



## Contract Collector v5

### Advanced Loan Servicing Software:

Automate your entire installment loan servicing process with Contract Collector v5 from **Graveco Software, Inc.** It's the most advanced, feature-rich and easy to use contract collection/ loan servicing software available. Contract Collector is a comprehensive system that manages all types of installment loans, notes, contracts, mortgages, deeds of trust, as well as any number of clients and contracts, and all types of payments. Every process is streamlined – from entering new clients, companies and contracts, to printing client statements, deposit slips, and payment coupons.

**Contract Collector** users include banks, auto dealerships, finance companies, mortgage companies, private investors, and anyone who tracks installment payments. For large organizations, it is a cost-effective way to automate loan collection processing. For organizations of any size, Contract Collector is the best solution for loan servicing.



**Contract Collector helps you save time and expense in performing the routine chores of collection management and installment loan servicing.**

# Contract Collector v5

**“We had used five different loan servicing software packages before we switched to Contract Collector in 1994. It's provided us with capabilities beyond the others as well as the ease of use that we need to continue to grow our business.”**

Mike Stallins  
Colorado Capital Investments, Inc.

**“The technical support staff for Contract Collector has become part of my team. They are right there for me with intelligent answers to all of my questions. They really make my job easier!”**

Jim Cummings  
Rainer & Rainer

# Contract Collector v5

## Experienced Loan Servicing Software:

With over 30 years serving the loan servicing industry, we know the challenges you face and the software you need. Together we will succeed with an efficiently run, well managed company, based on the best loan servicing software tools available. **Contract Collector** offers powerful processing, integrated accounting and the flexibility that comes with a user-friendly system. **Contract Collector** increases accuracy and productivity with an easy to use interface and powerful operating features that give you the power to improve collection performance, lower costs and meet or exceed customer and client expectations.

## Simple Loan Servicing Software:

**Contract Collector** is very straightforward and easy to learn. Tool tips, pop-up message windows, and extensive help files guide you step-by-step and aid you in accomplishing everything from the simplest to the most complex procedures. You set up the data for portfolios, clients, and loan/ contract accounts, and the system automates the painstaking and time-consuming bookkeeping chores so you take complete control of your operation – and gain a competitive edge.

## Complete Loan Servicing Software:

All the functions and features you will ever need for a professional management company are available in one complete, integrated system:

### • **Collection Management:**

Organizes and automates collection management tasks. Calculates collections fees and performs client disbursements.

