



The Loan Office[®]

Your Affordable Lending Platform

Powerful Lending Software Since 1978

Applied Business Software, Inc. (ABS) melds over four decades of system design, product development, customer service & technical support into the industry's most comprehensive and user-friendly loan servicing software. ***The Loan Office***® was carefully designed and developed specifically with the small lender in mind, to service a handful to hundreds of loans.

ABS is a market leader and global provider of software systems to the lending industry. We have a keen understanding of the technological challenges and issues facing our clients and have carefully designed our systems to exceed their needs.

ABS team members pride themselves on constantly improving and enhancing its products. The design, development, and support of all software systems takes place at ABS headquarters in Long Beach, California. This continuity ensures quality, performance and communication that are second to none. Our expanding global network of satisfied customers is proof that ABS is fully committed to being the leader in the lending software market for decades to come.

We look forward to working with you!



**Applied
Business
Software™**

Established 1978

Your Affordable Lending Platform



The
Loan
Office®

DEBIT
BORROWERS
WITH ONE
CLICK

BORROWER
ONLINE
ACCESS

ACCOUNTING
INTEGRATION

IMPOUNDS
WITH EASE

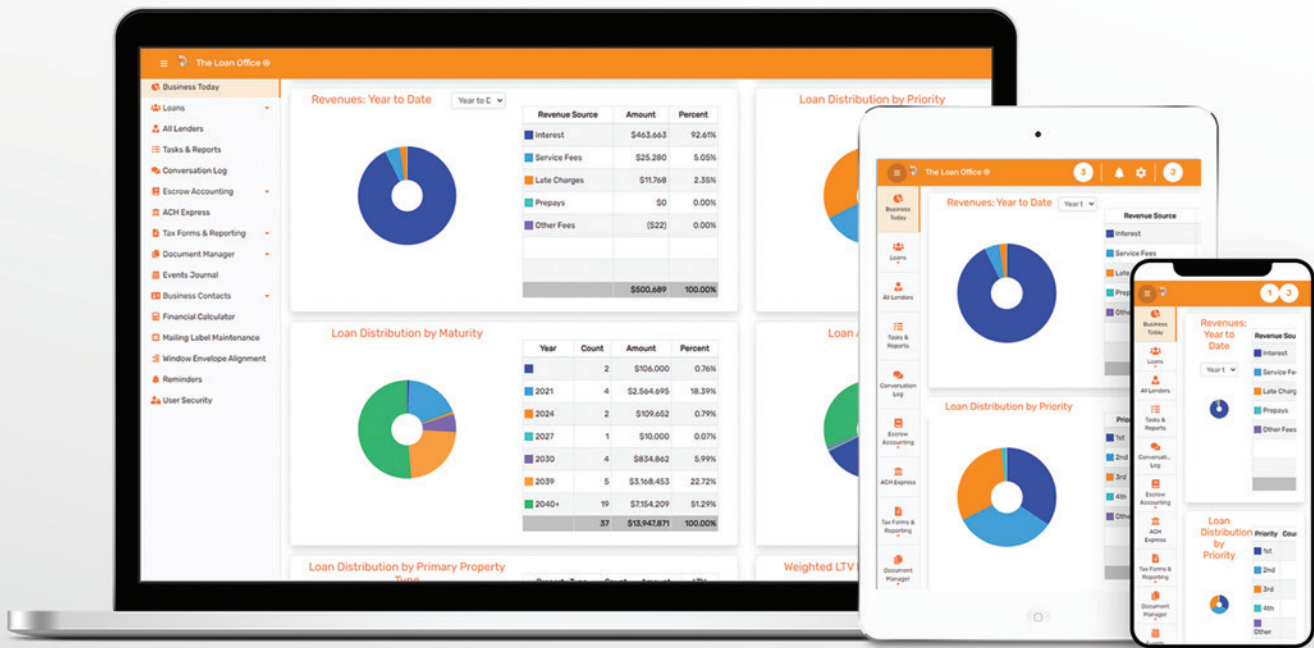
**LOAN
SERVICING**

*From a handful to hundreds of loans,
The Loan Office™ will help you
automate your portfolio.*

