



The Mortgage Office[®]

Your Ultimate Lending Platform

Powerful Lending Software Since 1978

Applied Business Software, Inc. (ABS) encompasses over 40 years of system design, product development, customer service, and technical support into the industry's most comprehensive and user-friendly loan servicing software. ***The Mortgage Office***[®] was carefully designed and developed to serve companies of any size, from large lending institutions to small independent offices.

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

ABS Team Members pride themselves on constantly improving and enhancing our products. The design, development, and support of all ABS software systems takes place at our headquarters in Long Beach, California. This continuity ensures quality, performance, and communication that are second to none. Our continually expanding network of satisfied customers across the globe 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!



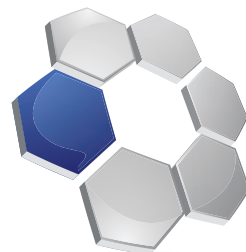
The Industry leader for four decades and counting

On your desktop or in the cloud.





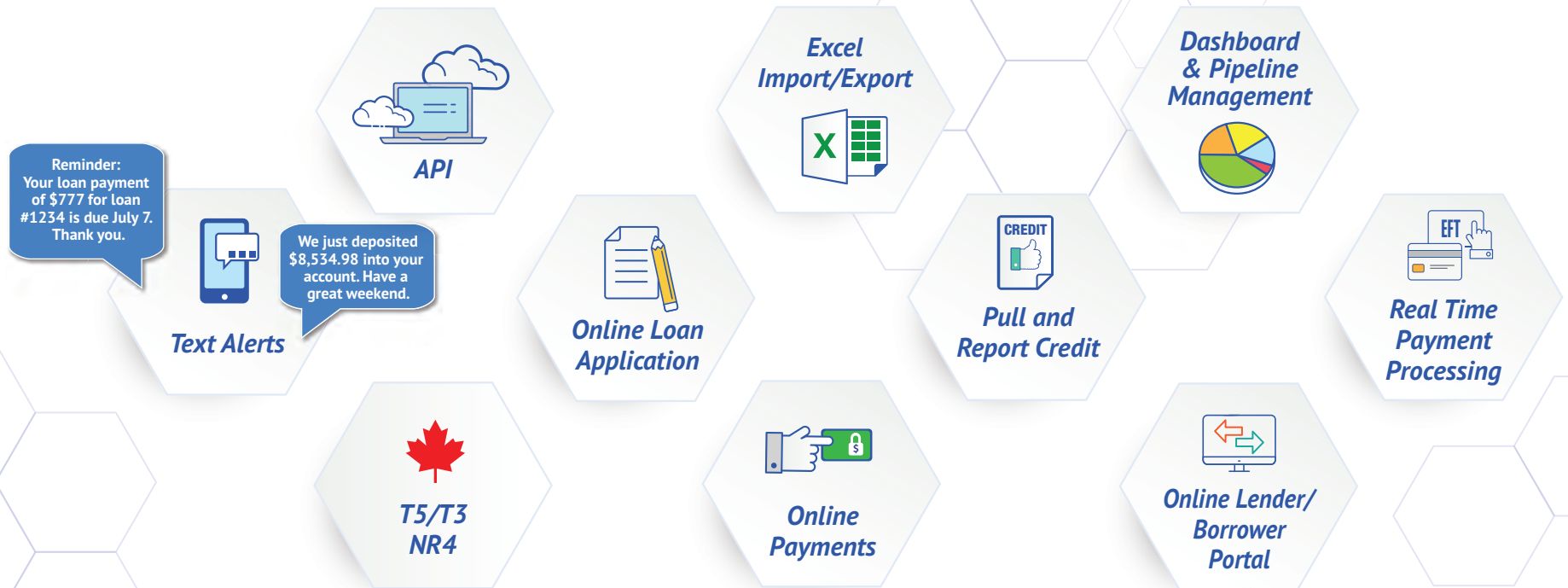
All In One System



The Mortgage Office[®]

Powerful Lending Software

Features that keep you and your customers connected..



Automatically **send text message notifications**, alerting your borrowers and investors as payments are applied, when statements are sent, ACH deposits are made, upcoming payments are due, and many more.

- Texts get read faster than emails
- It's the latest communications trend
- They bypass spam filters

Accept payments from customers over the phone or **online** using debit/credit cards or via check.

- Borrowers can make one-time payments online 24/7
- Process hundreds of payments in seconds with one click
- Receive instant confirmation and transaction notification

...and help you be the leader in your industry.



Generate interactive maps of your loans by: Region, Delinquency, Investor, Amount, Zip Code, Maturity Date, and much more.

Just load the SmartView that contains this list of loans and click the GeoMap icon. Easy!



Create a functional integration quickly and easily.

E-file your returns (1098s and 1099s) with a couple of clicks. Never worry about printing, stuffing, or mailing envelopes ever again.

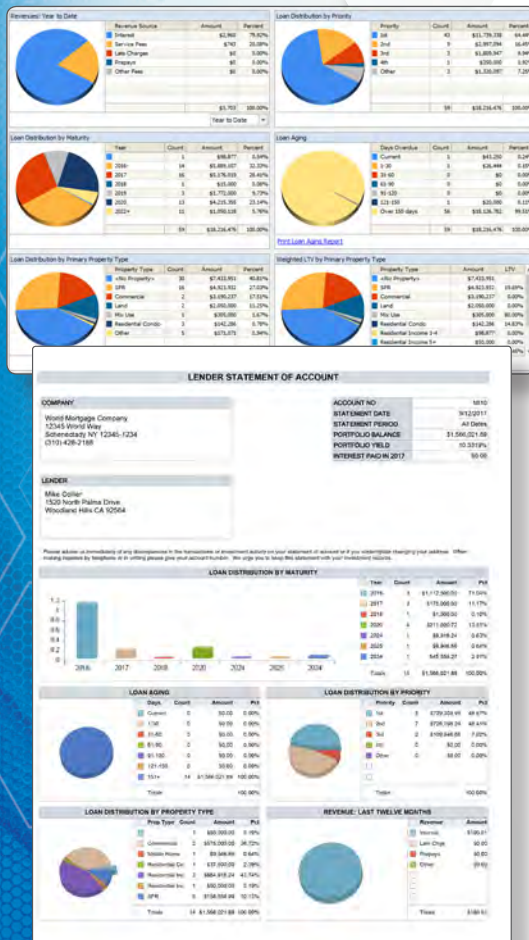


LOAN SERVICING

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

Highlights:

- Service many types of loans: Conventional, Commercial, Construction, ARMs, HELOCs, GTM, Rehab, Auto, Equipment, and more...
- Handle default interest with teaser rates
- Dramatically increase revenue by improving your collection process
- Automate payment distribution to funding sources with check printing
- Unlimited funding sources per loan
- Accurately track loan charges and advances
- Fast and flexible payment processing, NSF's, and Payoffs
- Automated emailing of borrower bills, statements, and notices
- Print, manage, and e-file 1098, 1099, and Canadian T5 and T3 tax forms
- Fully integrated document imaging and management system
- Schedule one time, recurring, or event-driven loan reminders
- Create user defined fields
- Enterprise level user security and permission management system
- Forensic audit trail of critical changes to loan files
- Create your own SmartViews™ to show only certain loans based on hundreds of customizable filters
- Track your customers' dialogues with the Conversation Log
- Export almost anything to Excel® – statements, reports, grids, and SmartViews™
- Track multiple insurance policies with built-in notices
- Fully integrated letter writer using Microsoft Word® templates and Mail Merge
- Split servicing fees with multiple vendors with complete accuracy
- Track loan delinquencies and late charge assessments with automatic notices
- Track senior liens
- And much, much more

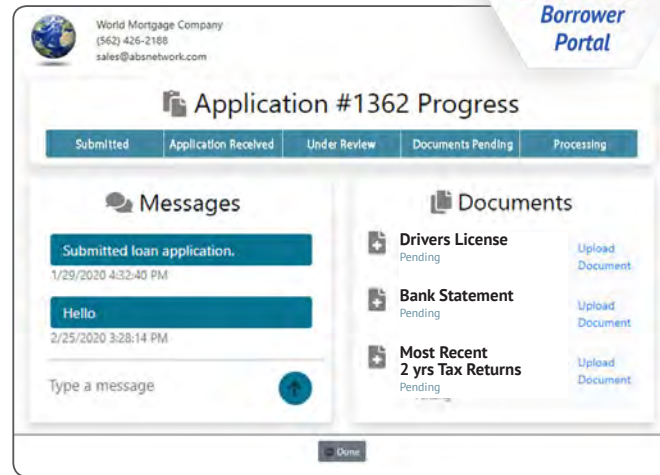


Originate loans in all 50 States
Comply with RESPA regulations
Rely on a cost-effective private lending solution
Speed Up origination process and close more loans with less staff

Highlights:

- Online loan application including document uploading
- Borrower/Broker Portal
- E-signature
- Produce TILA and closing TRID disclosures
- Customize your own workflow
- HMDA Reporting
- FNMA 3.2 and MISMO 3.4 file import
- Instantly produce the Mortgage Call Report
- Better manage your loan pipeline and forecasting
- Create your own documents or modify existing documents
- Seamless integration with our Loan Servicing Module
- Pull credit reports from TransUnion, Equifax or Experian

With The Mortgage Office's® Loan Origination Module you can close more loans in less time and with less staff: the ultimate goal of any loan originator.



