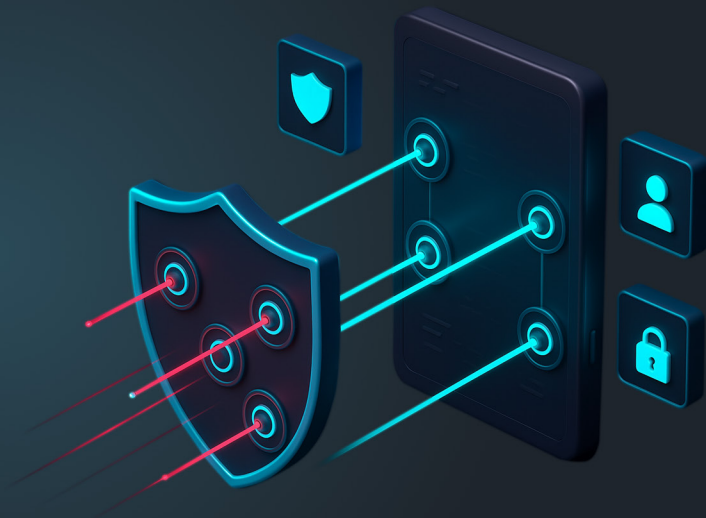


Compliance-as-a-Service

BITBTM compliance-as-a-service eliminates the complexity of maintaining regulatory requirements



The BackInTheBlack Advantage

BITB provides a market-leading suite of solutions to automate collection and loss mitigation options based on investor mortgage rules and regulatory policies.



Regulatory Compliance

In addition to our mortgage servicing software, our leadership and team are well-versed in the intricacies of the complex web of regulation and compliance requirements, including lending standards, consumer protection, and data privacy:

- ✓ Dodd-Frank Act
- ✓ Truth in Lending Act
- ✓ RESPA Compliance
- ✓ And More



Disaster Program Support

BITBTM offers bulk decisioning capabilities for all disaster programs, providing an automated end-to-end decisioning workflow. If notices or documentation are required from the borrower as part of the decision, BITBTM facilitates the document submission and review process entirely in-platform.

BITBTM leverages its third party integration with FEMA to identify customers impacted by national disasters.



FEMA



Data Privacy and Security

Given the tech-first nature of modern business, the mortgage industry is particularly vulnerable to cyberattacks, data breaches, and fraud. BITBTM provides comprehensive 360-degree protection and monitoring of sensitive customer data and mortgage documents.



Loan Process Workflow Automation

Practical tools save you time, not add to your workload. Streamlining processes, reducing manual work via automation and mortgage document OCR, and providing 24/7/365 data access, reporting, and audit trails can significantly improve your resources' efficiency.

Providing a Seamless Workflow for Servicers and Buyers



Servicer Benefits

- Substantially reduces decision timeline
- Compatible with any banking system of record
- Built-in investor requirements allow borrowers to provide relevant and required documentation more quickly
- Bulk decisioning capabilities



Shared Efficiency and Access Benefits

- Eliminates mail delays and expenses
- Send and receive categorized documents online
- Imaging system compatible
- Image categorization is built into quality control packages
- Real-time bi-directional access to buyer and servicer documents



Borrower Benefits

- Direct near-real-time communication portal
- Provides a single source for evaluation determination
- Obtain status updates directly from the servicer
- Streamlined documentation (Online submission eliminates mail delays, compatible with imaging systems)
- Enhanced efficiency, reduces decision timelines with investor-compliant documentation
- Branding & accessibility (Private-label branding, mobile/tablet compatible, CFPB-compliant)



Get started today
Schedule a Demo



backintheblack.com