file or document to the public web form- Look to the top right of this web page-
https://www.theloanpost.com/loanModificationPrequalRemote.php?rsc=224580

NOTE: To send out docs via email or fax to employees, Agent, Clients or any 3rd party, you must be in the client file area under the docs tab. Click on the button "Send Docs"

NOTE: Certain docs are E-signature ready. Look for the E-sign icon, to know which docs are E-sign ready. We recommend that you test this first by creating a dummy file with your personal e-mail in the borrower email field→ then send yourself an E-signable document. Follow the instructions in the E-mail. You will see E-signed docs in their respective category in the Docs tab for that client file.

What information is in the client file?

Borrower Info- Contains basic contact info for the borrower. Also contains Current mortgage info- lender name, rate, payment, etc...

Income/Expenses- Itemized fields for Household Income and Expenses- even fields for son/daughter income, parents, 2nd Job, SSI, etc... Bottom of page will auto calculate disposable Income and current DTI

Hardship Module- The HAMP compliant format of the hardship has all standard/acceptable hardships for today's economy. When user selects the hardship(s) for loan mod or short sale, a templated explanation populates. The user can edit and personalize the explanation

Q+A- These are important questions related to any loss mitigation file. These questions will help determine eligibility, give you more insight into the full scenario, and are usually required by the lender/servicer. Additionally, they will help you and your team, come across more professional and thorough.

LM Proposal- The Loan Mod Proposal tab has a built in HAMP calculator to auto-calculate the new proposed mortgage terms based off HAMP guidelines. The tool has open fields for you to revise the calculations to help prepare multiple, custom proposals. The proposal comes in PDF format and automatically compares and analyzes...

-Current and customized proposed terms (Use the Auto-HAMP Calculator to get the proposed mtg term to 31% DTI)
-Market Value -
Cost of foreclosure
-Asset Liquidation Costs
-Estimated lender loss

You can also summarize the proposal to outline key points and arguments

Approval- This tab helps you keep track of current, proposed, and approved terms offered by the bank. It also stores any additional contact info for the bank.

Short Sale- this tab is only available when you select "Short Sale" as a requested service under the "Client Info" tab. It stores all the general contact info for the short sale like, listing realtor, buyer(s) info, CMA Analysis, Etc…

SS Proposal- This tab helps you prepare an offer and proposal summary, including auto-calculating the net investor benefit by accepting an offer. Users can create a proposal in PDF format that automatically compares and analyzes...

-Current terms -
Market Value -Cost
of foreclosure
-Asset Liquidation Costs
-Estimated lender loss
-Investor Benefit is <u>auto-calculated</u> using original loan amount, Cure Rate, current property value, forecasted housing depreciation, REO stigma discount, Liquidation value, past due amount, REO Disposition value, REO Value, and the short sale offer.

HUD- This too is only available if Short Sale is selected under requested services. It helps prepare a preliminary HUD.

Docs- Homeowners, Agents, and Staff can upload documents and pictures to the system. The system stores unlimited docs and unlimited storage size. User can label and categorize the docs/pics as they upload. Downloadable docs are available for full Client Ready Packages, Bank Ready Packages, Income/Expense Worksheets, Hardship Letter, and Customized Proposals and many more. See the Docs and settings under each branch profile to add or remove docs. NOTE: We can customize your own packages for retainer agreements, contracts, invoices, forms, etc… Submit a full sample, and we will quote you a price to upload and integrate into your account.

NOTE: To send out docs via email to Agents or Clients, you must be in the client file area under the docs tab. Click on the button "Send Docs"

Task/Reminders- Setting and viewing tasks inside the file shows the user what has been happening and when. If a user wants to be pro-active on a task they can.

Employees can assign tasks/reminder to each other, themselves, branch, Agent, or homeowner

Managers can view a Master task list to see which employees have the most tasks in the future, past due tasks, completed tasks, etc...

User Access: Agents, Branches/AEs, and Back Office Employees

Each user must login to their unique login. This link provides access to all 3 logins:

http://www.theloanpost.com/login.html

Depending on how your company is setup, you may not need to use all the logins. Remember our platform is built for large organizations/processing firms, and as such require multiple users with multiple roles and restrictions. Note that the Manager Role for the back office can see and do pretty much everything.