HANDLE
TEASER RATES

FINANCIAL
CALCULATOR

Responsive • Sophisticated • Feature-Rich • Affordable



From the creators of the
most trusted system in lending



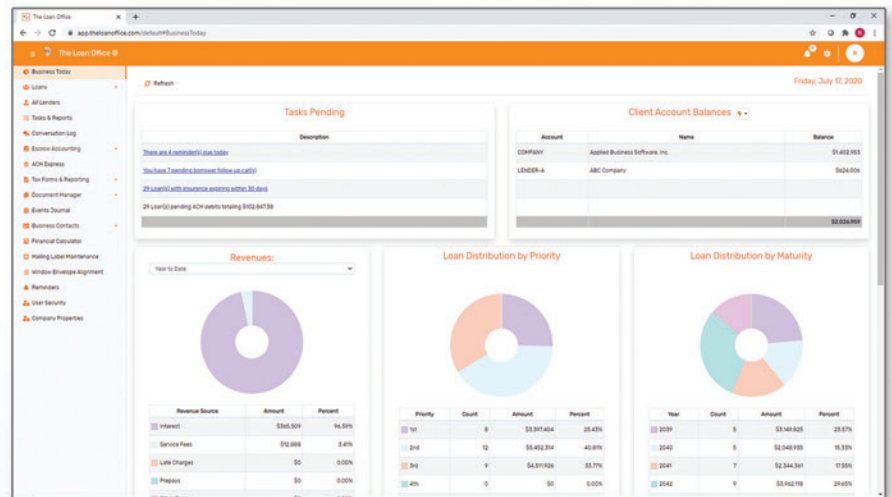
The
Mortgage
Office®
Your Ultimate Lending Platform

LOAN SERVICING

- Powerful**, flexible, and easy to use
- Unlimited** number of lenders and loans
- Easily and effortlessly** service many types of loans
- Accurately** track and calculate advances
- Easily customize** views, reports and notices

With **The Loan Office**® you can easily and effortlessly:

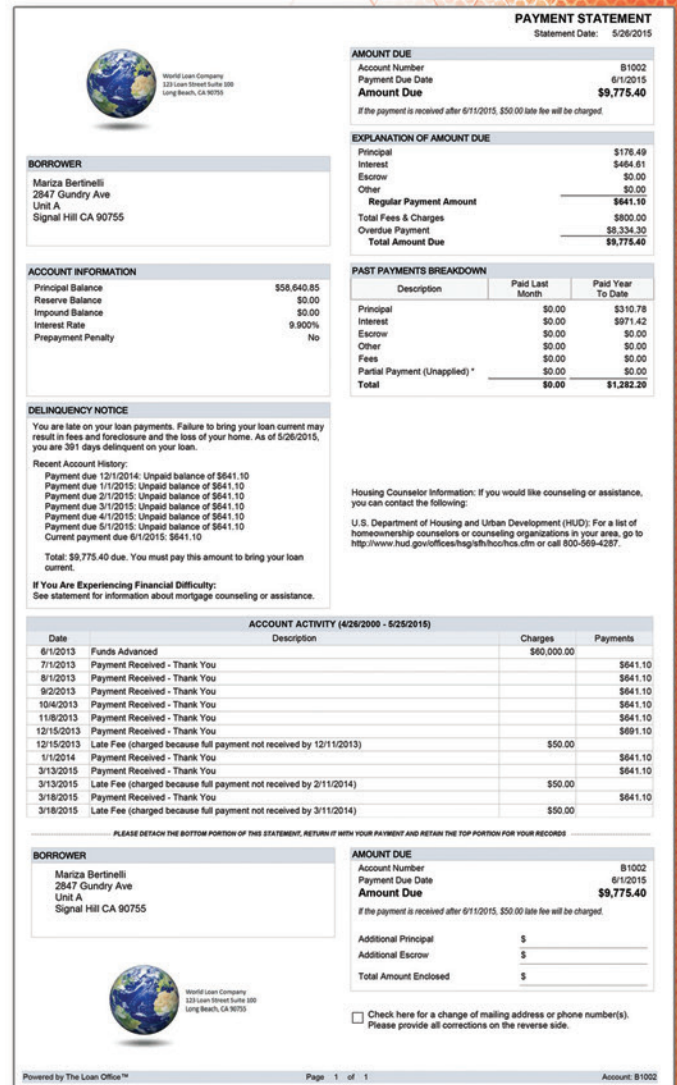
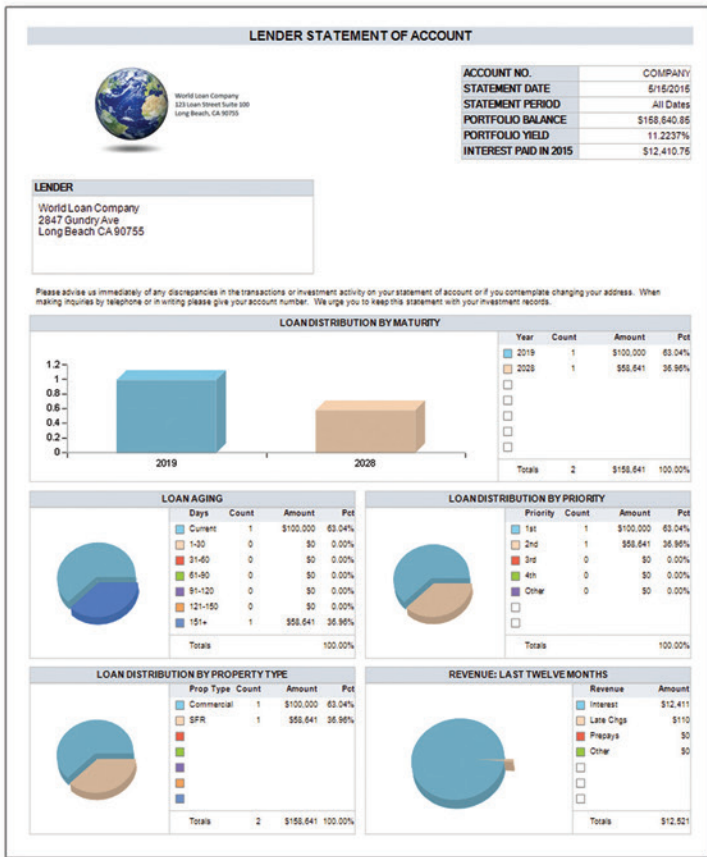
- Service many types of loans
- Increase revenue by improving your collection process
- Automate payment distribution to funding sources with check printing
- Accurately track loan charges and advances
- Process regular payments, NSF's and Payoffs
- Email borrower statement, bills and notices
- Print, manage and e-file 1098, 1099s and Canadian T5 tax forms
- Access fully integrated document management system
- Schedule one time, recurring or event-driven loan reminders
- Automatically view an audit trail of critical changes to loan files
- Create your own SmartViews™ to show only certain loans, based on hundreds of filters



This screenshot shows a 'T5 Statement of Investment Income' form for the year 2020. It includes fields for 'Canada Revenue Agency', 'Recipient's name', 'Address', and 'City or town, state or province, country, and ZIP'. The form is divided into sections for 'Interest from Canadian sources' and 'Interest from other than Canadian sources', with sub-sections for 'Dividend tax credit for eligible dividends' and 'Dividend tax credit for dividends other than eligible dividends'. The recipient's identification number is listed as 555-55-5555.

