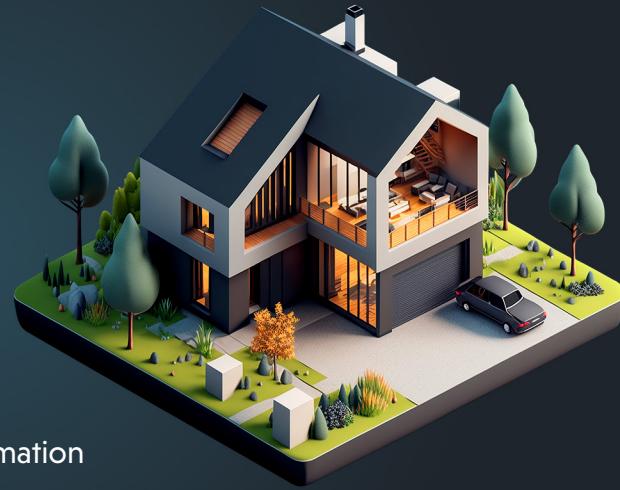




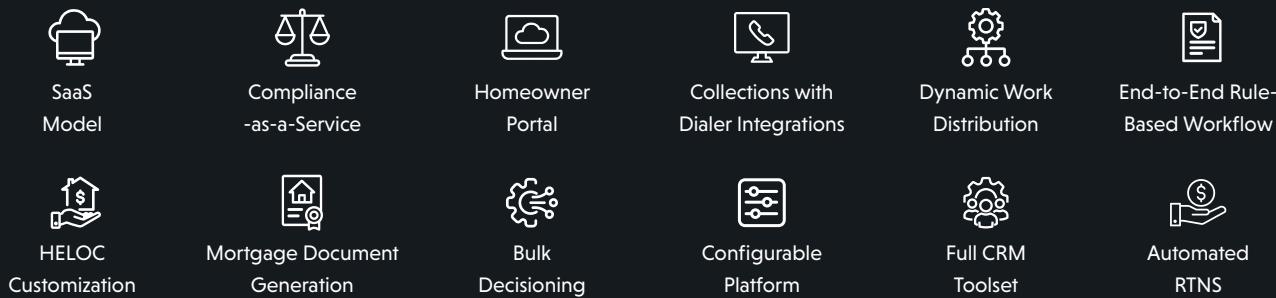
# Modernizing Mortgage Default Servicing

Discover how BITB™ simplifies compliance and boosts mortgage servicing efficiency with Loss Mitigation Automation



## Over 25+ Years of Mortgage Servicing Success

BackInTheBlack™ has been a cornerstone of the mortgage servicing industry for over two decades. Our extensive industry expertise has driven our passion for developing industry-leading loss mitigation SaaS solutions for servicers and borrowers.



## Leveraging the Power of Loss Mitigation Automation

### Empowered Loan Decisioning

By leveraging our proprietary loan decision engine, BITB™ provides borrowers and servicers with the specific and actionable steps to apply for a hardship.

### 3rd Party and System-of-Record Integration

The BITB™ platform was designed to support deep integrations across a wide range of industry-leading vendors and systems of record, providing the highest operational efficiency.

### Aligning Borrowers and Lenders

BITB™ strives to enhance the experience by facilitating communication and processes between borrower and servicer entirely within a simple-to-use SaaS platform.

### Hassle-Free Compliance

Compliance is in our DNA, and our feature-rich compliance rule sets and user-based access ensure all client and investor-based requirements are met, measured, and tracked.

### Reduced Servicing Costs

BITB™ drives higher decisioning volume with a reduced timeframe by merging workflow and data, speeding up the decision-making process for retention and liquidation.



[backintheblack.com](http://backintheblack.com)

# Our Integration Capabilities



**Credit**



**Flood**



**Title**



**Freddie Mac Resolve**



**Valuation**



**Fannie Mae SMDU**



**Fannie Mae**



**Freddie Mac**



**Ginnie Mae**



**MBA**  
MORTGAGE BANKERS ASSOCIATION  
MEMBER

**amo services**



**ServiceLink**



**OLD REPUBLIC  
Title Insurance Group**



**RUTH RUHL, P.C.  
ATTORNEY AT LAW**



**EQUIFAX**



**MORTGAGE  
CONNECT**



We have benefited from their robust workflow for all investors with compliance as a standard. We plan to take advantage of BackInTheBlack's mass modification process to ensure that our borrowers receive the assistance they need.

**ServiceMac**  
A First American Company

**Bob Caruso**  
CEO, ServiceMac, LLC.

**Take the First  
Step Toward  
Loss Mitigation  
Automation**



**backintheblack.com**