### • **Accounting:**

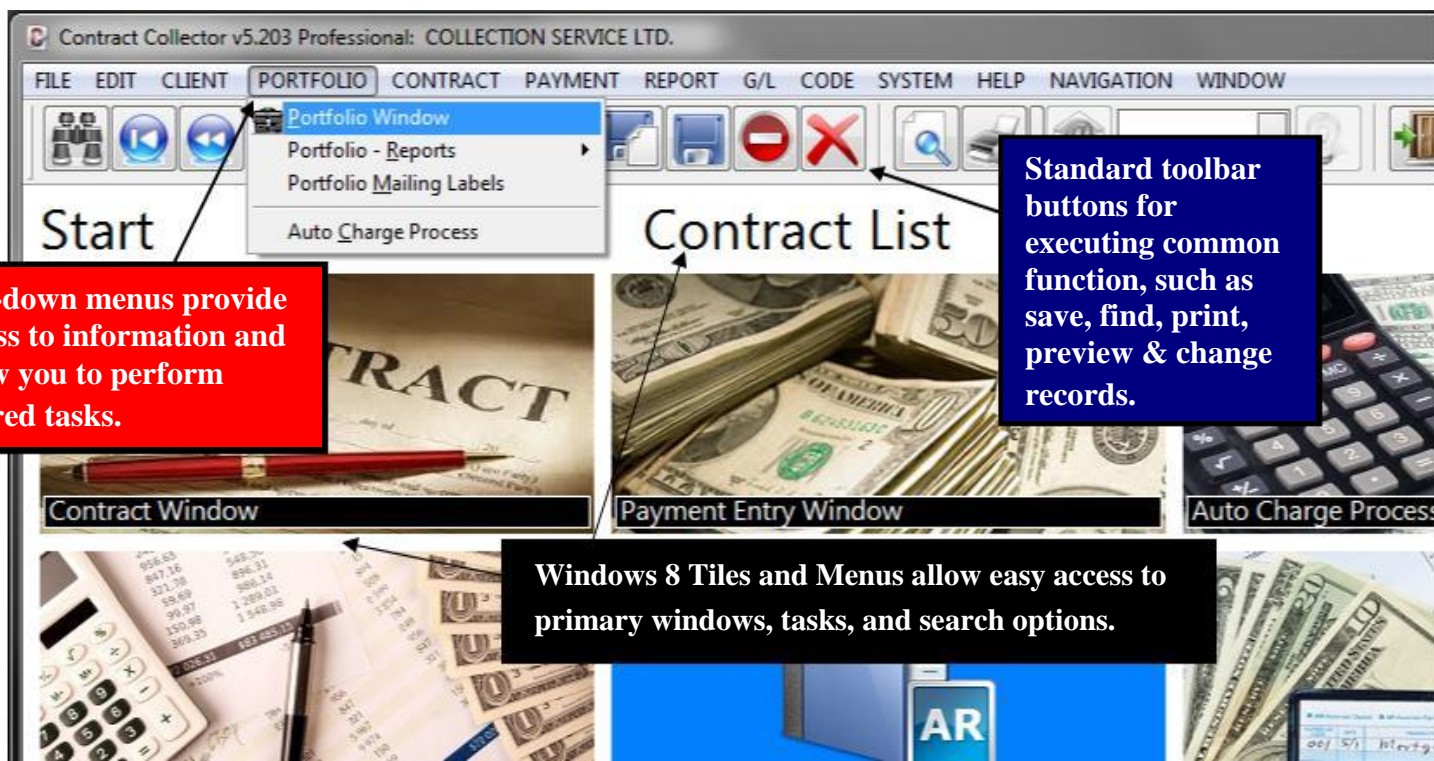
A complete accounting system based on cash or accrual accounting. **Contract Collector** includes a general ledger with accounts payable and accounts receivable, all with real-time posting for interim financial statements at any time.

### • **Reporting:**

Prints management and financial reports, notices, invoices, receipts, payment coupons, and checks. Export report data to a variety of file formats. **Contract Collector** can also send letters and notices via e-mail!

### • **Security:**

Full security controls to ensure the most sensitive data is secure. **Contract Collector** supports individual user security profiles.







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**Powerful Loan Servicing Software:**

With **Contract Collector**, you can manage any number of clients and contracts, for one or more of your companies/ portfolios. The software supports variable payments, early payoffs, balloon payments, and any payment schedule or term. It automatically amortizes and calculates each payment and provides detailed statements for your loans. You can print letters, notices, statements, checks, reports and payment coupons.

**Notification Dashboard:**  
The dashboard is designed to provide management with key information for making decisions and for tracking important upcoming dates, scheduled tasks, and amounts.

Contract ID	Name	Portfolio ID	Type	Status	Due Date	Delinquent	Total Past Due	Days Past	Next Cc
10001	ERNIE JOHNSON	001	REM	OPEN	03/06/2014	338.14	3,043.26	260	/ /
10003	JIM CARPENTER	001	REM	OPEN	03/16/2014	556.42	5,314.20	273	/ /
10004	JEFFREY BRADFORD	001	REM	OPEN	03/06/2014	537.16	3,977.19	260	/ /
101	GREG UBER	003	CAR	OPEN	03/08/2014	273.33	2,459.97	256	/ /
102	HENRY SMITH	003	REC	OPEN	03/15/2014	401.24	3,574.68	246	/ /
C301	JIM'S SEAFOOD GALLERY	002	COM	OPEN	03/06/2014	494.26	4,448.34	260	/ /
C302	GREETING CARDS PLUS	002	COM	OPEN	03/06/2014	677.50	6,097.50	260	/ /
C303	GAS-N-TROT INC.	002	COM	OPEN	03/06/2014	615.91	5,543.19	260	/ /