This screenshot shows an 'Edit 1099-INT Interest Income' form. It includes fields for 'PAYER'S name, street address, city or town, state or province, country or foreign postal code, and telephone no.', 'Payer's RTN (optional)', '1 Interest income', and '2 Early withdrawal penalty'. The recipient's name is 'World Mortgage Companies' and the address is '2847 Gundry Ave, Long Beach, CA 90805'. The recipient's federal identification number is 88-555555.

This screenshot shows an 'Edit 1098 Mortgage Interest Statement' form. It includes fields for 'RECIPIENT'S name, street address, city or town, state or province, country or foreign postal code, and telephone no.', '1 Mortgage interest received from payer(s)/borrower(s)', '2 Outstanding mortgage principal', '3 Mortgage origination date', '4 Refund of overpaid interest', '5 Mortgage insurance premiums', '6 Points paid on purchase of principal residence', '7 Other', and '8 Address or description of property securing mortgage (see instructions)'. The recipient's name is 'World Mortgage Company' and the address is '2847 Gundry Avenue of the Stars, Long Beach, CA 90805'. The recipient's TIN is 92-134567 and the payer's/borrower's TIN is 723-98-5645.



Whether you service a handful or hundreds of loans, **The Loan Office™** will automate and streamline your entire portfolio.

- Track every dialogue with your customers using the Conversation Log
 - Export almost anything to Excel – statements, reports, grids, SmartViews™, and more
 - Track multiple insurance policies with built in notices
 - Create custom documents through our powerful integration with Microsoft Word templates and Mail Merge
 - Track loan delinquencies and late charge assessments with automatic notices
 - Track senior liens
 - Create unlimited user defined fields
- And much, much more

Loan Transactions

- Add Funding
- Regular Payment
- Payoff Payment
- Other Cash: From Borrower
- Other Cash: From Lender
- Principal Paydown

Borrower Reports & Notices

- Borrower Statement of Account
- Borrower Late Notices
- Insurance Expiration Notices
- Demand for Payoff
- Beneficiary Statement
- Reinstatement Notice
- Balloon Payment Notice

Escrow Accounting Reports

- Received/Paid Out Report (All Clients)
- Received/Paid Out Report (Per Client)
- Monthly Reconciliation Report
- Statement of Changes in Cash Balances
- Statement of Escrow Fund Balances & Liabilities
- Supplementary Schedule of Escrow Payments
- Negative Balances Report
- Escrow Payments Detail by Client

Generate journal-ready entries
Easily import into your accounting system
Automate file generation for easy upload



The **Accounting Integration** feature will allow you to easily export transactions to your accounting system.



Easily handle loans with predetermined rate and payment changes
Automate borrower modification notices
Generate comprehensive management reports

The **Graduated Terms Mortgage** feature is designed to service any type of step loan; GPM, GTM, GPARM, scheduled principal pay downs and more. Its flexibility in scheduling loan term changes is powerful and notifications are automatic.

With the **Graduated Terms Mortgage** feature you can:

- Completely automate servicing and reporting requirements
- Schedule loan changes years in advance
- Maintain full itemization of rate and payment changes
- Generate all notices instantly

PENDING MODIFICATIONS REPORT					
World Loan Company Graduated Terms Mortgages					
Next Payment	Adjustment Date	Note Rate	Sold Rate	Adjustments / Modifications	
				Apply To P&I	Apply To Trust
7/1/2015	1/1/2015	10.500			
3/1/2013	1/1/2015	10.990		\$457.92	
7/1/2015	2/1/2015	11.000			
7/1/2015	3/1/2015			\$500.00	
7/1/2015	4/1/2015			\$800.00	
7/1/2015	5/1/2015				
7/1/2015	6/1/2015				
7/1/2015	7/1/2015	15.000			
7/1/2015	8/1/2015	15.500			
7/1/2015	9/1/2015	18.000			

State and Federal regulations dictate that servicers provide borrowers with timely notices of interest rate, payment and loan term changes.