Loan Estimate		Closing Disclosure	
Loan Amount	\$200,000.00	Loan Amount	\$200,000.00
Interest Rate	1D 7.50%	Interest Rate	1D 7.50%
Monthly Principal & Interest	\$1,791.07	Monthly Principal & Interest	\$1,791.07

Uniform Residential Loan Application 1003

Verify and complete the information on this application. If you provide false information as directed by your Lender.

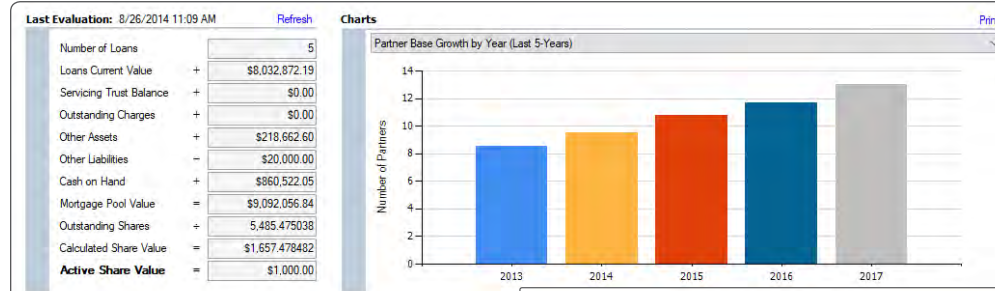
Section 1: Borrower Information. This section covers your employment and other sources, such as retirement, that you use to pay for your debts.

1a. Personal Information
 Name (First, Middle, Last, Suffix)
 Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)
 Type of Credit
 I am applying for individual credit.
 I am applying for joint credit. Total Number of Borrowers: _____
 Each Borrower intends to apply for joint credit. Your initials: _____





Automate the servicing of various types of mortgage pools and MICs
Calculate share value with up-to-the-minute accuracy
Automate distributions, certificates, and investor checks/EFT uploads
Produce professional pool statements that include performance, history, detail, and internal rate of return calculations



Mortgage Pool Transactions

- Mortgage Pool Receipts
- Mortgage Pool Disbursements
- Mortgage Pool Adjustments
- Partner Contributions
- Partner Withdrawals
- Partner Adjustments
- Purchase Certificate
- Redeem Certificate
- Redeem Certificates (Import from File)
- Transfer Certificate
- Print Partner Certificates



Highlights:

- Service an unlimited number of pools and partners
- Easily accept partner investments, issue distributions, and process withdrawals
- Automatically email statements and auto attach them to each partner's file
- Electronically transfer funds into your partners' bank accounts
- Issue and manage certificates, buybacks, and rollovers
- Run year-end reporting including Section J of the IRS schedule K-1, 1099-INT forms, T3s, and T5s

Take your lending business to the next level by producing professional, on demand, accurate, and up-to-the-minute pool statements.

Automate the handling of impound and reserve accounts

Process deposits, adjustments, reversals, and checks

Reconcile bank accounts with ease

TRUST ACCOUNTING

Highlights:

- Handle, control, and account for all trust monies received
- Comply with State regulations
- Maintain any number of trust accounts with unlimited clients (sub-ledgers)
- Generate reports, reconcile bank accounts, issue checks, and disburse funds
- Breeze through your audits
- Deposits, adjustments, and check printing are a click away
- Generate the CA BRE Trust Fund Status Report (RE 855) and Trust Bank Account Reconciliation (RE 856)
- Minimize fraud with Positive Pay

With the Trust Accounting Module, you can easily and automatically reconcile your trust accounts to your bank statement, manage escrow, impounds, REO properties, and real estate transactions.

The screenshot displays the Trust Accounting software interface. A central window titled 'Trust Accounting' shows a 'Navigation Panel' on the left with a tree view of 'Trust Accounts (All)'. A table on the right lists various accounts with columns for 'Active' and 'ACH'. Below this, a 'Reconcile: Loan Servicing Trust' window is open, showing a 'Bank Statement' and 'Trust Account' reconciliation summary. The 'Bank Statement' table includes columns for Date, Reference, Payer Name, Memo, and Amount. The 'Trust Account' window shows 'Reconcile As Of' for 7/31/2017, with 'Outstanding Deposits' of 1102 and 'Outstanding Checks' of 1894. A 'Positive Pay File Assistant' dialog is also visible, prompting the user to select a trust account (Loan Servicing Trust), date range (7/1/2017 to 7/31/2017), and file format (Capital One Bank).

ESCROW ADMINISTRATION



Collect and track escrow payments and automatically calculate new escrow impound amounts

Schedule escrow payables and manage timely payments of escrow obligations

Quickly produce Annual Escrow Account Disclosure Statements

Highlights:

- Comply with CFPB and RESPA
- Automate the process and produce dozens, hundreds, or even thousands of Escrow Analysis disclosure statements in a few seconds
- Cover unanticipated disbursements and handle shortages, surpluses, and deficiencies
- Escrow payment collecting and tracking
- Easily manage timely payments

Eliminate many of the complicated tasks involved with complying with Federally mandated regulations.

Select Escrow Vouchers for Payment & Print Checks

Pay All
 Clear All
 Edit
 Print Register
 Print C...

Pay	Pay Date	Payee Account	Payee Name	Description	Amount	Loan Account
<input type="checkbox"/>	3/1/2015	INS-101	Allstate Insurance Company			
<input type="checkbox"/>	4/1/2015	TAX-101	Los Angeles County Tax Collector	Hazard Insurance	\$310.00	HBT002
<input type="checkbox"/>	11/1/2015	TAX-101	Los Angeles County Tax Collector	Property Tax	\$1,562.50	L20-1001
<input type="checkbox"/>	11/1/2015	TAX-101	Los Angeles County Tax Collector	Property Tax	\$600.00	ABS-1002
<input type="checkbox"/>	2/1/2016	TAX-101	Los Angeles County Tax Collector	Property Taxes - 1st Installment	\$1,175.50	HBT002
<input type="checkbox"/>	3/1/2016	INS-101	Allstate Insurance Company	Property Taxes - 2nd Installment	\$1,175.50	HBT002
<input type="checkbox"/>	4/1/2016	TAX-101	Los Angeles County Tax Collector	Hazard Insurance	\$310.00	HBT002
<input type="checkbox"/>	11/1/2016	TAX-101	Los Angeles County Tax Collector	Property Tax	\$1,562.50	L20-1001
<input type="checkbox"/>	11/1/2016	TAX-101	Los Angeles County Tax Collector	Property Tax	\$600.00	ABS-1002
<input type="checkbox"/>	11/1/2016	TAX-101	Los Angeles County Tax Collector	Property Taxes - 1st Installment	\$1,175.50	HBT002
<input type="checkbox"/>	11/1/2017	TAX-101	Los Angeles County Tax Collector	Property Taxes - 2nd Installment	\$1,175.50	HBT002
<input type="checkbox"/>	3/1/2017	INS-101	Allstate Insurance Company	Hazard Insurance	\$310.00	HBT002
<input type="checkbox"/>	4/1/2017	TAX-101	Los Angeles County Tax Collector	Property Tax	\$1,562.50	L20-1001
<input type="checkbox"/>	11/1/2017	TAX-101	Los Angeles County Tax Collector	Property Tax	\$600.00	ABS-1002
<input type="checkbox"/>	11/1/2017	TAX-101	Los Angeles County Tax Collector	Property Taxes - 1st Installment	\$1,175.50	HBT002
					Selected: 0	
					\$15,070.50	

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
PROJECTIONS FOR COMING YEAR

YOUR LOGO Your Company Name
12345 North Way
West, City, CA 12345-1234
Tel: 562-123-2158 Fax: 426-5432

ACCOUNT NO. HBT002
STATEMENT DATE 8/30/2017

NEW PAYMENT INFORMATION:
If you have recently received your monthly billing statement, please adjust your bill to reflect the new payment amount reflecting the new statement.

Previous and Current:	Amount
Escrow Payment	\$221.75
Shortage/Surplus	\$8.48
Delinquent	\$0.00
Other	\$0.00
Payment Amount	\$221.75
Effective Date	9/1/2017

World Mortgage Company analyzes your escrow account annually, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account projection below, is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account. If you have any questions, you may call our loan servicing department at (310) 426-2158. Please, give your account number when making inquiries by telephone or in writing. You are urged to keep this statement with your loan records for comparison with the actual activity in your account at the end of the escrow accounting computation year.