**Contract Collector automates collection for all types of Loans, Notes and Contracts:**

Real Estate Mortgages

Deeds of Trust

Land Contracts

Bank Loans

Finance Agreements

Personal Loans and Notes

Commercial Property

Time-Share Resorts

Construction Services

Legal Judgments & Billings

Auto Sales

Equipment Leasing

Student Loans

Insurance Collections

**Customizable Screens - User Defined Fields (UDFs):**

Lease Collector offers unlimited User Defined Fields for Owners, Clients, Portfolios, Contracts, Banks, Vendors, etc. You define the field type (Memo, Character, Numeric, Currency, Date, Logical, File, etc.) and the captions/ titles.

Collateral 4 Bedroom Home: 8901 NE St. Johns Road

Approved

Approved Date 01/24/2014

Employer KMART

**UDF Example:**  
Create a field to track collateral information. You can search and filter on the UDF fields, and create reports to display this information.

**Client Window:1**

Client ID: 001 Name: CAPITAL FINANCE GROUP INC. Sort Name: CAPITAL FINANCE GROUP INC. Balance: 0.00

Contact: JAMES SEGATE - MANAGER

Details: Portfolios, Ledger, UDFs, Images, Contact Notes

Address / Phone: 400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104

Pay to Name / Address: CAPITAL FINANCE GROUP INC. 400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104

IRS 1099s: Name: CAPITAL FINANCE GROUP INC. DBA: Tax ID: Employer Id. No. 91-2988184

**CLIENT WINDOW:**  
Maintain information on clients and their portfolios.

**PORTFOLIO WINDOW:**  
Maintain information on each portfolio and their contracts/ loans.

**Portfolio Window:1**

Portfolio ID: 001 Portfolio Name: CAPITAL FINANCE GROUP INC. Type: Closed

Details: G/L Info, Client Info, Contract Info, UDFs, Images, Calendar Notes, Contract Defaults

Address / Phone: 400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104

Portfolio Groups:

Group	Description

Late Fee Policy: Code LT Late Fee

Only Charge Late Fee if: over \$ 0.00 is owed

Calculate Late Fee % On: Recurring Amount

Tax Information: Tax Type Employer Id. No. Tax ID 91-304945

Report to Credit Bureau:  Report to Credit Bureau

Minimum Bank Balance: 0.00

Notes: JAMES SEGATE - MANAGER

Store complete address history with unlimited addresses.

A separate Notes section allows you to input detailed information.

- LOAN CALCULATORS:**
- Contract Calculator • Per Diem Calculator
  - Maturity Date Calculator
  - Interest Only Calculator • Compound Interest Calculator
  - APR Calculator • Rule of 78s Calculator

**Contract Calculator:1**

Contract Parameters

Interest Method: Fixed Interest

Balance/ Amount of Loan: 175,000.00

Annual Interest Rate: 4.2500

Number of Payments: 240

Payment Amount: 1,083.66

Payment Frequency: Monthly

Equals

Payment Amount: 1,083.66

Buttons: Calculate, Reset, Exit

**CONTRACT CALCULATOR:**  
Calculates loan parameters based on specified criteria. Calculate the Payment Amount, Loan Amount, Term, or the Interest Rate.