The **Graduated Terms Mortgage** feature includes a comprehensive set of management reports to aid in the day-to-day servicing of your loans.

Terms				
General Details Penalties GTM Options				
Adjustment Date	Rate Change Date	Note Rate	Sold Ra	
06/01/2020	05/01/2020	2.000%		
07/01/2020	06/01/2020	3.000%		
08/01/2020	07/01/2020	4.000%		
09/01/2020	08/01/2020	5.000%		

ESCROW ACCOUNTING

Comply with Federal regulations

Automate the handling of impound and reserve accounts

Process deposits, adjustments, and issue checks

Full-featured bank account reconciliation

Use our **Escrow Accounting** feature to manage escrow and impound trust accounts, REO properties, real estate transactions and funds deposited by borrowers. Reconcile your trust account to your bank statement easily and automatically.

With the **Escrow Accounting** feature you can:

- Handle, control and account for all trust monies received
- Meet or exceed currently established legal and accounting standards
- Maintain multiple accounts with unlimited clients (sub-ledgers)
- Generate reports, reconcile bank accounts, issue checks and disburse funds
- Process deposits, adjustment and issue checks

Compliance with the statutes and regulations that govern the handling of trust accounts is essential to the health of your business. Maintain your records properly by investing in a tool specifically designed for the lending professional.

ESCROW FUNDS RECEIVED/PAID OUT REPORT
World Loan Company
Period: All Dates

LOAN SERVICING ESCROW ACCOUNT

From Whom Received or To Whom Paid	FUNDS RECEIVED			FUNDS PAID OUT	
	Amount Received	Reference	Received Date	Deposit Date	Check Number
Mariza Fully Amortized	641.10	101	7/1/2013	7/1/2013	
Mariza Fully Amortized	641.10	102	8/1/2013	8/1/2013	
Mariza Fully Amortized	641.10	103	9/2/2013	9/2/2013	
Mariza Fully Amortized	641.10	104	10/4/2013	10/4/2013	
Mariza Fully Amortized	641.10	105	11/8/2013	11/8/2013	
Mariza Fully Amortized	641.10	106	12/15/2013	12/15/2013	
			1/1/2014	1/1/2014	
			2/1/2014	2/1/2014	

ESCROW ACCOUNT REGISTER
World Loan Company
Period: ALL DATES

LOAN SERVICING ESCROW ACCOUNT

Received Date	Check/Or Reference	Source or Reference	From Whom Received or To Whom Paid	Cr	Amount Paid Out	Amount Received
						Balance Forward
7/1/2013	101	B1002	Mariza Fully Amortized			641.10
8/1/2013	102	B1002	Mariza Fully Amortized			641.10
9/2/2013	103	B1002	Mariza Fully Amortized			641.10
10/4/2013	104	B1002	Mariza Fully Amortized			641.10
11/8/2013	105	B1002	Mariza Fully Amortized			641.10
12/15/2013	106	B1002	Mariza Fully Amortized			641.10
1/1/2014	107	B1002	Mariza Fully Amortized			641.10
2/1/2014	1	B1001	John Smith			
3/15/2014	2	B1001	John Smith			
4/15/2014	122	B1001	John Smith			
5/15/2014	122	B1001	John Smith			
6/15/2014	122	B1001	John Smith			
7/15/2014	122	B1001	John Smith			
8/15/2014	122	B1001	John Smith			
9/15/2014	122	B1001	John Smith			
10/15/2014	122	B1001	John Smith			
11/15/2014	122	B1001	John Smith			
12/15/2014	122	B1001	John Smith			

CLIENT STATEMENT OF ACCOUNT

COMPANY
World Loan Company
2847 Gundry Ave
Signal Hill CA 90755
(562) 426-2188

CLIENT
World Loan Company
2847 Gundry Ave
Long Beach CA 90755

ACCOUNT NO.
STATEMENT DATE

ACCOUNT BALANCE AS OF 5/15/2015
\$9,062,819.34

STATEMENT PERIOD
1/1/2016 - 5/15/2015

Pass advice immediately of any discrepancies in the transactions or investment activity on your statement of account or if you contemplate changing your address. When making inquiries by telephone or in writing please give your account number. We urge you to keep this statement with your investment records.