Month-Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balances	
				Projected	Required
			Starting Balance	\$1,451.00	\$1,522.25
Sep-2017	\$221.75			\$1,672.75	\$1,774.00
Oct-2017	\$221.75			\$1,894.50	\$1,969.75
Nov-2017	\$221.75	\$1,175.50 Property Taxes - 1st installment		\$194.75	\$1,042.00
Dec-2017	\$221.75			\$1,182.50	\$1,268.75
Jan-2018	\$221.75			\$1,388.25	\$1,485.50
Feb-2018	\$221.75	\$1,175.50 Property Taxes - 2nd installment		\$430.50	\$521.75
Mar-2018	\$221.75	\$310.00 Hazard Insurance		\$342.25	\$443.50
Apr-2018	\$221.75			\$954.00	\$969.25
May-2018	\$221.75			\$1,175.75	\$1,187.00
Jun-2018	\$221.75			\$1,009.50	\$1,108.75
Jul-2018	\$221.75			\$1,229.25	\$1,330.50
Aug-2018	\$221.75			\$1,451.00	\$1,522.25

Your ending balance from the last month of the account history is \$1,451.00. Your starting balance according to this analysis should be \$1,522.25. This means you have a shortage of \$101.25. This shortage may be covered from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of repaiding payment within 30 days. We have elected to collect it over the next 12 months.

Your 8/1/2017 mortgage payment will be \$528.74 of which \$288.95 will be for principal and interest and \$239.79 will go into your escrow account.

UNPAID ESCROW VOUCHERS REPORT

World Mortgage Company
Escrow Vouchers Due on or Before 8/31/2017

Hold	Due Date	Description	Amount	Days Late	Loan Account	Borrower Name
<input checked="" type="checkbox"/>	8/1/2017	Property Tax	\$500.00	100	ABS-1002	Mike Jones
<input checked="" type="checkbox"/>	8/1/2017	Property Tax	\$1,175.50	88	L20-1001	Maria Bennett
<input checked="" type="checkbox"/>	8/1/2017	Property Tax	\$1,562.50	88	L20-1001	Edward LeeKadon
<input checked="" type="checkbox"/>	8/1/2017	Property Tax	\$600.00	88	ABS-1002	Mike Jones
<input checked="" type="checkbox"/>	8/1/2017	Property Taxes - 1st installment	\$1,175.50	88	HBT002	Maria Bennett
<input checked="" type="checkbox"/>	8/1/2017	Property Taxes - 2nd installment	\$1,175.50	88	HBT002	Maria Bennett
<input checked="" type="checkbox"/>	8/1/2017	Property Tax	\$1,888.00	103	L20-1001	Edward LeeKadon
<input checked="" type="checkbox"/>	8/1/2017	Property Tax	\$600.00	288	ABS-1002	Mike Jones
<input checked="" type="checkbox"/>	8/1/2017	Property Taxes - 1st installment	\$1,175.50	288	HBT002	Maria Bennett
<input checked="" type="checkbox"/>	8/1/2017	Property Taxes - 2nd installment	\$1,175.50	197	HBT002	Maria Bennett
<input checked="" type="checkbox"/>	8/1/2017	Property Tax	\$1,562.50	138	L20-1001	Edward LeeKadon
			\$13,260.00			
			\$13,260.00			

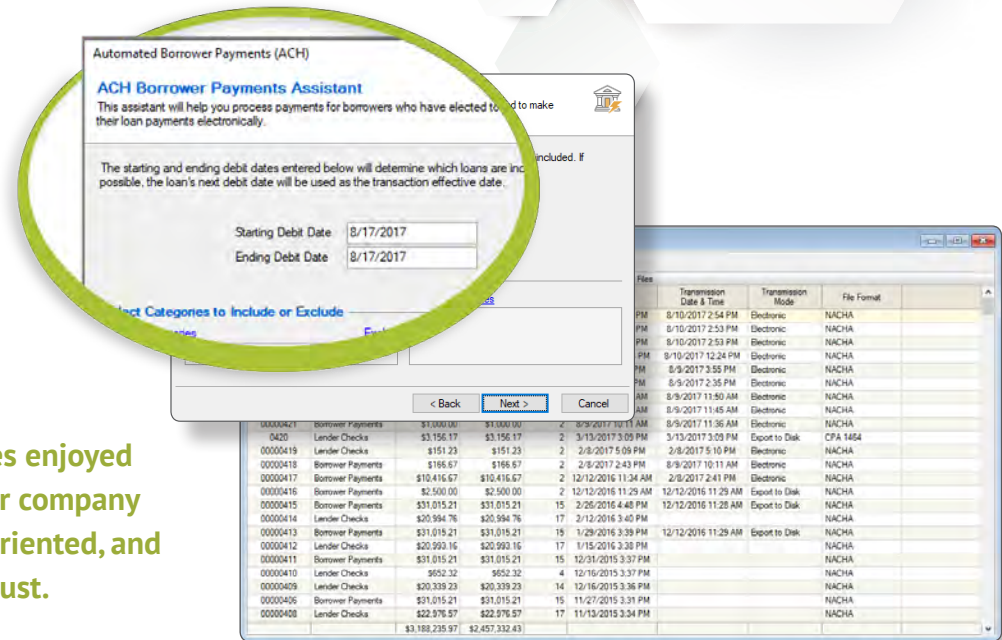
- Automate** the electronic transfer of funds (EFT)
- Improve** collections by automatically debiting borrower accounts
- Increase** security and safety by processing transactions electronically
- Notify** lender of deposits via e-mail or text

The **Automated Clearing House (ACH) Express Module** (also known as EFT Module) processes loan payments and interest disbursements electronically. The funds are transferred directly from/to your bank account.

Highlights:

- Electronically collect borrower payments and directly deposit funds to your lenders
- Minimize human error and late payments
- Save money by reducing mailing labor and hard costs
- Process thousands of borrower and lender payments effortlessly
- Offer institutional level services to your clients

In the past, only the largest and most prestigious businesses enjoyed the benefits of electronic billing. By using ACH Express, your company is viewed as innovative, technologically advanced, service oriented, and efficient: a company that your borrowers and lenders can trust.



Seamless Integration with  Intuit QuickBooks.

The **QuickBooks® Integration** feature will allow you to quickly and effortlessly export loan related transactions into QuickBooks®. **The Mortgage Office®** also has the ability to integrate with other top accounting systems.



WEB PUBLISHING

Provide instant access to borrower, lender, and partner information 24 hours a day, 7 days a week

Reduce customer service phone calls and eliminate printed statements

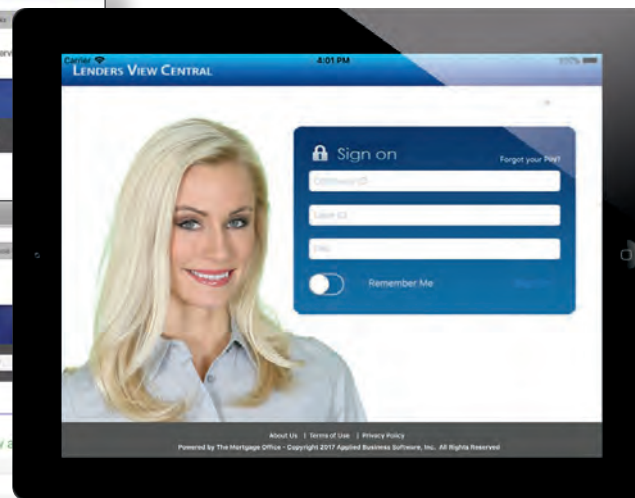
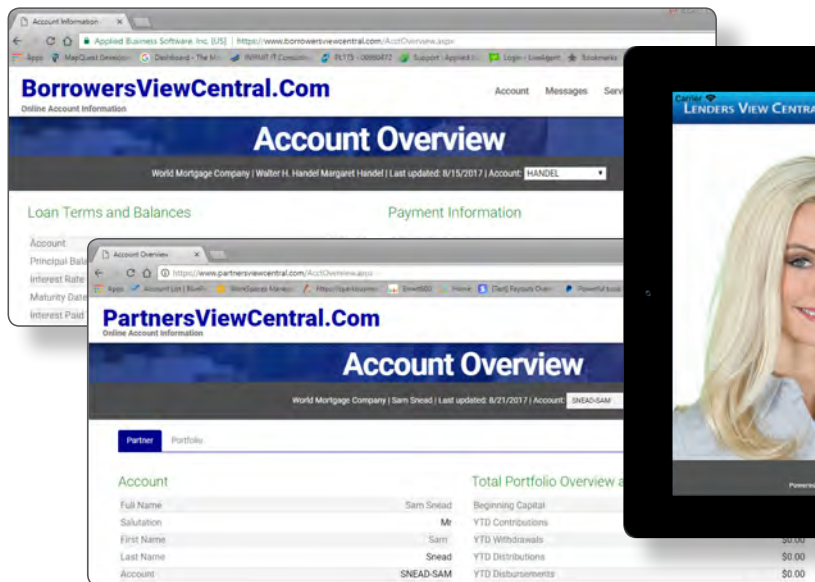
Market available investments to your lenders

The **Web Publishing Central (WPC) Module** provides lenders and borrowers immediate access to their account information. Lenders can view their account portfolio 24/7 along with investment offerings that you've published.

Highlights:

- Provide instant access to borrower and lender information 24 hours a day, 7 days a week
- Allow your borrowers to make online payments
- Enhance your company's image
- Allow your lenders to print their own statements and reports Increase transparency
- iPad application for lenders

All of this is available with no additional data entry on your part. Simply click a button to transmit your data to WPC's secure servers. You select which borrowers and lenders you wish to publish, assign their PINs, and decide when and how often to publish information. Your company can determine whether to provide access to these sites free of charge, or to assess a fee for this convenience.