**Per Diem Calculator:1**

Contract Parameters

Balance/ Amount of Loan: 240,000.00

Annual Interest Rate: 3.9900

Number of Days: 360 Day Year

Buttons: Exit

**Maturity Date Calculator:1**

Contract Parameters

Begin Date: 04/01/2014

Number of Payments: 240

Payment Frequency: Monthly

Maturity Date: 04/01/2034

Equals

Maturity Date: 04/01/2034

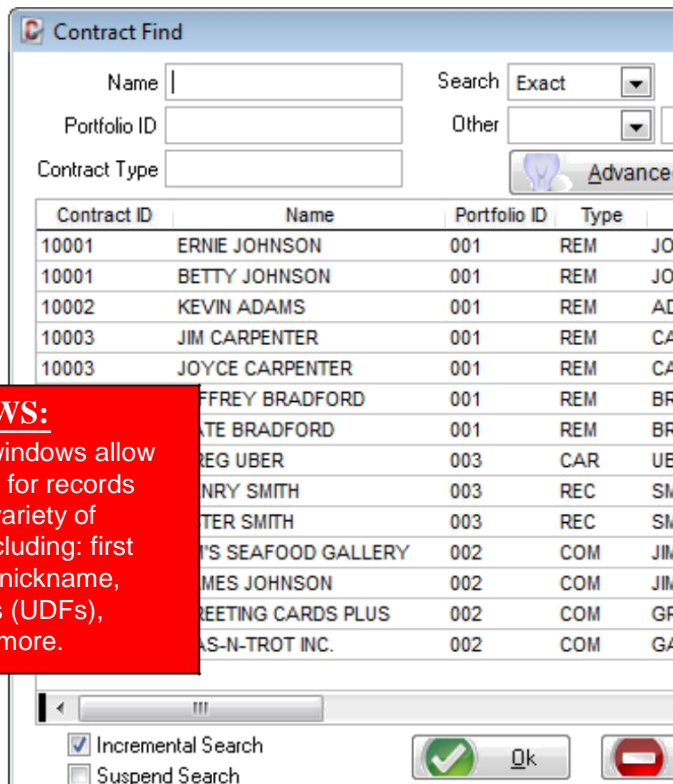
Next Payment Date: 05/01/2014

Next Payment Number: 1

Buttons: Calculate, Reset, Exit

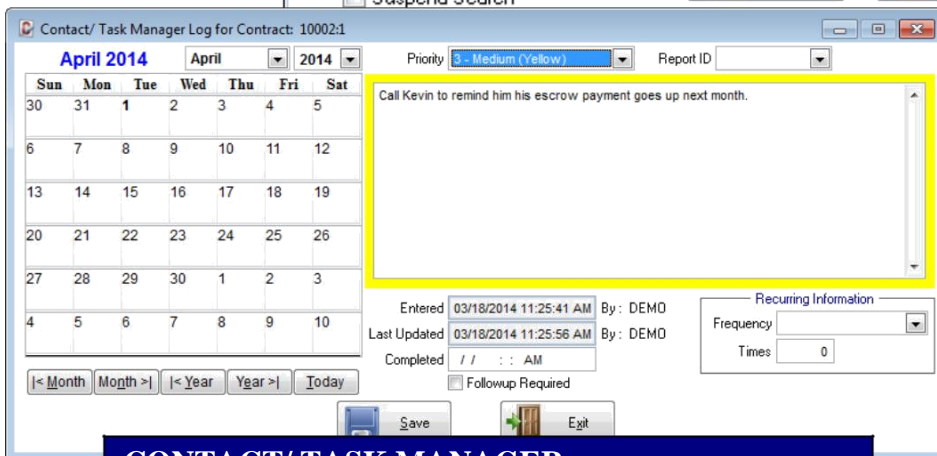
# Contract Collector v5 Features:

- Administrator controlled user privileges and permissions.
- Powerful and flexible interest calculation methods.
- Accepts principal only payments.
- Payment and interest schedule for adjustable rate loans or changes to payment amounts.
- Multiple contract invoicing and billing options.
- Integrated user calendar.
- Record specific calendar/ contact log and task manager for each loan record. Track the history of all notices and letters sent, and all contacts made with the contract.
- Schedule future contacts, letters, and notices.
- Integrated general ledger.
- Batch notice printing and batch e-mail distribution.
- Print, preview, or export reports to a wide variety of formats, including Microsoft Excel.
- Microsoft Word Mail Merge.
- Print reports and notices to PDF files.
- Many time-saving operating features, including: drill-down, find and selection windows, and date & calculator field pop-ups.
- Promote multitasking with multiple open windows.
- Expedite tasks with right-click shortcut menus and keyboard shortcuts.
- Windows 8 Tiles provide easy access to primary windows and processes.
- Windows 8 Menus present convenient search options and can create powerful work lists.
- IRS 1098 & 1099 Electronic Filing and recipient distribution.