LOAN SERVICING ESCROW ACCOUNT

DATE	CHECK# OR REFERENCE	FROM WHOM RECEIVED OR TO WHOM PAID	FUNDS PAID OUT	FUNDS RECEIVED	DAILY BALANCE
					Balance Forward
3/12/2016	122	John Smith		\$1,000.00	\$1,000.00
3/13/2016	0000004	John Smith		\$1,000.00	\$2,000.00
3/13/2016	0000006	Mariza Bertinelli		\$641.10	\$2,641.10
3/17/2016		John Smith		\$1,000.00	\$3,641.10
3/17/2016	0000006	John Smith		\$1,000.00	\$4,641.10
3/17/2016	0000007	Mariza Bertinelli		\$1,000.00	\$5,641.10
		World Loan Company	\$641.10		\$5,000.00
		World Loan Company	\$6,966.80		\$1,033.20
		John Smith			\$1,033.20

ACH/EFT

Automate the electronic transfer of funds
Improve collections by automatically debiting borrower accounts
Improve security and safety by processing transactions electronically

The **Automated Clearing House** (ACH) Express feature processes loan payments electronically. The funds are transferred directly to your bank account.

With **ACH/EFT Debiting** you can:

- Electronically collect borrower payments
- Eliminate human error and late payments
- Save money by eliminating manual labor and hard costs
- Process hundreds of borrower payments effortlessly

ACH TRANSMISSION REPORT	
World Loan Company Loan Servicing: Borrower Payments	
File Trace Number:	00000005
File Created Date:	3/17/2015
File Created Time:	04:25 AM
Immediate Destination:	122000661
Immediate Destination Name:	WORLD LOAN COMPANY
Immediate Origin:	122000661
Immediate Origin Name:	

Automated Borrower Payments (ACH)

ACH Borrower Payments Assistant

This assistant will help you process payments for borrowers who have elected to make their payments electronically.

The starting and ending debit dates entered below will determine which loans are included, if possible, as the transaction effective date.

Starting Debit Date
07/31/2020

Ending Debit Date
07/31/2020

Categories to Include or Exclude

BORROWER ACH PAYMENT REGISTER	
World Loan Company	
PERIOD: 5/26/2000 TO 5/26/2015	
Loan Account	Borrower Name
ABS-1005	Jim Jones
ABS-1004	Three Percent A Month, LLC
ABS-1006	Steve Rosenberg
B1002	Mariza Bertinelli
ABS-1001	Allen Finder
B1001	John Smith

In the past, only the largest and most prestigious companies enjoyed the benefits of electronic billing. By using the **ACH/EFT Debiting** feature, your company will be perceived as innovative, technologically advanced, service oriented, and efficient; a company that your borrowers can trust.

With **Borrower Online Access** you can:

- Allow your borrowers to make their payments online
- Reduce customer service phone calls
- Provide your borrowers instant loan information
- Eliminate printed statements and tax forms

All of this is available with no additional data entry on your part.

With Borrower Online Access your borrowers will be able to make online payments, see their balances, payment history, and will easily download copies of their 1098 Tax Forms. You can also integrate with our IRS Tax Filing Service and not worry about e-filing, printing or mailing end-of-year tax forms.

