

bitbTM

BackInTheBlack

Loss Mitigation for the Modern World



www.backintheblack.com

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A Truly Comprehensive Loss Mitigation Solution

BITB Platform

Industry Experience

BITB™ was established in 1999.

SaaS Model

Cloud-based, hosted delivery model, with no in-house hardware required.

Compliance-as-a- Service

Built-in compliance with GSE requirements (Fannie Mae, Freddie Mac), managed by a dedicated team.

Homeowner Portal

Intuitive, self-service LoanSolutionCenter® portal with document upload and real-time messaging.

Collections with Dialer Integrations

Offers dialer integrations for collections.

Dynamic Work Distribution

Dynamic workflow and task distribution, configurable for efficiency.

End-to-End Rule-Based Workflow

Rules-based engine for decision-making, with guided workouts, eliminating manual processes.

HELOC Customization

Supports HELOC customization, configurable for specific needs.

Mortgage Document Generation

Pre-configured, automated document generation for compliance and efficiency.

Bulk Decisioning

Mass decisioning for disaster programs, powered by our automated decision-making engine.

Configurable Platform

Highly configurable platform, with minimal development needed, pre-configured with best practices.

Full CRM Toolset

Automates assignments, manages campaigns, and tracks every call-ensuring seamless, personalized customer interactions.

Automated Return to Normal Servicing (RTNS)

Seamless BKFS MSP integration enables automated system changes, audit-ready data snapshots, exception handling, and end-to-end reconciliation.

Third Party Integrations

Credit

Automated credit report ordering with rules-based integration.

Title

Integrated with First American for seamless delivery of title reports.

Valuation

Valuation services integrated, supporting AVMs and appraisals.

Flood

Supports flood certification integrations.

Freddie Mac Resolve

Direct integration for compliance and streamlined workouts.

Fannie Mae SMDU

Automated workout uploads, and rule updates.

Print Vendors

Integrated with print vendors for document delivery.

Financial Data Exchange

Supports financial data exchange for seamless data flow.

Systems of Record

Centralized system of record, audit-ready with asset reports.

IRS Housing Income

Supports IRS income verification for compliance.

FEMA

Third-party integration with FEMA to identify customers impacted by national disasters.

Welcome to **BackInTheBlack™**

BackInTheBlack has been a cornerstone of the mortgage servicing industry for over two decades, earning a stellar reputation as a managed service provider. Our pre-configured “out of the box” mortgage servicing SaaS solutions were designed explicitly within industry best practices, making it an ideal choice for mortgage servicers seeking the highest levels of efficiency while eliminating the time-intensive burden of compliance management.

The industry technology landscape also poses a challenge as service providers need help integrating modern solutions with legacy tools. Data management and access complexities persist directly with the exponentially increasing amount of data available.

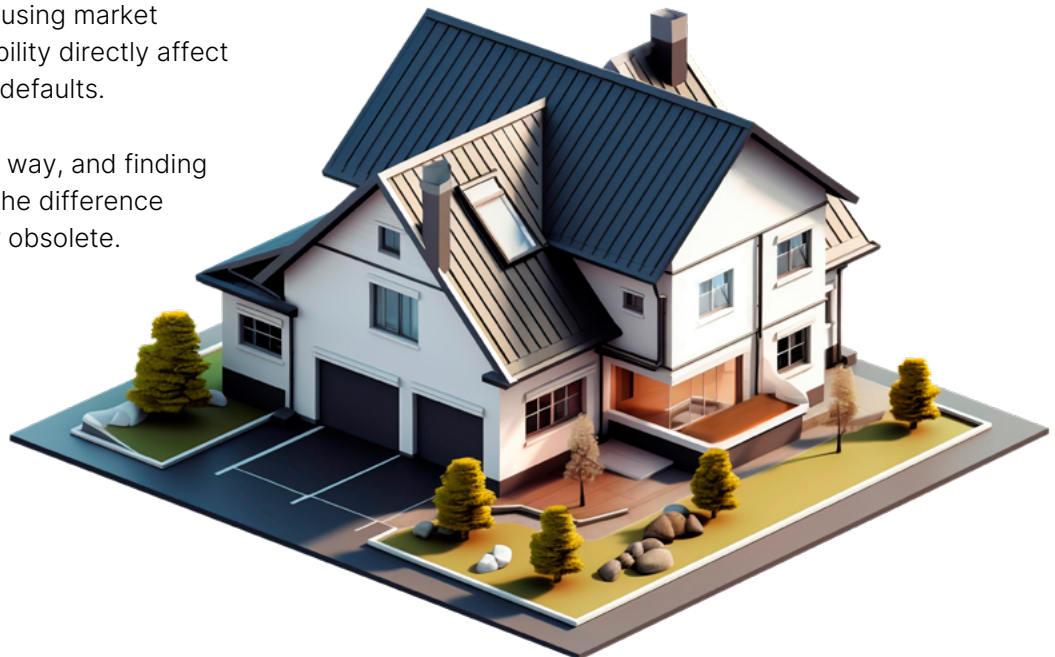
Those in the mortgage handling industry scramble to find effective and efficient solutions, demanding innovative products and services. The longer these organizations delay their technology evolution, the harder it becomes to remain competitive in this dynamic industry.