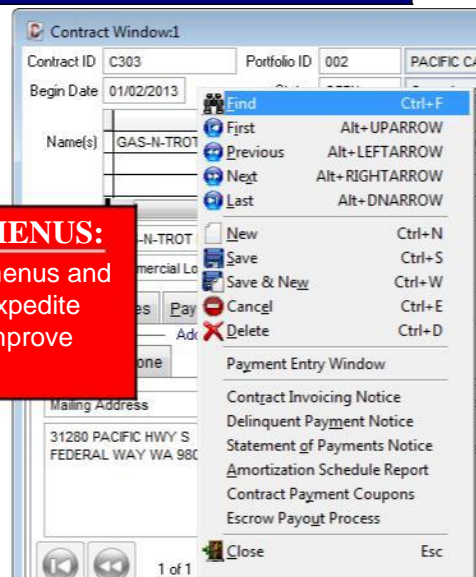
## FIND WINDOWS:

Powerful search windows allow the user to search for records based on a wide variety of search criteria. Including: first name, last name, nickname, user defined fields (UDFs), plus many, many more.



## CONTACT/ TASK MANAGER:

Schedule: contacts; printing of letters or notices; and e-mails to be sent. Record details of telephone conversations, and track the history of notices and letters that have been sent previously, all in an easy to use record specific calendar.



## RIGHT-CLICK MENUS:

Right-click shortcut menus and keyboard shortcuts expedite common tasks and improve user efficiency.



**Contract Window:1**

Contract ID: 10002 Portfolio ID: 001 CAPITAL FINANCE GROUP INC. Contract Type: REM Real Estate Mortgage

Begin Date: 01/02/2012 Status: OPEN Open Account In Good Standing Next Contact: //

Name(s): KEVIN ADAMS Birthday: 11/13/1963 Order: 1 Notes: memo

Sort Name: ADAMS, KEVIN Description: Real Estate Mortgage Maturity Date: 01/01/2022

Balance: 38,990.67 Past Due: 0.00

Next Payment Amount: 632.21 Due Date/#: 04/01/2014 27

Last Payment Amount: 5,914.89

Details: Names | Payment / Interest | Other Setup | Escrow | Ledger | UDFs | Images | Contact Log

Address / Phone: 5194 EAST SPRING SEATTLE WA 98105

	Beginning/ Earned	Paid	Ac	
Principal	45,000.00	6,201.70	0.00	38,798.30
Interest	9,585.76	9,585.76	0.00	0.00
Fees	250.00	250.00	0.00	0.00
Totals	54,835.76	16,037.46	0.00	38,798.30

Accrued Interest: 192.37 Current Balance: 38,990.67

Escrow Code	Escrow Description	Balance
E1	Escrow #1 Reserve	350.00

Escrow Balance: 350.00 Per Diem: 11.3162 Interest Rate: 10.5000

Notes: 2ND MORTGAGE. 1ST MORTGAGE WASH

Medium: Call Kevin to remind him his escrow payment goes up next month.

**CONTRACT WINDOW:**  
Enter, maintain and update information for loans/ contracts.

**Unlimited contract names.**

**Highlights balance & past due information in a color coded format.**

**Summary of loan balance information in a concise and easy to read layout.**

**Priority coded calendar messages, reminders or to otherwise**

**Payment Entry Window:1**

Contract ID: 10002 Name(s): KEVIN ADAMS Portfolio ID: 001 CAPITAL FINANCE GROUP INC.