Payment Information	
Payment Due Date	8/1/2020
Payment Amount	\$511.05
Past Due Payments	\$2,555.25
Late Charges Due	\$790.82
Other Due	\$3,895.50
Total Amount Due - Make a Payment	\$7,752.62
Last online payment was made on 8/13/2020 for \$600.00	
After 8/11/2020 pay \$7,770.53 which includes a late charge of \$17.91	

BORROWER ONLINE ACCESS

FINANCIAL CALCULATOR

Print complex amortization schedules
Powerful loan negotiation tool
Full-featured Reg-Z APR calculator

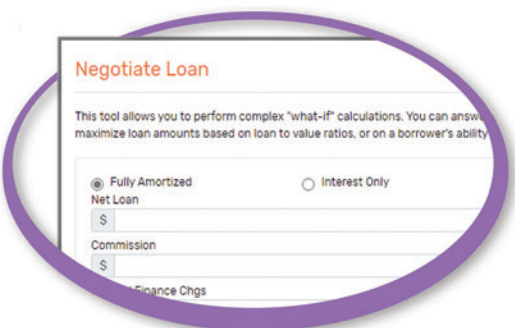
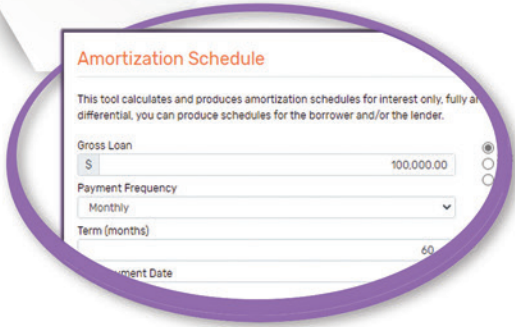
The **Financial Calculator** is a highly sophisticated financial and loan negotiation tool.

With the **Financial Calculator** you can:

- Calculate APRs for the most complex loan transactions
- Produce professional amortization schedules for both borrowers and lenders
- Calculate the purchase price of a note based on a desired yield.

The Loan Negotiator helps you calculate the rates on any loan quickly and easily.

As you change information, it will instantly update all affected fields until you arrive at the loan that meets your borrower's needs.



The Most Responsive Software Company In The Lending Industry

Since we opened our doors in 1978, we've achieved and maintained a reputation for excellence, both in our products and in our people. Our worldwide network of satisfied ABS customers is proof of our commitment to providing personal, efficient, quality customer service all day, every day.



We realize how important your software system is to the success of your business, and we take our responsibility as your software provider very seriously. As an ABS customer, you will receive the highest level of support from a fully trained staff. If you need system analysis, training, consultation, or just have a question about functionality, use our toll-free number to receive prompt, courteous service. We also provide ongoing

training sessions so our customers are always up-to-date on the latest changes and challenges in the marketplace. We pride ourselves in keeping our customers abreast of the latest information and providing them with progressive software so we can help them become more profitable.

A few words about our products

When you compare *The Loan Office*® loan servicing software, you will quickly see the advantages of choosing the market leader. *The Loan Office*® has consistently rated superior in design, system interface, expandability, and ease of use. Our products are Microsoft™ compatible providing seamless integration with Microsoft Word® and Excel®. An intuitive look and feel assures your staff will learn to use *The Loan Office*® quickly, and will feel comfortable using it as their primary business tool.

We invite you to see for yourself

Call ABS today and ask one of our friendly sales representatives for a free, no-obligation online demonstration, via a video demo, or a live demo at your convenience.

Sincerely,
The Loan Office Team

WHAT OUR CUSTOMERS ARE SAYING...



Cost effective and User friendly

We needed to replace our old software that was no longer supported and expected to pay \$20-\$30k for an upgrade or a new system. With only 25 loans in our portfolio we were thrilled to find this cost effective solution. More importantly it is very user friendly, so given a brief "tour" of the system provided us with enough information to get us up and running. When we did have questions, the customer service has been friendly and helpful. We've been able to add our company logo to some of the reports and coupons and they look very professional. The reports offer a lot of flexibility and there are many other excellent features in the system.