Beyond servicing requirements, external factors such as economic volatility, housing market fluctuations, and borrower stability directly affect loan origination and mortgage defaults.

The sector is evolving in every way, and finding the right technologies can be the difference between becoming relevant or obsolete.

LoanSolutionCenter®, powered by **BackInTheBlack**, is our best-in-class set of SaaS-based solutions to improve communication and document-sharing efficiency between Borrower and Servicer. By providing a single source for evaluation with near real-time messaging and a document repository with categorization, **LoanSolutionCenter®** delivers a rich and stress-free customer experience to increase Borrower participation, while substantially reducing Servicer timeline requirements and improving complete application submissions.

The **BackInTheBlack** team not only offers innovative solutions as a service but also has a deep roster of industry experts with unique technology backgrounds. We understand your challenges both operationally and technologically, and are here to help.



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.



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

A Focus on Features that Matter

By providing a single source for evaluation with near real-time messaging and a document repository with categorization, our solutions offer a rich and stress-free customer experience that will increase Borrower participation while substantially reducing Servicer timeline requirements and improving complete application submissions.

Our solutions are specifically developed to benefit both Borrowers and Servicers:

For Borrowers	For Servicers
<ul style="list-style-type: none">• Direct near real-time Communication Portal.• Provides a single source for evaluation determination.• Obtain status updates directly from the Servicer.	<ul style="list-style-type: none">• Substantially reduces decision timeline.• Compatible with any banking system of record.• Provides all investor requirements allowing Borrower to provide exact documentation so the Servicer can evaluate retention and liquidation options by guidelines.• Bulk decisioning capabilities.
Efficiency & Access Benefits	
<ul style="list-style-type: none">• Eliminates mail delays and expenses• Send and receive categorized documents online• Imaging system compatible• Imaged files are categorized into a quality control package• Documents generated by the Servicer are immediately available to the Borrower.• Documents generated by the Borrower are immediately available to BackInTheBlack servicing, as well as downstream processes from banking to auditing packages.	

Strategy-Driven Roadmap

At BITB, our enhancement roadmap is exceptionally active, always focused on developing the features that add true value to our customers. Ongoing enhancement areas include:

- Underwriting Solutions & Automation.
- Document Management & Imaging Integration.
- Loan Calculators & Auto-Decisioning.
- Breadth & Depth of 3rd Party Integrations.
- User Interface & Experience Enhancements.
- Enhanced Workflow Automation.



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.



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.



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.



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.



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.



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.



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.



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 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.

3rd Party Integrations



Fannie Mae



Freddie Mac



Ginnie Mae
Our Guaranty Matters



MORTGAGE BANKERS ASSOCIATION

amoservices



ServiceLink



OLD REPUBLIC
Title Insurance Group



RUTH RUHL, P.C.
ATTORNEY AT LAW

EQUIFAX



MORTGAGE
CONNECT

Compliance -as-a-Service

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™ 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™ facilitates the document submission and review process entirely in-platform.

BITB™ 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™ 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.

Data Security and Availability

Our solution is hosted by Rackspace® - providing an SSAE 18 Compliant II data center with redundant infrastructure and real-time failover. Additional security details include:



Data security in transit:

- HTTPS over TLS 1.2.
- X.509 certificate-based server authentication.
- Network layer authentication.



Data security at rest:

- Database encrypted at the column, table, and file level.
- Keystore is located on an external security module.



Resiliency and Recovery:

- Two geographically disparate data centers (primary and standby).
- 24/7/365 CSOC monitoring.
- Load-balanced HA application, database, and network architecture.
- Instantaneous DB block replication to standby instance.





We're Here to Help

At **BackInTheBlack**, we know traversing the technology ecosystem can be daunting, and your primary function and goals may be centered on something other than tools and technology: rather, client-centricity is your focus.

From our simple 90-day or less implementation to our 1-day workout configurations, we're here to help digitize your servicing operations every step of the way.

About ACCSCIENT

ACCSCIENT strives to deliver a multi-faceted portfolio of expertise in Solutions & Services, Talent, and Technology Platforms to enable digital transformation while navigating the need for Global Optimization, Security, and Financial Agility. All of this is delivered with the client-centric focus of a boutique firm, the reach and stability of a global player, and the frictionless experience of a single partner.

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