Payment Information: Batch No: 1 Receipt #: 477 Date: 03/18/2014

Payment Date: 03/18/2014 Payment Amount: 632.21 Application: Future Payments Payment Method: Personal Check

Check No: 12345 Bank Routing No: 999999999 Unapplied: 0.00

Journal ID	Payment No.	Code	Description	Due Date	Amount Due	Amount Paid	Interest Paid	Principal Paid
	27	PMT	Payment - Regular	04/01/2014	607.21	607.21	339.49	267.72
	27	E1	Escrow #1 Reserve	04/01/2014	25.00	25.00	0.00	0.00

Payment Distribution: Principal/ Interest Paid: 607.21 Escrow Paid: 25.00 Fees Paid: 0.00 Total Paid: 632.21

Medium: Call Kevin to remind him his escrow payment goes up

Totals: 632.21 339.49 267.72

Balances: Principal: 38,798.30 Unpaid Interest: 0.00 Unpaid Fees: 0.00 Accrued Interest: 192.37 Prepayment Penalty: 0.00 Current Balance: 38,990.67

Last Payment: Date: 03/18/2014 Number: 26

Next Payment: Date: 04/01/2014 Amount: \$632.21

Total Past Due: 0.00 Collector ID: 001 - Demonstration User

**PAYMENT ENTRY WINDOW:**  
Powerful and flexible payment posting options, including several payment application methods.

**Payment instructions or reminders also display in the Payment Entry Window.**

**Control payment disbursement to apply payment exactly as desired.**

**Print or preview payment receipts directly from the Payment Entry Window.**

## Attaching Images, PDF Files, & Other Documents:

With a scanner or digital camera, you can store images and PDF files for Clients, Portfolios, Contracts, Banks, Vendors, etc. These images are viewable and printable. You can also attach other file types, such as Word Documents or Excel files, to individual records (by using UDF File fields) and access these documents directly from within the software.



**Imaging Example:**  
Scan signed loan agreements for a loan and tie it to that specific contract record, or take digital photos of the collateral. These images can be viewed and printed at any time directly from within the software.

PORTFOLIO: ALL		Collection Services, Ltd.						Date:
ORDER: Contract ID		Aged Delinquent Report						Time:
Code Summary								Page:
Contract ID	Contract Name(s)	Next Payment	Last Payment	0-30 Days	31-60 Days	61-90 Days	91+ Days	
<b>Portfolio: 001 - CAPITAL FINANCE GROUP INC.</b>								
10001	ERNE JOHNSON BETTY JOHNSON	313.14	06/13/2013	338.14	338.14	338.14	2,028.84	
10003	JIM CARPENTER JOYCE CARPENTER	240.71	03/18/2014	289.20	25.00	25.00	175.00	
10004	JEFFREY BRADFORD KATE BRADFORD	512.16	03/18/2014	22.00	5.19	0.00	0.00	
		1,066.01		649.34	368.33	363.14	2,203.84	
<b>Portfolio: 002 - PACIFIC CAPITAL VENTURES</b>								
C301	JIMS SEAFOOD GALLERY JAMES JOHNSON	469.26	03/18/2014	448.34	0.00	0.00	0.00	
C302	GREETING CARDS PLUS	645.24	03/18/2014	297.50	0.00	0.00	0.00	
C303	GAS-N-TROT INC.	586.58	03/18/2014	543.19	0.00	0.00	0.00	

Collection Services, Ltd. 888 Pacific Ave. Seattle, WA 98188	Fax Main Pmt Dept	206-622- 206-622- 206-622-7213
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ERNE JOHNSON  
491 NE 15TH ST.  
BELLEVUE WA 98004