Simplify billing and disbursements
Control construction budgets and cost breakdowns
Automate and schedule inspections

The **Construction Loan Module** fully automates the entire construction loan process, from acquisition through construction, all while helping you mitigate the risks commonly associated with servicing construction loans.

Highlights:

- Manage funding commitments
- Import budgets using the Budget Import Wizard
- Schedule property inspections and provide a comprehensive daily work order of pending site inspections
- Streamlined draw process
- Automatic Payment of billings from interest reserves

The system operates in real time, providing you complete flexibility. For many companies, the matching of available funds to timely disbursements is critical, and if not managed properly could create project cash flow deficiencies. The Construction Loan Module's commitment tracking feature ensures that funds are available when needed.



Construction Budget / Cost Breakdown

Hold	Budget Account	Description	Budget Amount	Total	Back	Amount Available	% Disbursed	% Completed
<input type="checkbox"/>	101	Raw Land	\$500,000.00	\$0.00	\$0.00	\$0.00	100.0%	100.0%
<input type="checkbox"/>	102	Closing Costs	\$2,500.00	\$0.00	\$0.00	\$0.00	100.0%	100.0%
<input type="checkbox"/>	103	Appraisal	\$2,500.00	\$0.00	\$10,000.00	\$0.00	0.0%	0.0%
<input type="checkbox"/>	104	Analysis	\$10,000.00	\$0.00	\$500.00	\$0.00	100.0%	100.0%
<input type="checkbox"/>	105	Environmental Reports	\$1,000.00	\$0.00	\$5,000.00	\$0.00	0.0%	0.0%
<input type="checkbox"/>	200	Permits and Fees	\$500.00	\$0.00	\$40,000.00	\$0.00	50.0%	50.0%
<input type="checkbox"/>	201	Engineering	\$5,000.00	\$2,000.00	\$10,000.00	\$0.00	0.0%	0.0%
<input type="checkbox"/>	400	Points	\$7,500.00	\$0.00	\$7,500.00	\$0.00	50.0%	60.0%
<input type="checkbox"/>		Interest	\$23.34	\$0.00	\$0.00	\$15,000.00	0.0%	0.0%
<input type="checkbox"/>	609	Miscellaneous	\$17,100.00	\$31.25	\$0.00	\$7,500.00	0.0%	0.0%
<input type="checkbox"/>	911	Lender Fee	\$0.00	\$53.44	\$0.00	\$100,000.00	0.0%	0.0%
<input type="checkbox"/>	912	Interest Adjustment	\$0.00	\$0.00	\$0.00	\$171,000.00	0.0%	0.0%
<input type="checkbox"/>	913	Construction Lien Hold Back	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
<input type="checkbox"/>	914	Inspection Fee	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
<input type="checkbox"/>	915	HST on Inspection Fee	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%
<input type="checkbox"/>	916	Administration Fee	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%

Loan File: CON-1003-Lee Construction Company

Navigation Panel: Borrowers, Terms, Funding, Charges, Properties, BRE, History, Trust Ledger, Attachments

Loan Terms: Apply, Cancel, Refresh

Project Billing Vouchers Inspections

New Edit Delete Actions

Hold	Pay Date	Reference
<input checked="" type="checkbox"/>	3/15/2006	124455666
<input checked="" type="checkbox"/>	3/28/2006	101

Vouchers: Loan Account, Joint Check, Vendor Account, Vendor Name

Loan Account	Joint Check	Vendor Account	Vendor Name
CON-1003		TITLE-101	Chicago Title Company
CON-1003		GEN-101	ABC General Contractor

Loan File: CON-1003-Lee Construction Company

Navigation Panel: Borrowers, Terms, Funding, Charges, Properties, BRE, History, Trust Ledger

Loan Terms: Apply, Cancel, Refresh

Project Billing Vouchers Inspections

Billing Cycle


Calculation Method: Daily Balance

Billing Frequency: Monthly

Billed Through: 7/14/2011

Start Day (1-31): 1

Funding Transaction Fee:



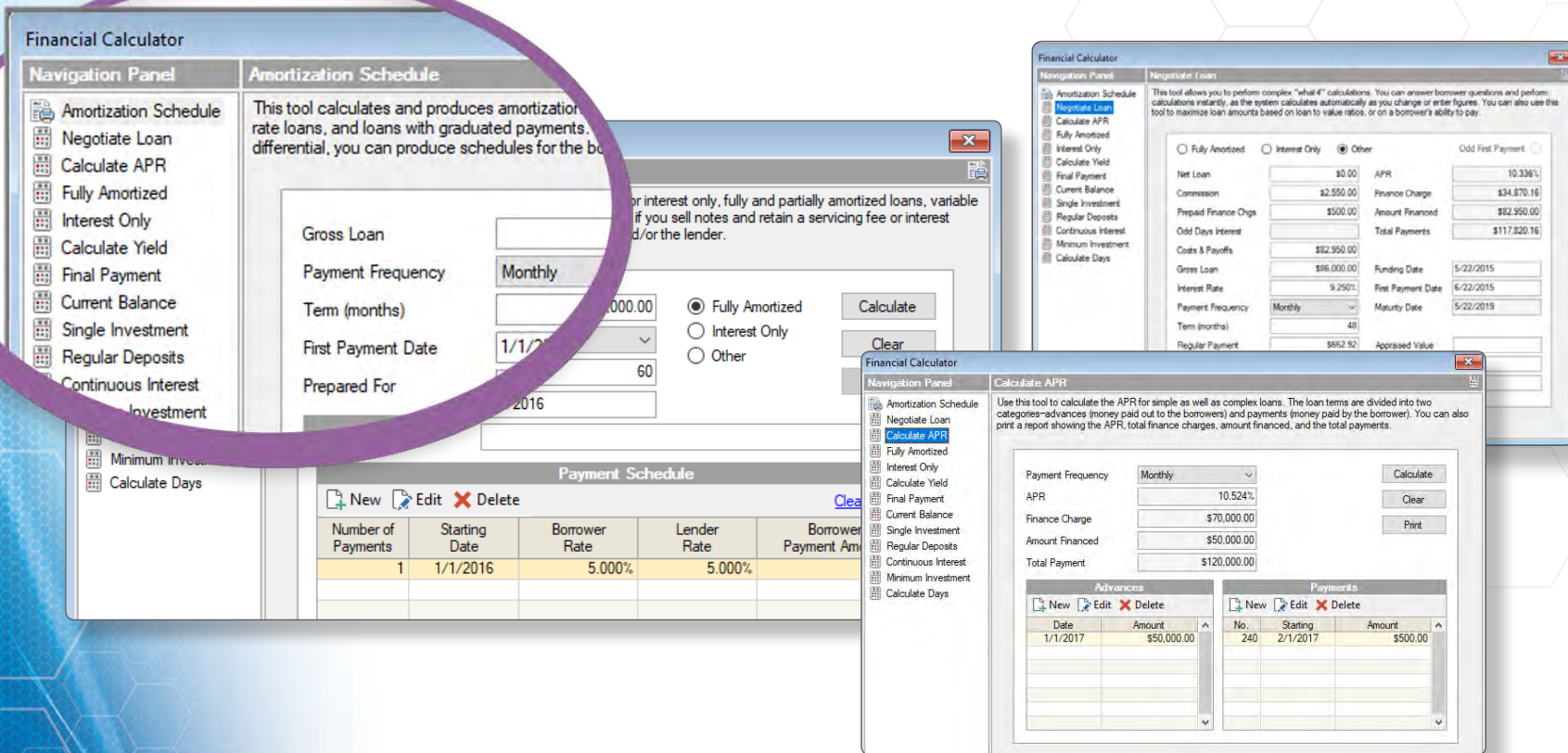
FINANCIAL CALCULATOR

Produce complex amortization schedules
Negotiate with your borrowers in real time
Calculate Reg Z-APR

Highlights:

- Produce professional amortization schedules for both borrowers and lenders
- Display both gross and net interest rates
- Calculate APRs for the most complex loans

This Loan Negotiator module helps you produce 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 borrowers' needs.



The image displays three overlapping screenshots of the Financial Calculator software interface. The largest screenshot in the foreground shows the 'Amortization Schedule' module. It features a navigation panel on the left with options like 'Amortization Schedule', 'Negotiate Loan', 'Calculate APR', etc. The main area contains input fields for 'Gross Loan', 'Payment Frequency' (set to 'Monthly'), 'Term (months)' (set to '1000.00'), 'First Payment Date' (set to '1/1/2016'), and 'Prepared For' (set to '2016'). There are radio buttons for 'Fully Amortized', 'Interest Only', and 'Other'. A 'Calculate' button is visible. Below the input fields is a 'Payment Schedule' table with columns for 'Number of Payments', 'Starting Date', 'Borrower Rate', 'Lender Rate', and 'Borrower Payment Amount'. The table shows one payment on 1/1/2016 at a 5.000% rate.

