



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



ONLINE SUBMISSION
PORTAL

Loss Mitigation file of John Doe-Test

Client Info	Income/Expenses	Handship	O-A	LM	Approval	Short Sale	SS	HUD	Docs	Task
Search the Branch/ID:	Search the Agent:	What is your borrower's first name? John	What is your borrower's last name? Doe-Test	SSN Number: [10-23-1983]	DOB: [04-12-1982]	SSN: [987-654-3210]	Phone: [786-543-2109]	Alt Phone: [786-543-2109]	What is your borrower's AL? Phone Number? [786-543-2109]	What is your borrower's AL? Phone Number? [786-543-2109]
Agent Contact Information Name: Demo User 1 Company: Demo Back Office Email: demo@demo.com										
Borrower's Property Address Address: 10 Main St City: Hollywood County: Broward State: Florida Zip Code: 33022										
What services are requested? <input type="checkbox"/> Loan Origination <input type="checkbox"/> Loan Modification <input type="checkbox"/> Short Sale <input type="checkbox"/> Forensic Audit <input type="checkbox"/> Debt Settlement <input type="checkbox"/> Credit Repair <input type="checkbox"/> Mediation <input type="checkbox"/> Foreclosure <input type="checkbox"/> Bankruptcy <input type="checkbox"/> Short Sale										

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!

The Loan Post, Inc.

4520 sw 62nd CT. Suite 507

Phone: 877.812.4327 Fax: 786.693.8947 www.TheLoanPost.com

Loss Mitigation Processing Systems

This information kit is designed to provide you with a solution not just for your existing business model, but for a potential, scalable future expansion. On the following pages, you will find the features and current pricing for both our **Standard Processing Platform** and our **Private Labeled Do-It-Yourself Loan Modification System**.

Standard Processing Platform

Each user within your internal organization and any external employee, satellite branch, affiliate, referral partner, etc... will have a user name and password to access the company platform and see only their client files. Manager can define access and rights for each user type. There are several user types within the Standard Processing Platform.

Back Office Employee:

- Quality Control
- Processor
- Negotiator
- Attorney
- Manager

Branches:

- Sales Managers
- Account Executives
- Law Offices
- Mortgage Brokers/Net Branch
- Realtor Office
- Company Divisions

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!**

Our 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.

Private Labeled Do-It-Yourself System- See Sample Site- www.3steploanmodifications.com

This system is design for the company/person interested in providing a loan modification solution to homeowners without being hands on with the client. Homeowners will register online, pay online, and complete forms online, which convert into a **Bank Ready Loan Modification Package**. The package comes automatically completed with all necessary docs like *Cover Sheet/Letter, Income/Expense Worksheets, Hardship Letter, Detailed HAMP Proposal, 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.

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

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Professional Services Summary:

We are the leading providers of loss mitigation software and the only provider offering a Scalable, Multi-User, Web Based (Hosted) Platform. Through our experience and 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.

We provide the following services for all our clients:

- **Business work flow consultation**
- **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 workflow, etc... and ongoing support via Toll Free phone support, E-mail and live chat.**
- **Automatic Software updates and upgrades weekly**
- **Custom Programming and 3rd party application integration to communicate with your processing platform.**
- **Marketing recommendations and execution via E-mail Campaigns, Voice Broadcasting, Lead purchases, Driving Web Traffic. Learn more at www.CrossHairCRM.com.**
- **Data Upload- Transfer and upload all your existing files into TheModPost overnight to facilitate a clean migration.**

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Standard Processing Platform	
Web Based	100% Turn Key- <u>No Software to Download or Install</u> - 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. NOTE: We offer UNLIMITED users listed as "Agent" ... Grow your business, without increasing costs!
Lead/Prospect Management	Upload, Store, and track all potential deals in each user's pipeline. Your 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.
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	-Approved files convert to a client ready package (Cover Sheet, Income/Expense Worksheets, Custom Legal Contract, 3rd Party Authorization Forms, Disclosures, Hardship, 4506-T, and Doc Check List/Submission Instructions) -Additional Auto-Generated Docs - 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 and servicers. - Custom Docs/Templates - We can upload and auto-populate any custom doc or template package upon request
HAMP Proposal Module	Easily prepare unlimited HAMP friendly proposals for each file. Complete with Auto-calculations for front/back DTIs, cash flow, cost to foreclose breakdown, and estimated lender loss from foreclosure used in NPV calculations.
HAFSA 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.

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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!
Pipeline Management	Each User has their own exclusive pipeline... Agents manage their own... Branches/AEs manage their own, plus Agents underneath them... Back Office Employees/Managers manage all files from Branches/AEs and their Agents. NOTE: Back Office Employees can be restricted to see only files assigned to them or from Branches/AEs assigned to them.
Detailed Data Reporting	Back Office Users can search and sort files in a very detailed fashion- i.e. <i>Sale Dates, Status</i> (Processing, In Bank, Closed), <i>Sub Status</i> (missing docs, pending client feedback, suspended, Refund Pending, etc...), <i>Date Range, Etc...</i> or any combination. NOTE: Managers can export ALL files and search queries into excel 24/7 to always have a back up of client files or to <u>make detailed reports</u> .
Assign Task, Reminders, Appointments	Users can assign tasks, set reminders and appointments to themselves or across the company. Each user has access to a Calendar for easy planning. Reminders are sent <u>via E-mail</u> and <u>SMS text message</u> .
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 (You can search all recent files submitted to lenders/servicers to see the file's Original Scenario + Proposed Scenario + Approved Scenario)
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 note? Who is the current investor on any loan, live updates to HAMP and HAFA, participating lender/servicer list, etc...
Website Setup/ Integration	We can setup new, affordable websites or integrate the client file submission portal into any existing website. New Website options- Content Manager, Google Analytics to measure traffic count/source, Onsite SEO