March 18, 2014

**Statement of Payments**  
01/01/2014 - 05/31/2014

Contract ID: 10001

Date	Pmt #	Rept #	Description	Amount	Fees	Interest	Principal	Escrow #1	Escrow #2	New Principal
<b>Opening Balances:</b>										
01/03/2014	10	11	Payment	294.64	0.00	169.83	112.51	12.50	0.00	20,267.80
02/01/2014	11	12	Payment	294.64	0.00	168.90	113.24	12.50	0.00	20,154.56
03/02/2014	12	13	Payment	294.64	0.00	167.95	114.19	12.50	0.00	20,040.37
04/07/2014	13	14	Payment	319.64	25.00	167.00	115.14	12.50	0.00	19,925.23
05/01/2014	14	16	Payment	294.64	0.00	166.04	116.10	12.50	0.00	19,809.13
01/04/2014	22	30	Payment	294.64	0.00	158.07	124.07	12.50	0.00	18,844.86
01/31/2014	23	31	Payment	294.64	0.00	157.04	125.10	12.50	0.00	18,719.76
03/02/2014	24	32	Payment	294.64	0.00	156.00	126.14	12.50	0.00	18,593.62
04/01/2014	34		Escrow #1 Reserve	-150.00	0.00	0.00	0.00	-150.00	0.00	18,593.62
04/02/2014	25	35	Payment	294.64	0.00	154.95	127.19	12.50	0.00	18,466.43
05/01/2014	26	36	Payment	294.64	0.00	153.89	128.25	12.50	0.00	18,338.18
<b>Payment Totals:</b>				2,821.40	25.00	1,619.67	1,201.73	-25.00	0.00	
<b>Adjustment Totals:</b>					0.00	0.00	0.00	0.00	0.00	
<b>New Balances:</b>							18,338.18	175.00	0.00	

**PRINT PREVIEW:**  
Save Paper: An onscreen report viewer allows you to preview reports before you print them.

## Contract Collector v5 Standard Reports:

### Client Menu:

- Client Report • Client Activity Statement • Client Collection Statement • Client Disbursement • Client Mailing Labels

### Portfolio Menu:

- Portfolio Report • Payment Summary Report • Payment History Report • Projected Cash Flow Report • Portfolio Mailing Labels • Auto Charge Audit Report

### Contract Menu:

- Contract Report • Contract Directory Report • Statement of Payments • Contract Ledger Report • Contract Balance Report • Contract Inventory Report • Contract Invoicing Notice • Delinquent Payment Notice • Acknowledgment of Payment Notice • Payment Coupons • Contract Mailing Labels • Work List Report

### Payment Menu:

- Payment Audit Report • Bank Deposit Slip • Payment Receipts • Escrow Payout Report

### Reports Menu:

- User Calendar Report • Record Specific Calendar Report • Delinquent Payment Report • Aged Delinquent Report • IRS 1098s • IRS 1099s • Credit Bureau • Report Writer

### General Ledger Menu:

- Chart of Accounts Report • Financial Statements • Payables Journal Report • Aged Payables Report • Receivables Journal Report • Adjustments Journal Report • General Ledger Report • Bank Report • Bank Account Balance Report • Bank Reconciliation Report • Unreconciled Transactions Report • Check Printing Process • Check Register Report • Check Listing Report • Vendor Report • Vendor Ledger • Vendor Mailing Labels

### System Menu:

- User Report • Charge Code Report • Data Export Report • Data Import Report

### ADVANCED PRINTING:

Powerful printing options allow the user to easily customize reports and control the information displayed based on an organizations needs. These customized reports can also be saved for future use.

Report ID: [ ] Description: [ ]

Font Type: Times New Roman Font Size: 8

Portrait  Landscape  Center Report  Modify Report Form

Fields To Print: Contract ID, Name(s), Begin Date, Term, Type, Cur. Payment, Int. Rate, Princ. Bal., Cur. Balance

Fields Available: Portfolio Name, Portfolio Address, Portfolio Type, Group, Address, Phone, Sort Name, Portfolio ID, Contract Address, Last Date, Last No., Next Date

### SAVE REPORTS:

Save and/ or export report data to a wide variety of file formats, including: Excel, Word, PDF, Image File, etc.

Save Report As...

