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!
Your Affordable Lending Platform

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

Responsive • Sophisticated • Feature-Rich • Affordable

From the creators of the most trusted system in lending

Applied Business Software, Inc.
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, NSFs 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
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
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

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.
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.
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

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.
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.
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
**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
EYYA REALTY CORP

**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 payoff 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 COMMONWEALTH, 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

theloanoffice.com  800.833.3343
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