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BackInTheBlack

Press Release

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BackInTheBlack Launches Affiliate Portal to Transform Servicer and Investor Collaboration

Dovenmuehle will be the first subservicer to introduce the new technology to its clients

BALTIMORE and LAKE ZURICH, Ill., October 22, 2026:| BackInTheBlack, a provider of mortgage default servicing and loss mitigation technology, today announced the launch of its new Affiliate Portal. The technology gives authorized mortgage investors and servicing clients direct, controlled access to loans managed through their servicers and subservicers, creating a centralized environment for visibility, collaboration, decisioning and oversight.

Dovenmuehle Mortgage, Inc. will be the first subservicer to introduce the Affiliate Portal to the marketplace. As an early launch participant, Dovenmuehle provided valuable operational and client-focused insight to BackInTheBlack as the technology was prepared for its initial implementation.

The Affiliate Portal addresses a longstanding challenge in mortgage servicing. Investors and financial institutions frequently rely on reports, emails, spreadsheets and other disconnected communication channels to understand the status of loans managed through a subservicing relationship. The new portal provides authorized users with secure, permission-based access to relevant loan information and workflows within the BackInTheBlack platform.

The technology supports centralized workflow management, structured approval and denial processes, performing-loan term submissions, commentary and collaboration, configurable reporting, portfolio visibility and comprehensive audit trails. These capabilities are designed to improve transparency, reduce reliance on email, accelerate response times and strengthen compliance and operational oversight.

“Mortgage investors have historically had limited direct access to the loans being managed on their behalf, particularly when those loans are supported through a subservicing relationship,” said James McVicker, president and CEO of BackInTheBlack. “The Affiliate Portal changes that dynamic by giving authorized users meaningful, controlled visibility into their portfolios and a structured way to collaborate with their servicer. It brings investors, servicers and subservicers into the same operational environment without compromising the controls each party requires.”

Improving Visibility, Accountability and Performance

Through configurable roles and permissions, servicers can determine what each investor or affiliate client is authorized to view and which actions they may perform. Depending on the applicable configuration, authorized users may be able to:

- View assigned loans and portfolio-specific work queues

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- Access relevant loan information and current workflow status
- Review proposed loss mitigation or workout decisions
- Approve, deny or return requests for additional review
- Provide comments and conditional approval instructions
- Submit performing-loan terms
- Review decision history and supporting workflow activity
- Monitor outstanding requests and response times
- Access configurable portfolio and operational reporting
- Maintain an auditable record of communications, approvals and decisions
- Access additional functionality developed and authorized by BackInTheBlack

The portal also supports single sign-on and role-based access controls, allowing participating organizations to manage authorized users through their existing identity and access processes.

“The Affiliate Portal creates an important new opportunity for our clients to engage with their serviced portfolios in a more direct, transparent and efficient way,” said Ron Malik, senior vice president of Default Operations at Dovenmuehle. “We were pleased to provide operational insight as BackInTheBlack prepared the technology for launch, and we are excited to be the first subservicer to make this capability available to our clients. The portal will provide improved visibility into their loans, clearer decision points and a more structured way to collaborate with our servicing teams.”

Strengthening Auditability and Service-Level Oversight

By recording activity within a centralized platform, the Affiliate Portal creates a more complete history of requests, reviews, comments, approvals and denials. This helps servicers and investors understand when an item was submitted, what action was requested, who completed the action and how long each step remained outstanding.

That improved auditability can also support the administration and measurement of service-level agreements between servicers and their clients. Instead of relying solely on periodic reporting and informal communication, the parties can use workflow and status information to evaluate response times, outstanding requests and operational performance.

The result is a clearer and more consistent record for internal oversight, client reporting, compliance reviews and audits.

“The potential impact reaches well beyond giving an investor another place to view loan information,” McVicker said. “We believe this technology could influence how the servicing industry evaluates subservicing relationships and, over time, potentially where loans are ultimately subserviced. Investors have not traditionally had this level of direct, workflow-based access to their subserviced portfolios. When they can see activity,

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participate in decisions, measure service levels and review a complete audit trail in one environment, it creates an entirely different level of transparency and accountability."

Dovenmuehle to Lead Initial Market Launch

As the first subservicer to introduce the Affiliate Portal to its clients, Dovenmuehle has provided practical insight into how the technology can support the needs of servicers, investors and financial institutions within an active subservicing relationship.

Dovenmuehle's operational perspective helped inform the initial launch approach and client experience, while BackInTheBlack developed and delivered the underlying technology. The platform was designed to remain flexible and configurable so it can support a wide range of servicers, subservicers, investors and other mortgage industry participants.

"Dovenmuehle has brought valuable real-world perspective to the initial launch of the Affiliate Portal," McVicker said. "Their team understands the operational, regulatory and client-service considerations involved in providing greater access to subserviced portfolios. Their insight has helped us prepare the technology for a successful market introduction while keeping the platform flexible enough to support broader adoption across the industry."

About BackInTheBlack

BackInTheBlack provides mortgage servicing technology focused on loss mitigation automation, compliance, workflow management, loan decisioning and borrower engagement. Its cloud-based platform includes configurable workflows, investor and regulatory rule sets, document generation, reporting, audit tracking, bulk decisioning and integrations with servicing systems and third-party technology providers.

For more information, visit **backintheblack.com**.

About Dovenmuehle Mortgage, Inc.

Dovenmuehle Mortgage, Inc. (DMI) is the nation's leading independent mortgage subservicing company. Dovenmuehle is a mortgage subservicer for commercial banks, credit unions, independent mortgage lenders, MSR investors and state housing finance agencies nationwide. The company provides mortgage subservicing for loans held in portfolio, loans sold to Fannie Mae, Freddie Mac, and the Federal Home Loan Bank with servicing rights retained by its clients, and loans pooled into Ginnie Mae-guaranteed mortgage-back securities. Using a combination of best-in-class and proprietary technology, Dovenmuehle helps lenders reduce servicing costs and deliver consistently high levels of service to homeowners while maintaining compliance with investor and regulatory requirements.

Learn more at https://dovenmuehle.com.

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Media Contacts

BackInTheBlack
Ryan Petrey
EVP Business Development
Ryan.Petrey@BackInTheBlack.com
513-237-0303

Dovenmuehle Mortgage, Inc.
Lindsey Neal

Depth for Dovenmuehle

lindsey@depthpr.com

(404) 549-9282

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