File Format: EXCEL, WORD, PDF, WEB, RTF, TEXT, IMAGE

Format: Complete  Open File

File Path & Name: C:\CONTRACT COLLECTOR 5\DATA\Report.xls

Buttons: Ok, Cancel



## Graveco Software, Inc.

6715 NE 63<sup>rd</sup> Street  
Suite #103-440  
Vancouver, WA 98661

(360) 528-1575  
(360) 573-5993 (Fax)

[www.ContractCollector.com](http://www.ContractCollector.com)  
[www.GravecoSoftware.com](http://www.GravecoSoftware.com)



# Contract Collector v5 Edition Feature Matrix:



*Personal Edition*

*Small Office Edition*

*Standard Edition*

*Professional Edition*

*Enterprise Edition*

**Feature Description**

**Operating Features:**

SOFTWARE COMBO: Lease Collector					X
2 HOURS TECHNICAL SUPPORT					X
1 HOUR ONLINE TRAINING SESSION				X	X
Windows 8 Active Tiles	X	X	X	X	X
10 Contract/ Loan Limit	X				
100 Contract/ Loan Limit		X			
Unlimited Contracts/ Loans			X	X	X
Escrow Accounts	X	X	X	X	X
Drill Down	X	X	X	X	X
Unlimited Images, Files & PDFs			X	X	X
Unlimited Escrow Accounts			X	X	X
User Defined Fields			X	X	X
Extended Name Information			X	X	X

**Report Printing Features:**

Advanced Reporting Features				X	X
Email Reports	X	X	X	X	X
Save Report To PDF				X	X
Word Mail Merge	X	X	X	X	X
Create Webpage		X	X	X	X
Advanced Webpage				X	X
Print/ Save Report to Excel	X	X	X	X	X
Advanced Excel Reports				X	X
Print/ Save Report to Image				X	X
Report Writer				X	X
Credit Bureau Reporting				X	X

**Other Features:**

Unlimited Bank Accounts			X	X	X
Payment Import Process				X	X
Data Import Process				X	X
Data Export Process				X	X
Electronic IRS Reporting (Form 1098/ Form 1099)				X	X



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# CONTRACT COLLECTOR ORDER FORM

## CONTACT INFORMATION:

Company Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone Numbers: \_\_\_\_\_

## METHOD OF PAYMENT:

Check (#) \_\_\_\_\_  Visa  MC  AMEX  DISCOVER

Cardholder Name: \_\_\_\_\_

Cardholder Billing Address: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ **Security Code:** \_\_\_\_\_

**TOTAL PAID:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

<b>Software Description:</b>	<b>Price:</b>	<input checked="" type="checkbox"/>	<b>Amount:</b>
<b>Enterprise Edition</b> Software Combo: Contract Collector & Lease Collector Professional Editions Single User – 2 Hours of Support – 1 Hour Training Session – Unlimited Loans/ Leases	\$3998		
<b>Professional Edition</b> Single User – 1 Hour Training Session – Unlimited Contracts/ Loans	\$2998		
<b>Standard Edition</b> Single User – Unlimited Contracts/ Loans	\$1998		
<b>Small Office Edition</b> Single User – 100 Contract/ Loan Limit	\$998		
<b>Personal Edition</b> Single User – 10 Contract/ Loan Limit	\$198		

<b>Additional Network Users:</b>		Discount:	Price:	✓	Amount:
1 Additional Network User		\$0	\$400		
2 Additional Network Users		\$50	\$750		
3 Additional Network Users		\$100	\$1100		
4 Additional Network Users		\$150	\$1450		
Additional Network Users	(Specify Quantity :)	\$	\$		

<b>Technical Support Description:</b>		Price:	✓	Amount:
2 ½ Hour Technical Support Plan Expires annually with roll-over minutes		\$498		
6 Hour Technical Support Plan Expires annually with roll-over minutes		\$1098		

<b>Other Items:</b>		Price:	✓	Amount:
7 HOUR TRAINING DVD (3 DVD Set + 1 CD)		\$98		
1 HOUR ONLINE TRAINING SESSION		\$198		
SHIPPING		\$10		
		\$		

SUBTOTAL:  
Sales Tax 8.4% (WA only):

8.4%	

**Total Payment Due:**

**MAKE PAYMENT TO:**  
**Graveco Software, Inc.**  
**A Division of AFTS**  
**151 S. Lander Street, Suite C**  
**Seattle, WA 98134**

Phone: 800-275-2033  
Fax: 888-313-0021

Email: [sales@gravecosoftware.com](mailto:sales@gravecosoftware.com)