If an agent has login rights, they will count as a user in your account. If they do not have login rights, they must submit files through the public web form/iFrame for their branch(es).

Please refer to Creating, Editing, and Removing Users and their Settings above to adjust each users settings and controlling their rights.

NOTE: You may purchase a private label login interface that looks like, http://www.The Loan Post.com/login.html this allows all users to login under your own domain and All powered by The Loan Post logos will be removed.

File Management: Your "Pipeline View"

Each user will have their own pipeline view to manage all their client files. The back office will have full access to all files by default, unless you specify otherwise in the back office employee's profile. When files are assigned to a back office employee, they can view "My Files" pipeline view, which only shows them those specific files.

- Pipeline Shortcuts- If you look under the borrower name, you will see many icons. Mouse over them to see what short cut offers. Examples are Status Changing, Upload Docs, Send Email, Send Update link to client, Create PDF report on client file.

Additionally, under the PN column, you will see a note icon. Mouse over to see existing notes. Click it to make a quick note.

The gray or green person icon shows which back office employees are assigned to the file. Click it to assign or re-assign employees to the file.

DIY Client Files- The red Star shows what plan was purchased and when. And the green arrows circling each other icon allows you to upgrade client and make payment online or mark as "offline payment" if client mailed a check or alternative payment method.

Importing Leads

You can upload client files or leads in .CSV format under Client Files→ Import Leads

Step 1. Name the file and upload from your hard drive
Step 2. Click the magnifying glass to open the mapping module. Available fields to import are client contact info, property info, 1st and 2nd lien info
Step 3. Map the fields and select the branch and agent the files belong to. You can change the branch and/or agent after the import is complete.

Tasks/Reminders

You can set and view tasks per file inside the client file area. Or you can use the main task section to create, view and edit tasks and reminders. All tasks must be related to client file and you can optionally set the task/reminder to one or all of the following: Client, Agent, Branch/AE, or Back Office Employee.

Set the Reminder Date and time to send email notification and Text messages if the cell phone provider is selected for the respected user.

Use the Task list to search and sort task by date range, status (Not Started, In Progress, Completed and past due) and by priority status. You can also search any text entered in the client name and subject fields.

Update Notifications for ALL parties

Update Notifications are optionally sent to any party selected while making an update to a file from the "admin only" section. When notes are marked as Private the client will not see them, and the agent will not see them unless their agent profile setting is turned on to see private notes. Please review the Update Notification before using it.

Tracking Billing and Commissions (Click Billing/Commission in the client file area under admin use only… towards the bottom of page)

Billings- All users can edit the billing section of their client files, which helps track what and when the client owes money. Click on "Add Fee" to see a pop up window that lets you select the available fee types pre-set in the company profile. By default the system allows you to track billings in 5 phases if needed. When a date is entered for date owed, a gold bell icon appears allowing the user to set reminders to themselves or other users designated to help in collecting bills. This data is available in the reports section and exportable in Excel.

Commissions- Only Back Office Managers can see and fully edit the commission section per file. Branch/AE managers can also control this section if enabled in their profile. Click "Whom to pay" to set the amount owed to a User. This helps track what money may be owed to Agents, Branch/AE or Back Office Employees. This data is available in the reports section and exportable in Excel.

Lender/Servicer Directory

This database contains approved and non-approved lenders/servciers. The difference is approved lenders have full contact info available and have been imported from reputable sources. Only VIP users have access to edit the lender profiles. The non-approved lenders are mostly garbage data entries, entered by end users and client while filling out online scenarios. Since we have to allow users/clients to enter their lender name if it may not exist in the list, lots of garbage data has entered the data base.

By clicking the lender name, you will see a full profile containing the following…

Contact Info- 2 default departments exist for loan mod and short sale departments

Guidelines- Shows the package submission requirements, guidelines and general notes

Approvals- This shows approvals from all companies using the mod post. If no data was entered in the approval section of a client file, then there will be no data available to see what was actually approved… This is all based on user input and subject to inaccuracies. Use at your own discretion.

Docs/Links- This section provides link and document downloads to resources specific to the lender.

Private Comments- This data is stored uniquely to your account and for only your users.
Private Contacts- This data is stored uniquely to your account and for only your users. You can store unlimited contacts per lender/servicer for future reference.

