

# Modernizing Mortgage Default Servicing

Discover how BITB<sup>TM</sup> simplifies compliance and boosts mortgage servicing efficiency with Loss Mitigation Automation



## Over 25+ Years of Mortgage Servicing Success

BackInTheBlack<sup>TM</sup> 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.



SaaS  
Model



Compliance  
-as-a-Service



Homeowner  
Portal



Collections with  
Dialer Integrations



Dynamic Work  
Distribution



End-to-End Rule-  
Based Workflow



HELOC  
Customization



Mortgage Document  
Generation



Bulk  
Decisioning



Configurable  
Platform



Full CRM  
Toolset



Automated  
RTNS

## Leveraging the Power of Loss Mitigation Automation



### Empowered Loan Decisioning

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



### 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.



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

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



### Reduced Servicing Costs







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

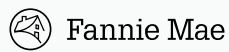


### Aligning Borrowers and Lenders

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

# Our Integration Capabilities

 <b>Credit</b>	 <b>Flood</b>
 <b>Title</b>	 <b>Freddie Mac Resolve</b>
 <b>Valuation</b>	 <b>Fannie Mae SMDU</b>



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.



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

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

