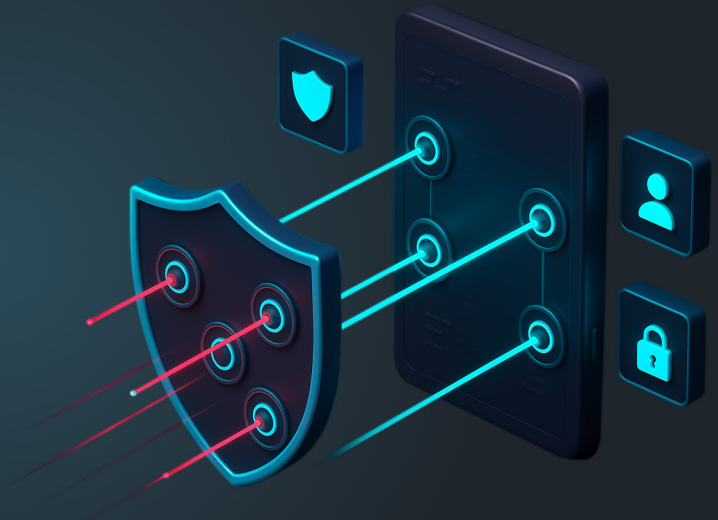


## Compliance-as-a-Service

BITB<sup>TM</sup> 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

BITB<sup>TM</sup> 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, BITB<sup>TM</sup> facilitates the document submission and review process entirely in-platform.

BITB<sup>TM</sup> 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. BITB<sup>TM</sup> 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](https://backintheblack.com)