The middle screenshot shows the 'Negotiate Loan' module. It includes a navigation panel and a main area with a descriptive text: 'This tool allows you to perform complex "what if" calculations. You can answer borrower questions and perform calculations instantly, as the system calculates automatically as you change or enter figures. You can also use this tool to maximize loan amounts based on loan to value ratios, or on a borrower's ability to pay.' It has radio buttons for 'Fully Amortized', 'Interest Only', and 'Other', and an 'Odd First Payment' dropdown. The main area contains several input fields and calculated values: Net Loan (\$0.00), APR (10.336%), Commission (\$2,550.00), Finance Charge (\$34,870.16), Prepaid Finance Chgs (\$500.00), Amount Financed (\$82,950.00), Odd Days Interest, Total Payments (\$117,820.16), Costs & Payoffs (\$82,950.00), Gross Loan (\$86,000.00), Funding Date (5/22/2015), Interest Rate (9.250%), First Payment Date (6/22/2015), Payment Frequency (Monthly), Maturity Date (5/22/2019), Term (months) (48), and Regular Payment (\$662.92).

The bottom screenshot shows the 'Calculate APR' module. It has a navigation panel and a main area with a descriptive text: 'Use this tool to calculate the APR for simple as well as complex loans. The loan terms are divided into two categories-advances (money paid out to the borrowers) and payments (money paid by the borrower). You can also print a report showing the APR, total finance charges, amount financed, and the total payments.' It includes input fields for 'Payment Frequency' (Monthly), 'APR' (10.524%), 'Finance Charge' (\$70,000.00), 'Amount Financed' (\$50,000.00), and 'Total Payment' (\$120,000.00). There are 'Calculate', 'Clear', and 'Print' buttons. Below the input fields are two tables: 'Advances' and 'Payments'. The 'Advances' table has columns for 'Date' and 'Amount', showing one advance on 1/1/2017 for \$50,000.00. The 'Payments' table has columns for 'No.', 'Starting', and 'Amount', showing one payment on 2/1/2017 for \$500.00.

Manage ARM loans tied to various indexes
Update ARM index rates automatically via the Internet
Automate rate changes and borrower notifications

The **Adjustable Rate Mortgages (ARM) Module** automates the tasks of servicing adjustable rate loans, including setting up and managing indexes and providing timely notifications. There are many possible ARM indexes, each one having distinct market characteristics and fluctuations.

Highlights:

- Generate rate and payment adjustments
- Support ceilings, floors, initial and periodic rate caps, carryovers, and negative amortization
- Automatically download ARM index rate updates
- Borrower notifications and rate changes are automatically updated

The Mortgage Office® compiles five years of historical values for the most widely used indexes. These historical index values are regularly updated and available for easy download.






COLLATERALIZED MORTGAGE OBLIGATIONS

Print investor checks or deposit funds electronically via ACH Express

Rollover certificates automatically at maturity and reinvest funds

Produce IRS 1099-INT statements

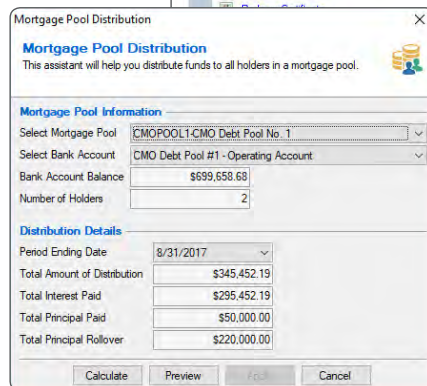
Generate investor notices, statements, and reports

The **Collateralized Mortgage Obligations (CMO) Module** helps minimize repayment risks commonly associated with CMOs by providing cash flow analysis of the amount, interest rate and maturity of the certificates sold with the anticipated aggregate payments of the underlying pool of loans.

Highlights:

- Produce professional looking investment certificates with full Microsoft Word® integration
- Automate the tasks of selling and servicing of certificates secured by a pool of loans
- Issue certificate holder checks or deposit funds electronically via ACH Express
- Automatically rollover certificates at maturity and reinvest funds for growth certificates

Producing a bond-like investment product may fit your investors' needs better than a direct participation in actual loans. The CMO module allows investors to purchase certificates from a tiered return structure while providing predictable cash flows and rates of returns. Debt obligations are automatically issued based on the amount invested.

Mortgage Pool Distribution

This assistant will help you distribute funds to all holders in a mortgage pool.

Mortgage Pool Information

Select Mortgage Pool: CMOPOOL1-CMO Debt Pool No. 1

Select Bank Account: CMO Debt Pool #1 - Operating Account

Bank Account Balance: \$699,658.68

Number of Holders: 2

Distribution Details

Period Ending Date: 8/31/2017

Total Amount of Distribution: \$345,452.19

Total Interest Paid: \$295,452.19

Total Principal Paid: \$50,000.00

Total Principal Rollover: \$220,000.00

Buttons: Calculate, Preview, F10, Cancel



Assess finance charges and generate billing statements in a single step

Generate billing statements at any time with detailed account activity, summarized information, and detailed finance charge calculations

Automate the entire draw process

State and Federal regulations dictate that servicers provide borrowers with timely notices.

Our **HELOC/Revolving Credit Module** allows you to generate notices as well as informative management reports at any time, quickly and with minimal input.

If you have the added complexity of multiple funding sources, the assistant will accurately distribute mid-month cash advances to more than a single funding source or lender, and prorate disbursements accordingly.



Loan File: LOC-1008-Jimmy Jones

Navigation Panel: Borrowers, Terms, Funding, Charges, Properties, BRE, History, Trust Ledger, Attachments, Custom Fields, Conversation Log, Text Messages, Notes, Events Journal, CDFI

Loan Terms: Apply, Cancel

Credit Limits & Repayment

Available Credit: \$23,314.52
 Credit Limit: \$100,000.00
 Draw Minimum: \$0.00
 Draw Maximum:
 Draw Period: 120
 Repayment Period: 60

Billing Cycle

Calculation Method: Daily Balance
 Billing Frequency: Monthly
 Billed Through: 6/30/2017
 Start Day (1-31): 1

Finance Charge Calculation

Exclude Late Charges
 Exclude Reserve Balances
 Exclude Impound Balances
 Exclude Finance Charges

Pay Amount Calculation

Default

Account Maintenance Fee

Maintenance Fee:
 Next Charge Date:
 Frequency: Yearly

Draw / Transaction Fee

Percent of Draw: 0.100%
 Plus Flat Amount: \$0.00
 Minimum Fee: \$25.00

General / Details / Commercial / Construction

Billing History

Billing Cycle Start Date	Billing Cycle End Date	Days in Period	Beginning Balance	Total Charges	Total Credits	Ending Balance	Past Due Amount	Current Payment	Rese Paym
3/1/2005	3/31/2005	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$404.31	
4/1/2005	4/28/2005	0	\$0.00	\$0.00	\$0.00	\$0.00	\$404.31	\$414.28	
5/1/2005	5/31/2005	0	\$0.00	\$0.00	\$0.00	\$0.00	\$818.59	\$431.61	
6/1/2005	6/30/2005	0	\$0.00	\$0.00	\$0.00	\$0.00	\$1,250.20	\$435.28	

Enter Draws / Cash Advances

Enter Draw Information

This assistant will guide you through the necessary steps to process borrower draws for line-of-credit type loans.

Loan Account & Information

Account: LOC-1001
 Borrower: Richie Lockhart
 2847 Gundry Ave.
 Unit R
 Long Beach CA 90755

Draw Details

Available Credit: \$191,703.24
 Date of Draw: 8/22/2017
 Reference: 1001
 Amount of Draw: \$50,000.00
 Draw Fee: \$125.00

BILLING STATEMENT

COMPANY: World Mortgage Company
 12345 World Way
 Solenachdy NY 12345-1234
 (310) 426-2188

ACCOUNT NO: LOC-1002
 STATEMENT CLOSING DATE: 7/31/2006

STATEMENT SUMMARY

Past Due Amount: \$1,824.11
 Current Payment Amount: \$1,829.86
 Total/Current Payment: \$0.00
 Other Payments: \$0.00
 Delinquent Charges: \$0.00
 Total Amount Due: \$3,653.97
 Payment Due Date: 8/1/2006
 Loan Charge Due After 9/1/2006: \$0.00
 Credit Limit: \$800,000.00
 Available Credit: \$191,648.03
 Reserve Balance: \$0.00
 Interest Balance: \$0.00
 ANNUAL PERCENTAGE RATE: 7.250%
 Daily Periodic Rate: 0.019859%
 Average Daily Balance: \$297,143.88

ACCOUNT ACTIVITY

Date	Reference	Description	Charges	Credits	Balance
7/1/2006		Balance Forward			\$303,839.02
7/1/2006	08451	Cash Advance	\$25,000.00		\$328,839.02
7/1/2006		Cash Advance Fee	\$50.00		\$328,889.02
7/1/2006	253	Payment Received - Thank You		\$2,019.91	\$326,869.11
7/1/2006	PA/CD/INT	Payment - Other		\$80,000.00	\$246,869.11
7/28/2006	08451	Cash Advance	\$30,000.00		\$276,869.11
7/28/2006		Cash Advance Fee	\$50.00		\$276,919.11
7/31/2006		Interest Charge	\$1,829.86		\$278,748.97

INTEREST CHARGE SUMMARY

Balance Date	Daily Balance	Day	Daily Periodic Rate	Interest Rate	Finance Charges
7/1/2006	\$300,000.00	8	0.019859%	7.250%	\$550.00
7/1/2006	\$328,889.02	8	0.019859%	7.250%	\$522.02
7/1/2006	\$278,889.02	10	0.019859%	7.250%	\$444.31
7/28/2006	\$300,100.00	7	0.019859%	7.250%	\$424.27
					\$1,829.86

Note: Daily business exclude finance charges, reserve balances, impound balances, etc charges.