Best Practices

Here is a list of things that should be taught to all users…

-**MAKE NOTES…** Every client and bank interaction should be tracked HABITUALLY. The system will time and date stamp the note with the user's name. You may optionally mark the note, as public or private, which determines visibility for the client in the update notification emails and client login portal.

-Get all Sales reps or referral partners to submit files via their login or the iFrame/Web form, so the back office employees are not spending time typing in information.

-**Pipeline Reports**- Assuming ALL files are properly updated with their Status and sub-statuses and assigned to back office employees… you can run VERY DETAILED reports and export the results into Excel. For example, which files assigned to Mary the processor are missing files… How many files did the ABC Branch or Agent Bob Smith submit and get approved/denied/issued refund/Etc… Or which files have Sale Dates within 30 days.

-**Billing/Commission-** Learn how to enter in billing and commission for easy tracking of receivables and payables. Excel reports are available under Reports.

-**Document Library-** You can upload your own docs and files which displays in every client file and/or displays in the public web form. Additionally, we can customize your own unique docs and packages to auto-populate the client and bank information for all your client files.

-**Resources- Useful Links** is growing, send us your favorite links to helpful resources like State Specific links or federal links. We have Fannie's loan look up, Search Mortgage notes, HAMP/HAFA Guidelines, Etc…

Short Cut Tips

-The easiest and greatest time saver tip is learning to navigate the system within your browser using TABS. Most people think the only way to go from page to page, section to section inside The Loan Post system is within 1 browser window… However, IE7, Firefox, Chrome, Opera and almost all browsers allow you to open any link in a new tab within your main browser session. This is useful to have tab for your dashboard, pipeline, multiple client files, tasks/reminders, Etc…
NOTE: You can even consider getting 2 monitors, where you open new sections/pages with The Loan Post in a new window, so you will have 2 active browser windows for 1 mod post session.

- Pipeline Shortcuts- If you look under the borrower name, you will see many icons. Mouse over them to see what short cut offers. Examples are Status Changing, Upload Docs, Send Email, Send Update link to client, Create PDF report on client file.

Additionally, under the PN column, you will see a note icon. Mouse over to see existing notes. Click it to make a quick note.

The gray or green person icon shows which back office employees are assigned to the file. Click it to assign r re-assign employees to the file.
DIY Client Files- The red Star shows what plan was purchased and when. And the green arrows circling each other icon allows you to upgrade client and make payment online or mark as "offline payment" if client mailed a check or alternative payment method.

Demo Account Access

Back Office Employee Access

Login link is www.theloanpost.com/admin/admin.php
Username: demostaff@demo.com
Password: lossmit321

Standard Branch/AE Access

Your Branch login is www.theloanpost.com/LMR
User name: demoae@themodpost.com Password: mods123

Agent Access

Login Link: www.theloanpost.com/agent
User ID- cff2880@gmail.com Password- simple

DO-IT-YOURSELF SYSTEM ACCESS

Clients can review and sign up for the Do-It-Yourself System at this sample site:

www.3steploanmodifications.com

Login as client under **Option 2** using:
User ID: jane2@test.com
Password: simple

As a **DIY Branch Manager** you can track your deals here… www.theloanpost.com/LMR

User name – 119648@dripvoice.com
Password: mods123

Troubleshooting and FAQs

Login issues for a User (Back office employee, Branch, or Agent)

-Make sure you are logging under the right URL address- Start here to be sure, http://www.theloanpost.com/login.html

-Use the forget password function… Enter your email in the field and click forget password. Wait 1-2 minutes for an email with your password.

-If you still can't login, contact us- 877-812-4327 or email support@theloanpost.com

Login Issue for a DIY client

- You can or have the client, enter their email from your web form/iFrame login section/link and click forget password. The client will receive an email with the password.
- If you created a new DIY client from the back office or branch account, make sure the client has been upgraded to a "paid" status. Then you can use their email address and first name as the login credentials.

Additional Resources for Help

Getting Started Demo- http://www.theloanpost.com/demos/Training_part2.htm

Toll Free Technical Support- 877-812-4327

Email Support – support@theloanpost.com

Any Live Support (Non-Technical) will be available via GoToMeeting