BETH STELLA, Investment Accountant
GUARANTEE TRUST LIFE INSURANCE COMPANY

Excellent software

Great program. Prompt, courteous and efficient technical support.

MICHAEL SAPERSTEIN, President
EYVA REALTY CORP

Very user friendly and meets all our needs

We have just implemented **The Loan Office™** software and are very happy with its ease of use and reporting capabilities. The knowledgeable and pleasant support staff have been a pleasure to work with.

SUSAN TEDESCO, Controller
NEW YORK ANNUAL CONFERENCE OF THE UMC

Great software & support!

We are a very small non-profit with a limited budget. **The Loan Office™** was the perfect solution for our organization. It is excellent software that completely meets our needs and is very affordable. It has features that are light-years ahead of the software that we had been using previously. The software support is also great. Any questions that I had were quickly addressed, as were any problems that we encountered. I would definitely recommend **The Loan Office™**.

TOM SCHAEFER, Vice-President of Finance
WISCONSIN UNITED METHODIST FOUNDATION, INC.

The Loan Office™ is an efficient loan servicing software that is easy to use. If I ever have any questions regarding the software, I can talk to a live person immediately, who is always able to answer my questions.

KATHLEEN CHACON, Director of Operations
PERFORMANCE CAPITAL LLC

Outstanding Software!

The Loan Office™ is the perfect accounting software for our business. I have contacted customer service numerous times. Each time they are quick to respond and spot-on with solutions or directions to accurate procedures that capture / post pertinent information. I recently attended the 2 day seminar, which was packed with vital information and presentations. Rik is a very good instructor.

DARLENE SMITH, Accounting Coordinator
STADHEIM PROPERTIES

Great flexibility

I love the flexibility **The Loan Office™** gives me. I make community development micro business loans. I can configure a loan with multiple payback features - initial term of interest only, fixed payments, remainder amortized, balloon payments, etc... and be able to produce an accurate repayment schedule for the closing. I can email statements from right inside the program, which is handy. The reports and notices are a pain to customize (in MS Word), but that is my only complaint. My portfolio is very small, so I generally do personalized collections notices anyway. The ability to only have one funder per loan is not a problem since in an LLC all investments are pooled and member returns are figured on the entire portfolio, not per loan. We could also service a specific loan for an LLC member if they wished to invest outside of the pool, but we haven't done this yet.

The customer service/tech support guys are very helpful and have promptly addressed any difficulties I've sent their way. I used another, less expensive program, for about ten years, but the flexibility to create loan terms that work for my borrowers makes the additional cost very worthwhile.

KELLY MAURER, Member
BUFFALO COMMON WEALTH, LLC

Fabulous!

I have used many servicing systems and **The Loan Office™** is absolutely the best for our needs! The development of this cutting edge software was well thought out and is very easy to use. The reporting is wonderful, there are more bells and whistles than I can name and all of this is out of the box! The statements, letters and reports are very professional and look great! The only con to the software would be escrow limitations, but in the big picture, it sets the standard for every other need. The sales team and support really know this software, which is most helpful. I highly recommend **The Loan Office™**. It does not disappoint!!

TERESA MARTIN, Servicing Manager
KINGDOM CONTRACT SERVICING LLC

The program is very user friendly, and makes sense, never frustrated with the many functions.

Pros - the ease of understanding, I had about half hour training, then set free, if and when I have questions, the support team is very helpful, one time in particular, Ramiro, I think was his name, was so very patient with me, on several clean up issues I needed help with. I was amazed at how he helped me without treating me like the computer-illiterate person that I am.

ANNA ELLISON, Finance Manager
BUILDERS FINANCIAL SERVICE LLC

Great Software

We have been using **The Loan Office™** for about three months now. It has been a great experience. Tech support has been very helpful.

JEREMY GENG,
2ND CHANCE MORTGAGES



The Loan Office®

Your Affordable Lending Platform

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