Report to all major credit reporting agencies:
Equifax, Experian, TransUnion, and Innovis

Avoid duplication of data entry with seamless integration

Generate files in standard Metro 2 format

The built-in assistant guides you through the necessary steps to generate Metro 2 compliant files. During the generation process, the assistant gathers the information already stored in your loan and payment history files to create the export file which is ultimately delivered to the credit bureau(s) of your choice.

Highlights:

- Accuracy with data validation to make certain your data is compliant
- Integration with the Loan Servicing module to avoid duplication of data
- Generation of errors and exemptions report to help you identify and correct mistakes
- Detailed audit report after each transmission
- Support on all status codes, type codes, comment codes, and 24-month history
- Reports to Equifax, Experian, TransUnion, and Innovis



The Metro 2 Consumer Credit Reporting module is compliant with the Federal Credit Reporting Act (FCRA), which ensures accurate reporting.

Handle loans with predetermined rate and payment changes

Automate borrower modification notices

Generate comprehensive management reports

The **Graduated Terms Mortgage Module** is designed to service step loans; GPM, GTM, GPARM, deferred principal pay downs, and more! Its flexibility in scheduling loan term changes is powerful and notifications are automatic.

Highlights:

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

State and Federal regulations dictate that servicers provide borrowers with timely notices of interest rate, payment, and loan term changes. The Graduated Terms Mortgage Module automatically generates notices and it also includes a comprehensive set of management reports to aid in the day-to-day servicing of these loans.



Adjustment Date	Rate Change Date	Note Rate	Sold Rate	Apply To P&I	Apply to Reserve
4/1/2010	3/1/2010	12.000%	10.000%	\$2,005.12	\$300.00
10/1/2010	9/1/2010	12.000%	10.000%	\$2,005.12	\$300.00
3/1/2011	2/1/2011	12.000%	10.000%	\$201,940.19	\$300.00

GTM Pending Modifications Report

Pending Modifications Report

This report provides a detail list of all graduated term loans modifications.

Select Report Options

All Loans

Exclude borrowers on hold

Select Categories to Include or Exclude

Include Categories: [] Exclude Categories: []

Print Preview Cancel

COMMERCIAL LOANS

Bridge Financing Gap Funding Mezzanine Debt

The **Commercial Loans Module** can handle complex commercial loan terms, whether funded from warehouse lines, your company, REITs, Pools, or multiple investors.

Highlights:

- Various interest compounding methods
- Multiple ARM changes within a billing period
- Actual days billing
- Multiple advances within a billing period from multiple billing sources
- Flexible interest calculation methods
- Automatic Payment of billings from interest reserves

BILLING STATEMENT

YOUR LOGO Your Company Name
12345 World Way
12345 City, CA 12345-1234
Tel: 567-436-2188 Fax: 436-5635

ACCOUNT NO. CDM-1004
STATEMENT CLOSING DATE 3/24/2005

STATEMENT INFORMATION

Paid Due Amount	\$3,626.71
Current Payment Amount	\$8,565.75
Trust/Escrow Payment	\$0.00
Other Payments	\$0.00
Deferred Charges	\$0.00
Total Amount Due	\$12,192.46
Payment Due Date	3/31/2005
Late Charge (See ARM 3/1/2005)	\$100.00

LOAN INFORMATION

Principal Balance	\$750,000.00
Reserve Balance	\$0.00
Impound Balance	\$0.00

BORROWER

Commercial Daily ARM
123 Main Street
Los Angeles CA 90010

ACCOUNT ACTIVITY

Reference	Description	Charges	Credits	Balance
	Balance Forward			\$505,630.71
	Late Charge	\$100.00		\$505,730.71
	Funds Advanced	\$250,000.00		\$755,730.71
	Late Charge	\$0,462.75		\$756,193.46
		\$250,562.75	\$0.00	

Assess Interest & Print Billing Statements

Assess Interest & Print Billing Statements

This assistant will help you assess interest charges and print billing statements for commercial loans. Use the options below to determine which loans are selected.

Select Statement Options

All Loans

Standard

Select Envelope Size

Enter statement closing date 8/1/2017

Include borrowers on hold

Exclude borrowers on hold

Select Categories to Include or Exclude

Include Categories

Exclude Categories

From: To:

Next >

Loan File: COM-1004-Commercial Monthly ARM

Navigation Panel

- Borrowers
- Terms**
- Funding
- Charges
- Properties
- BRE
- History
- Trust Ledger
- Attachments
- Custom Fields
- Conversation Log
- Text Messages
- Notes
- Events Journal
- CDFI

Loan Terms

Apply Cancel Refresh

Billing Cycle

Calculation Method: Daily Balance
Billing Frequency: Monthly
Billed Through: 7/31/2017
Start Day (1-31): 1

Account Maintenance Fee

Maintenance Fee: \$50.00
Next Charge Date: 1/31/2005
Frequency: Monthly

Pay Amount Calculation

Default: [Dropdown]

Interest Charge Calculation

Exclude Late Charges
 Exclude Reserve Balances
 Exclude Impound Balances
 Exclude Finance Charges

Note Rate: [Input]

Funding Transaction Fee

Percent of Draw: 0.000%
Plus Flat Amount: \$0.00
Minimum Fee: \$100.00

Last Billing Statement

Amount Billed: +
Amount Paid: -
Late Charges: +
Amount Pending: =

General Details Commercial Construction Line of Credit ARM GTM Penalties Escrow

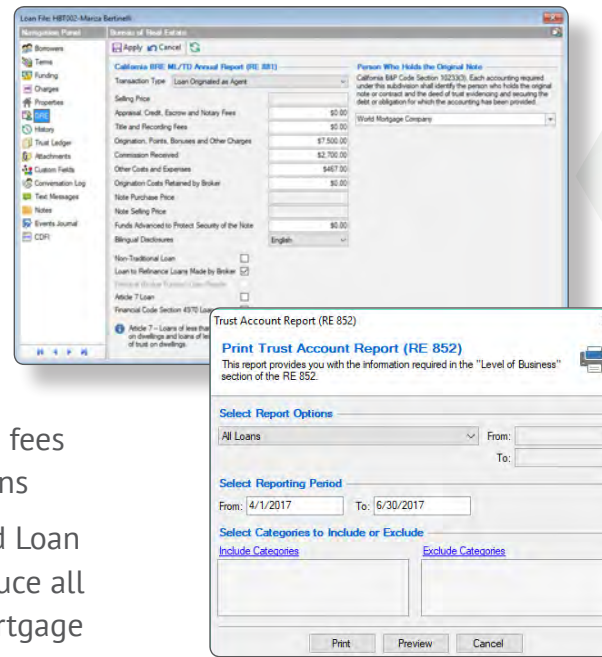
Produce CA form RE 881
Produce CA form RE 852
DRE Threshold Reporting

If you are a Threshold Broker operating under your DRE license, this module produces the mandated RE 881 and RE 852 reports.

Highlights:

- Ensure State compliancy
- Decrease your CPA auditing and preparation fees
- Stay in compliance with California regulations

Information collected in the Loan Servicing and Loan Origination Modules is used to accurately produce all the statistical information required on DRE Mortgage Loan/Trust Deed Annual Report form RE 881 and the Trust Accounting Report RE 852 for multi-lender transactions.



CDFI
REPORTING



Capture the information required to produce the Transaction Level Report (TLR)
Comply with AMIS

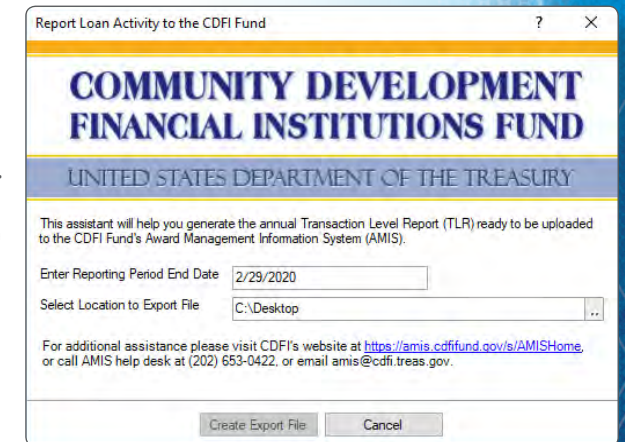
Use the system preferred by CDFIs and CDEs

The Mortgage Office® is officially certified with The Community Development Financial Institution (CDFI).

Easily generate the annual Transaction Level Report (TLR) and transmit it directly to the AMIS system. Streamline the compliance process by eliminating redundant work.

