



# Loss Mitigation Home Loan Servicing Solution

With best practices and compliance built into the platform, the robust functionality of the BITB™ solution eliminates the complexity of compliance and lets you focus on the needs of your homeowners.



## Providing the Features that Matter

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



### Automated Workflow & Distribution

A robust rule-based implementation allows work to be distributed to team members via configurable workflows. This drives the flow of the workout and ensures all vital steps are completed in order.

- ✓ Single-sign-on access
- ✓ Configurable roles, privileges, and workgroups
- ✓ Configurable alerts
- ✓ Configurable user views



### 3rd Party Integrations

We integrate with numerous vendors, using various methods of data transfer. Do you have a trusted data vendor you would like to integrate with? We can integrate that data into our system to give you the information needed to make the best decisions. Our solutions are easily integrated with leading default management solutions, including:



Fannie Mae



Freddie Mac



Ginnie Mae



MBA  
Member



### Loan Workout Eligibility

Our eligibility module initially determines whether loans meet the criteria for the workouts provided. By doing so, discarding ineligible workouts allows your team to save time.



### LoanSolutionCenter® Borrower Portal

Our portal helps borrowers relieve the stress of the servicing process with real-time communication, status updates, and evaluation determinations without the need to speak with a bank.



### Mortgage Document Automation

Collecting required documentation can be a hassle, but this is easily done with our one-click package generation, allowing for local print packaging or in batch mode to mail as needed.



### Full CRM Toolset

Our Full CRM Toolset streamlines customer engagement with automated assignment, smart workflow routing, and campaign management. Built-in tools like call dispatch, response tracking, and call disposition ensure every interaction is captured, while IVR services enable seamless and personalized communication.



### Workout Calculator

A robust set of calculators gives your team the tools to perform a complete workout. This includes repayment plans, special forbearance, modification, pre-foreclosure sale, and deeds-in-lieu.



### Automated Return to Normal Servicing (RTNS)

Direct integration to BKFS's MSP system for orchestration of system changes to return a loan to normal servicing.

- ✓ Pre-RTNS data snapshots for audit and rollback
- ✓ Pre-RTNS system of record and data comparison
- ✓ Pre-RTNS exception management
- ✓ Automated tran card creation, transmission and processing facilitated through a direct BKFS integration
- ✓ Post RTNS data reconciliation (Edit and update, SOR data)
- ✓ Data reconciliation exception management and workflow
- ✓ Post close inline QC.



### System of Record (SOR) Integration

Our system is constructed to integrate with the leading systems of record, providing real-time postback via web services and standard inbound/outbound files for other integrations. Manual loan boarding is also available for smaller portfolios.



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

# A Truly Comprehensive Loss Mitigation Solution

BITB Platform		Third Party Integrations	
<b>Industry Experience</b> BITB™ was established in 1999.	✓	<b>Credit</b> Automated credit report ordering with rules-based integration.	✓
<b>SaaS Model</b> Cloud-based, hosted delivery model, with no in-house hardware required.	✓	<b>Title</b> Integrated with First American for seamless delivery of title reports.	✓
<b>Compliance-as-a- Service</b> Built-in compliance with GSE requirements (Fannie Mae, Freddie Mac), managed by a dedicated team.	✓	<b>Valuation</b> Valuation services integrated, supporting AVMs and appraisals.	✓
<b>Homeowner Portal</b> Intuitive, self-service LoanSolutionCenter® portal with document upload and real-time messaging.	✓	<b>Flood</b> Supports flood certification integrations.	✓
<b>Collections with Dialer Integrations</b> Offers dialer integrations for collections.	✓	<b>Freddie Mac Resolve</b> Direct integration for compliance and streamlined workouts.	✓
<b>Dynamic Work Distribution</b> Dynamic workflow and task distribution, configurable for efficiency.	✓	<b>Fannie Mae SMDU</b> Automated workout uploads, and rule updates.	✓
<b>End-to-End Rule-Based Workflow</b> Rules-based engine for decision-making, with guided workouts, eliminating manual processes.	✓	<b>Print Vendors</b> Integrated with print vendors for document delivery.	✓
<b>HELOC Customization</b> Supports HELOC customization, configurable for specific needs.	✓	<b>Financial Data Exchange</b> Supports financial data exchange for seamless data flow.	✓
<b>Mortgage Document Generation</b> Pre-configured, automated document generation for compliance and efficiency.	✓	<b>Systems of Record</b> Centralized system of record, audit-ready with asset reports.	✓
<b>Bulk Decisioning</b> Mass decisioning for disaster programs, powered by our automated decision-making engine.	✓	<b>IRS Housing Income</b> Supports IRS income verification for compliance.	✓
<b>Configurable Platform</b> Highly configurable platform, with minimal development needed, pre-configured with best practices.	✓	<b>FEMA</b> Third party integration with FEMA to identify customers impacted by national disasters.	✓
<b>Full CRM Toolset</b> Automates assignments, manages campaigns, and tracks every call—ensuring seamless, personalized customer interactions.	✓		
<b>Automated Return to Normal Servicing (RTNS)</b> Seamless BKFS MSP integration enables automated system changes, audit-ready data snapshots, exception handling, and end-to-end reconciliation.	✓		