Standard Processing Platform Pricing

Type	Description	Price
One Time Setup Fee	Training, Server Configuration, Custom Package Setup, Website Integration. Pricing depends on company size.	\$295-\$495
User Licenses (Volume discount after 10+ Users)	Back Office Employee: QC, Processor, Negotiator, Manager, Attorney Branches: Sales Manager, Account Executive, Law Office, Broker Shop, Realtor Office, etc... Agents: No Charge for users submitting online and accessing their pipeline.	\$30-\$50 Per User
New Website Setup (Optional)	Content Manager-\$200 – Google Analytics- \$100 – Onsite SEO -\$500... Sample 1	\$595
One Time Data Migration (Optional)	Acceptable formats- .xls, .csv, .txt, .mdb Price depends on total # of records, total # of fields	\$200-\$400
Resellers	Many people/companies choose to resell our services in various ways.	Contact Us 877-812-4327

Private Labeled Do-It-Yourself Platform Pricing

Type	Description	Price
Monthly License	DIY front end system and Back Office Platform-1 User	\$295
One Time Setup	Live Training, Website Integration, Shopping Cart Setup via Authorize.net or Pay Pal only	\$495
1 User License(only one administrative user needed)	It only takes one administrative user to run this platform, however you can integrate the Processing Platform for multi-user use.	\$50 Per Additional User
New Website Setup (Optional)	Templates: Visit www.TheModPost.com Content Manager-Included – Google Analytics- \$100 – Onsite SEO -\$200	\$595
Private Label Affiliate Add On	Affiliate creation module allows you to create affiliate links, so affiliates can track their sign ups and conversions. Private logins are setup on your domain and “Powered By TheModPost” is removed.	\$495
Resellers	Many people/companies decide to resell our services in various ways.	Contact Us 877-812-4327

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In today's marketplace, it's common to have employees spread out over the entire country. You may have some of your corporate staff, branches, and agents/affiliates working in your central office, and tens, hundreds, or even thousands of others working in regional branches and home offices— out of sight and disconnected from your corporate hub. A Hosted, Managed Service through TheModPost keeps your entire company centralized in a single system, provides you with end to end control, automates branch and user management, and enables quick and easy business expansion.

The Power of TheModPost—with None of the Administrative Hassles

With TheModPost platform users access their pipeline through any standard Web Browser with a broadband connection. TheModPost makes sure that your system is running and reliable and that your pipeline is available 24/7. Deployment is quick and easy and you get to avoid infrastructure and support costs that come with managing software applications in-house.

Used by Mortgage Professionals, Wholesale Processing Firms, Non-Profit Counselors, Investors, and Law Offices nationwide, TheModPost is likely to be the most versatile and cost-effective method to provide access to your online submission portal and file management system for your entire organization and clients.

Guaranteed Reliability and Security

Using the latest in data security, system redundancy, and fail over protection technologies, and by storing your borrower files on highly secured data center operations within the U.S., we ensure that your platform is always on and available at a moment's notice. Our world-class data centers and data security processes provide the highest level of security for our customers' proprietary information. Since no data is stored on the user's workstation, there is no risk of compromising your customer's information if that workstation crashes or is lost or stolen.

Easy Business Expansion

As your business grows, TheModPost platform grows with you. Our hosted solution supports companies of any size, making it an ideal solution whether you have five users or 5,000. When you add new employees, they can easily access TheModPost from home or a new branch office without implementing complicated hardware or software. With just a computer and broadband Internet connection, your employees will be connected in no time and you'll have complete control and visibility into this expanding portion of your business.

Key Hosting Benefits

- Increased Corporate Control
- Simplified Branch and Agent/Affiliate Management
- Quick and Easy Business Expansion
- Custom Application/Software Development
- Robust Security
- Data Backup
- Disaster Recovery
- Software Updates and Maintenance

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Success in today's mortgage industry is all about being strategic

With TheModPost, our robust Website Development, Work Flow Management, Multi-User Architecture, Automatic Document Preparation, and Electronic Document Management solution, you can attract new leads, market your business, strengthen borrower and partner relationships, cut time and costs and bolster data security—all for just \$30-\$50 per user, per month.

- You get unlimited usage and bandwidth to upload, download, and store documents securely online, while providing restrictive access to your back office staff (i.e. Processor, Quality Control, Negotiators, Managers, etc...)
- Attract new leads with a professional and search-engine friendly website that is completely integrated with your ModPost software
- Follow up on opportunities with One-Click Follow Up, which triggers voice calls and SMS text messages to your prospects and current clients.
- Give clients, agents, branches and any other partners access to your branded online portal, where they can securely enter new client scenarios, check status updates, and upload files and documents.

Customer Resources

Your continued success is our top priority. With resources in place to help you from the point of installation and roll out, through tailored individual user training, toll free technical support, live chat, pre-recorded training sessions, and weekly webinars, you are guaranteed to be successful with your ModPost Processing Platform.

Training

Knowledge is power. To ensure that you get the most out of TheModPost and learn how to use your new processing platform to effectively manage and grow your business, we offer comprehensive onsite and online training for system administrators and end-users. If you're a system administrator, we can train you on setting up and configuring TheModPost platform so your system meets your company's specific needs. If you're an end-user, we'll train you on the key concepts you need to successfully complete your work inside TheModPost.

Pre-recorded tutorials include:

- Adding New Files
- Adding New Users
- Processing Work Flow
- Using the Dashboard
- Electronic Document Management
- Automatic (Custom) Document Preparation
- Online Status for all parties involved
- Additional pre-recorded tutorials are available that provide more in depth instructions on specific tasks within the software so you can learn about key features and capabilities at your own pace.

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