Highlights:

- Collect relevant, required data on your clients
- Upload the TLR directly to the CDFI's AMIS reporting system
- Streamline the entire process with a few clicks





Canada's Mortgage Investment Corporation and Loan Administration

Highlights:

- Administer loans in any Province
- Service Syndicated Loans
- Supports GST/HST
- Issue T5s, T3s, and NR4s
- Print Master Certificates
- Supports fixed or floating shares
- Supports DRIP (Dividend Reinvestment Plan)
- Supports CRM2
- Supports Canadian amortization
- Upload T5s and T3s to the Canadian Revenue Agency
- Comply with the Financial Services Regulatory Authority of Ontario (FSRA) and the Ontario Securities Commission (OSC)
- Produce Trustee DRIP Report, Shareholder Registries, Distribution Audit Reports, Trade Confirmations, and much more



TRADE CONFIRMATION

Partner Account: MICK-PHIL
 Date of Transaction: 2/29/2016
 Shares Purchased: 603.45
 Amount: \$603.45

THIS IS TO CONFIRM that Phil Mickelson has purchased shares of the "Fund" as indicated above.

base price of each share is \$1.00. There is no commission, sales charge or service charges.

Representative: Jason
 Title:



Canada Revenue Agency / Agence du revenu du Canada

Year / Année: []

Statement of Trust Income Allocations and Designations / État des revenus de fiducie (répartitions et attributions) T3

Actual amount of eligible dividends / Montant réel des dividendes admissibles	Taxable amount of eligible dividends / Montant imposable des dividendes admissibles	Dividend tax credit for eligible dividends / Crédit d'impôt pour dividendes admissibles	Capital gains / Gains en capital	Capital gains eligible for deduction / Gains en capital admissibles pour déduction
44	45	46	47	48
Actual amount of dividends other than eligible dividends / Montant réel des dividendes autres que des dividendes admissibles	Taxable amount of dividends other than eligible dividends / Montant imposable des dividendes autres que des dividendes admissibles	Dividend tax credit for dividends other than eligible dividends / Crédit d'impôt pour dividendes autres que des dividendes admissibles	Other income / Autres revenus	Trust year end / Fin d'année de la fiducie
49	50	51	52	Year / Année, Month / Mois

Other information (see the back) / Autres renseignements (isez le verso)

Recipient identification number / Numéro d'identification du bénéficiaire: []

Account number / Numéro de compte: []

Report code / Code du genre de feuillet: []

Beneficiary code / Code du bénéficiaire: []

For information, see the back. / Pour obtenir des renseignements, lisez le verso.

No. 1035

Incorporated Under "Canada Business Corporations Act" / 1,609,246 SHARES

Canadian MIC

This Certifies that Bancso Trustee is the register holder of Error! Number Cannot Be Represented in Specified Format. (1,609,246) fully paid and non-assessable Class A Shares in the capital corporation.

The share(s) represented by this Certificate is/are subject to a restriction on transferability and may be subject to a lien in favor of the Corporation.

The Class or series of shares represented by this Certificate has rights, privileges, restrictions or conditions attached thereto and the Corporation will furnish to the holder, on demand and without charge, a full copy of the text of:

- The rights, privileges, restrictions and conditions attached to the said shares and to each class authorized to be issued and to each series insofar as the same have been fixed by the directors, and
- The authority of the directors to fix rights, privileges, restrictions and conditions of subsequent series, if applicable.

In Witness Whereof, the said Corporation has caused this Certificate to be signed by its duly authorized officer(s) signing authority(ies), this 31 day of August, 2017.

Authorized Signatory

SERVICE AND SUPPORT

The Most Responsive Software Company In The Mortgage Industry

Since we opened our doors in 1978, we have 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 for our customers to stay 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 cutting edge software, thus making them more automated and profitable.

A few words about our products

When you compare The Mortgage Office® to other loan origination and servicing software, you will quickly see the advantages of choosing the market leader. The Mortgage 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®. The familiar Microsoft™ look and feel assure that your staff will learn to use The Mortgage 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 product demonstration. Demonstrations are live via web conference and scheduled at your convenience.

TheMortgageOffice.com 800-833-3343

In our customers' words...



Fantastic Product! Very Powerful

The Mortgage Office contains features that are not available in any other software. It has brought a level of efficiency to my business that I could have never archived with any other product. I recommend it to anyone who takes their business seriously.

JEFF VILLANO, Managing Partner
SACHEM CAPITAL PARTNERS



ABS—An essential component of our mortgage business...

We've been a longtime client of ABS -over 30+ years. Their innovations have greatly assisted us in our success. Just as we continued to evolve, so have the program capabilities of **The Mortgage Office**. They've always been very responsive to our needs when there is a problem. However, we find the product to be pretty much bullet-proof and user friendly. It's easy to train our service and escrow personnel to use the system.

CHUCK HERSHSON, President and Founder
FIDELITY MORTGAGE LENDERS, INC.



Great loan servicing software

We have been using **The Mortgage Office** software for nearly ten years and recommend it highly. The software is very robust, yet is easy to use. With the availability of different modules, you can purchase just the services that are applicable for your situation. Over the years, we have added additional modules as we have expanded our loan offerings. The sales team always has been very helpful to make sure we are getting what we need to service our loans. The customer service is also very good. The representatives are knowledgeable and work to resolve issues very quickly. I would definitely recommend **The Mortgage Office** to anyone looking for loan servicing software!

MIKE RHINE, Director of Church Finance
FLORIDA BAPTIST FOUNDATION

TheMortgageOffice.com



Excellent Product, Excellent Service

The Mortgage Office makes loan servicing easy. The ACH and Mortgage Pool modules are user friendly and a great benefit to our business. The support team is always responsive and helpful.

TARA CALLORI, Controller
EMERALD CREEK CAPITAL, LLC

★★★★★ Incomparable

Overall usability of product/application interface is straightforward and easy. The report generating aspects of **The Mortgage Office (TMO)** makes it easy for our company to perform various analytical tasks with respect to auditing individual loan accounts for accuracy and consistency. The included loan origination and loan servicing forms and letters provide for additional resources for effective information-sharing and correspondence with our clients. The Borrower Tasks and Reports (loan servicing) makes issuing regular monthly statements less mundane and much easier to perform. Lastly, the technical support and customer service aspects of the product are incomparable. Overall, **The Mortgage Office** is an excellent product!

MARVIN DELEON GUERRERO, Mortgage Loan Representative
BANK OF SAIPAN, INC

★★★★★ Saves me hours!

After switching from our previous program to **The Mortgage Office** I save HOURS every week! The ability to send payments removes human error from our accounting.

ELIZABETH KAMMERER, Closing Coordinator
HARD MONEY COMPANY, LLC

★★★★★ Cadillac of the industry

We've been using **The Mortgage Office** from ABS since about 1999 or 2000. Our prior provider operated unprofessionally and amateurish, involving its customers in many of its internal conflicts and struggles. We made the decision to find the best software on the market and integrate that into our business and train our team based in that system. We chose ABS because they offered by far the best platform for our specialized hard-money business and supported it exceptionally well.

RICK HARMON, Founder/President
THE SUBURBAN GROUP

(800) 833-3343



This software is very user friendly

We have been with **The Mortgage Office** since 1997 and have found it to be the easiest to learn and the best written software we have seen in all those years. We used to have our loans serviced by an outside company and now we handle our own servicing of our loans. The customer service is second to none. I am very proud to give references to anyone looking to purchase the mortgage system. Thank you for supporting us.

BONNIE EASON, Loan Closing Office
OAKLAND COUNTY COMMUNITY & HOME IMP,

★★★★★ The Mortgage Office

I have many clients in the mortgage industry. Most of them use **The Mortgage Office**. Also I have to use the software while completing my work. **The Mortgage Office** is a great program. It is easy to use and easy to learn. It accomplishes everything that is necessary that a mortgage broker needs, and does it extremely well. Every one of my clients that use the program loves it. From my perspective, it handles the regulatory requirements extremely well.

DAVID DUNER, Owner
DAVID ALLEN DUNER, CPA



TMO makes my job so much easier

The customer service is phenomenal. ABS will go above and beyond to fit the specific needs of your company. I love the fact that you can customize the program to function how you need it to. The software is pretty difficult to use and understand, but you learn to get the hang of it. I still don't fully understand the details of what I am doing when I enter terms into the system. However, it has freed up about 60% of my week by automating our process. We can now send notices, interest bills, and payoff statements through the system. We used to have to create these manually which left a lot of room for error. I am extremely happy we decided to go with ABS/TMO.

ANDIE PODWIKA, Loan Servicing Associate
RF CAPITAL

Applied Business Software, Inc.

★★★★★ **Great product, very powerful**

I own a loan servicing company and have absolutely loved this product and the customer service. I know that the software has many uses that we haven't even tapped into, but we love it for the mortgage loan servicing, ACH, website access, etc. Customer service has been friendly and responsive.

KERRIE JOHNSON, Owner
ACCU-PAY SERVICING

★★★★★ **A Team Effort**

*We purchased **The Mortgage Office's** loan servicing software a little over a year ago when we had maybe 100 loans. At the time we were outsourcing the servicing functions, and were looking for better control of the portfolio. Existing Mortgage Office customers recommended the software as the only way to go, saying that it was accurate to a fault and fully featured. We now have over 635 loans totaling in excess of \$225,000,000. The software has definitely facilitated that growth, the software support folks have been with us the whole time, and we absolutely love the software. The entire Applied Business Software team has been terrific. We made the right software decision, and we would recommend this product and this company to anyone!*

ARIC LAKY, Co-Owner
LS CAPITAL, INC.

★★★★★ **The Glue that binds...**

The Mortgage Office is a key component for the success of our business; it simply is the nucleus of our office that keeps us all in touch and moving in the right direction. It has been easy to train new employees, as well as current employees with minimal computer skills, it helps that their customer service is always there to lend a helping hand. It is hands down the greatest tool that our company has and it is continually improving and keeping pace with our changing industry.

MATTHEW GROSS, Broker
PACIFIC LOANWORKS INC.

★★★★★ **Great software**

*I have used many servicing packages and recently switched to **The Mortgage Office**. I couldn't be happier. The program is very intuitive and easy to use.*

GLEN WEINBERG, COO
HARD MONEY LENDERS ON

★★★★★ **Awesome**

What can I say this software is AWESOME!!! It has revolutionized the way we do business. The software is so easy to use and adaptable to our needs. As far as the Customer Service is concerned I have never dealt with a company that is so professional, helpful and knowledgeable in my 25 years of work. AJ Poulin is amazing at what he does and Joann in the customer service department is always willing to help and assists with any of my questions and by the end of the call my queries are solved. Also as we are an Australian Company the time difference never causes an issue and Joann and/or AJ go beyond working hours when needed to assist us.

SUZIE REBOREDO
SYDNEY WIDE MORTGAGE MANAGMENT LTD, AUSTRALIA

★★★★★ **The Mortgage Office**

*The **Mortgage Office** software has been a vital tool in streamlining the operations and increasing the efficiency of our company. The information maintained by the software and attention to detail that it allows has been crucial in maintaining a high quality of service for our clients. In addition, the improvements to our internal reporting thanks to TMO have made a significant impact on our business.*

The support team for The Mortgage Office is very helpful. Applied Business Software/The Mortgage Office is very responsive to customers' needs. A notable point regarding TMO is that customization of the software is tricky. The support team is always available to help walk you through any confusing questions or ideas; however, if the product you are offering is highly customized, you may find it difficult to work within the TMO system. On the plus side, Applied Business Software is absolutely dedicated to listening to customer feedback, and that feedback does not just get filed away and ignored. That feedback leads to real results; the programmers have added a function to the system that our company had directly requested! To us, that is top quality customer service, and in return allows us to turn around and provide top quality service to our own customers.

JEN FITZGERALD, Head of Operations
RENOVO FINANCIAL

★★★★★ **Great Product**

Great software for tracking construction loans. Easy to use.

MARK JOHNSON
GROSSMAN COMPANIES

★★★★★

The Mortgage Office from the Perspective of the Auditor

*Our firm has been auditing in the private lending, or more commonly referred to "Mortgage Pool," industry for nearly 20 years. As the partner lead of our firm's mortgage pool practice, I have been auditing clients that use **The Mortgage Office** for nearly 15+ years and I can attest to the fact that TMO is the most prevalently used software platform in the industry. From an audit perspective, the software is fantastic!! If used correctly and to its fullest potential, the software is extremely reliable and produces a myriad of reports that are paramount to accurate record-keeping and the financial statement audit process. Although we are not hands on users of the software, we have an intimate experience with the software from an "accounting" and "auditing" perspective. TMO is the "go to" software of virtually all of our mortgage pool clients and unless prospective clients are looking to spend six figures plus on a custom software platform, we advise all of our prospects to strongly consider TMO as their software solution.*

JOSHUA NEVAREZ, Partner
ARMANINO LLP

★★★★★

We found what we were looking for

*After a few years of struggling to find a program adequate for our company, we were recommended to use Mortgage Office. We have had **The Mortgage Office** since 2010 and have never had a problem with the program. It has everything we needed and what we were looking for. Everyone at Applied Business has been very helpful from the start. We were constantly calling them for their assistance at the beginning and they were always friendly and professional and very helpful. They would stay on the line with us until we felt comfortable and understood the situation. I would strongly recommend this program!*

MERCEDES DONOSO, Office Administrator
LONE STAR INVESTMENTS

★★★★★ **The Mortgage Office**

*The **Mortgage Office** staff has been very helpful answering all of our questions from set up to support. The software is very user friendly and my office is very pleased with it.*

JESSICA PACE, Office Manager
GALIN MORTGAGE LENDING, LLC



Mortgage Office for Loan Origination

We have been using The Mortgage Office software since 2005 and find it an indispensable tool in our daily loan origination process.

PETER JORGENSEN, Partner
CAPITAL FINANCE CORPORATION



TMO - Problem Solver

The Mortgage Office is a great compliment to our loan administration department. It has simplified our reporting processes and allowed us to operate a much more efficient servicing platform. We appreciate the constant refinements crafted by Applied Business Software - keeping the software current in an ever changing mortgage environment.

BRIAN CHELIN, Director
LANYARD FINANCIAL



Great program for lenders servicers of all sizes

I have been running The Mortgage Office for over two years. It is an excellent program which handles every aspect of loan management. Despite significant growth of my book, and an ever increasing regulatory burden, the software has made my life easier than it was before. My only slight criticism is that it is not too easy to learn (but full disclosure I didn't do the training) they more than make up for the minor confusion with tremendous customer service. I call often with questions and Lee and his associates always are gracious and helpful.

STUART COLE, Manager
COUNTY MORTGAGE, LLC



Mortgage Servicing Software

The software had the capacity to handle many functions related to mortgage servicing from printing statements to having an area to make notes on homeowner's loans to being able to do an instant escrow analysis. I highly recommend attending their training when purchasing the software, I don't think I could have used the software without attending the training, it was great and I learned a lot.

EMILY CASTRO, Finance Manager
HABITAT FOR HUMANITY OF GREATER SACRAMENTO



The Mortgage Office

I've been in the mortgage business for over twenty years and have had the opportunity to use several software solutions available to the industry. There is nothing out there in the marketplace that can really compare to The Mortgage Office. It's extremely powerful and easy to use. If you're new to the business the software will keep you within the proper guidelines of both law and practice. If you're an experienced mortgage broker, you will have the flexibility to configure the day to day operations to your own way of doing things. The customization is almost limitless. There is no report that I can't generate. If it's not in the many templates provided, I can create it with the available tools. In addition and often overlooked until it's too late, the backup and security tools are fantastic!

JARED WALDMAN, President
VENTANA CAPITAL



Love this software - User Friendly and great time saver!

This is a great user-friendly software with parallels to Microsoft Word and Excel that will save a lot of time in managing our extensive loan portfolio. I took the training at their corporate headquarters and was quite impressed with a personable staff who explained the features of the software and also WANT TO HELP! I can't wait to put into practice some nice components such as emailing of statements, mail merge of letters and reports, etc.. This software will also eliminate duplication of logs and reports in Excel, plus save a couple of trees by not having to print so much paper. I HIGHLY RECOMMEND The Mortgage Office!

RON LUIS VALLES, Administrative Assistant
CITY OF EL CAJON - COMMUNITY DEVELOPMENT



Very user friendly Layout and design

There is so much to learn about the software it will take me a little more time to absorb it all.

CHRISTINA WILLIAMS, Office Manager
PRIVATE CAPITAL NORTHWEST



The best choice

We reviewed every Mortgage Administration software vendor available before choosing TMO. This was the clear and only choice to trust our business and reputation with our Borrowers and Investors accounts. Before Verifund was started, I worked with another large mortgage fund that had invested over \$1 Million dollars in having custom Mortgage Admin Software created. It had a fraction of the functionality, was questionably accurate, and required on-going support to fix internal bugs. It also required 8 full-time people to manage the portfolio. TMO does a better job, with great accuracy, and a long list of useful features and efficiencies. This, in our opinion, is the only choice for Mortgage Administration software needed by those in our profession to run a smooth and successful operation.

JOSHUA LIBERMAN
VERIFUND CAPITAL CORP., CANADA



There For Us in a Pinch

Blackburne & Sons has been using The Mortgage Office to service our portfolio of hard money commercial first mortgages for over 15 years. We could not run our company without it. Others will tell you the same thing. But here's a story of heroism and loyalty. About 11 years ago we somehow crashed our software due to our own error. The monthly check run was coming up, and we were serious trouble. The two owners of The Mortgage Office worked 15+ hours per day on Friday, on Saturday, and on Sunday ... and they somehow retrieved our data. I genuinely love the folks at Applied Business Software. They literally saved my 33-year-old company.

GEORGE BLACKBURNE, President
BLACKBURNE & SONS REALTY CAPITAL CORPORATION

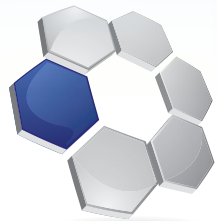


Outstanding Service

The entire staff at TMO are awesome! They're always ready to help you with any questions or concerns you might have. I highly recommend this software to anyone who enjoys an easy life.

JENNIFER ALONZO, Data Specialist
NHS NEIGHBORHOOD HOUSING SERVICES

For even more reviews visit
TheMortgageOffice.com



The Mortgage Office®

Your Ultimate Lending Platform

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