The Mortgage Office®
Your Ultimate Lending Platform
Applied Business Software, Inc. (ABS) encompasses over 40 years of system design, product development, customer service, and technical support into the industry’s most comprehensive and user-friendly loan servicing software. The Mortgage Office® was carefully designed and developed to serve companies of any size, from large lending institutions to small independent offices.

ABS is the market leader of powerful software systems to the lending industry. We have a keen understanding of the technological challenges and regulatory issues facing our clients and have carefully designed our systems to exceed their expectations.

ABS Team Members pride themselves on constantly improving and enhancing our products. The design, development, and support of all ABS software systems takes place at our headquarters in Long Beach, California. This continuity ensures quality, performance, and communication that are second to none. Our continually expanding network of satisfied customers across the globe is proof that ABS is fully committed to being the leader in the lending software market for decades to come.

*We look forward to working with you!*
LOAN SERVICING

COLLATERALIZED MORTGAGE OBLIGATIONS

MORTGAGE POOLS

HELOC/REVOLVING CREDIT LINE

ADJUSTABLE RATE MORTGAGES

ESCROW ADMINISTRATION

ACCOUNTING SYSTEM INTEGRATION

CONSUMER CREDIT REPORTING

DEP REPORTING

LOAN ORIGINATION

ACH EXPRESS

COMMERCIAL LOANS

GRADUATED TERMS MORTGAGES

CONSTRUCTION LOANS

BANK

TRUST ACCOUNTING

WEB PUBLISHING

CDFI REPORTING

FINANCIAL CALCULATOR

All In One System

The Mortgage Office®
Powerful Lending Software
Features that keep you and your customers connected...

Automatically send text message notifications, alerting your borrowers and investors as payments are applied, when statements are sent, ACH deposits are made, upcoming payments are due, and many more.
- Texts get read faster than emails
- It’s the latest communications trend
- They bypass spam filters

Accept payments from customers over the phone or online using debit/credit cards or via check.
- Borrowers can make one-time payments online 24/7
- Process hundreds of payments in seconds with one click
- Receive instant confirmation and transaction notification
...and help you be the leader in your industry.

Generate interactive maps of your loans by: Region, Delinquency, Investor, Amount, Zip Code, Maturity Date, and much more.

Just load the SmartView that contains this list of loans and click the GeoMap icon. Easy!

Create a functional integration quickly and easily.

E-file your returns (1098s and 1099s) with a couple of clicks. Never worry about printing, stuffing, or mailing envelopes ever again.
Powerful, flexible, and easy to use
Unlimited number of lenders and funding sources per loan
Easily and effortlessly service many types of loans
Accurately track and calculate advances
Easily customize views, reports, and notices

**Highlights:**

- Service many types of loans: Conventional, Commercial, Construction, ARMs, HELOCs, GTM, Rehab, Auto, Equipment, and more...
- Handle default interest with teaser rates
- Dramatically increase revenue by improving your collection process
- Automate payment distribution to funding sources with check printing
- Unlimited funding sources per loan
- Accurately track loan charges and advances
- Fast and flexible payment processing, NSFs, and Payoffs
- Automated emailing of borrower bills, statements, and notices
- Print, manage, and e-file 1098, 1099, and Canadian T5 and T3 tax forms
- Fully integrated document imaging and management system
- Schedule one time, recurring, or event-driven loan reminders
- Create user defined fields
- Enterprise level user security and permission management system
- Forensic audit trail of critical changes to loan files
- Create your own SmartViews™ to show only certain loans based on hundreds of customizable filters
- Track your customers' dialogues with the Conversation Log
- Export almost anything to Excel® – statements, reports, grids, and SmartViews™
- Track multiple insurance policies with built-in notices
- Fully integrated letter writer using Microsoft Word® templates and Mail Merge
- Split servicing fees with multiple vendors with complete accuracy
- Track loan delinquencies and late charge assessments with automatic notices
- Track senior liens
- And much, much more
**Originate** loans in all 50 States  
**Comply** with RESPA regulations  
**Rely** on a cost-effective private lending solution  
**Speed Up** origination process and close more loans with less staff

**Highlights:**
- Online loan application including document uploading
- Borrower/Broker Portal
- E-signature
- Produce TILA and closing TRID disclosures
- Customize your own workflow
- HMDA Reporting
- FNMA 3.2 and MISMO 3.4 file import
- Instantly produce the Mortgage Call Report
- Better manage your loan pipeline and forecasting
- Create your own documents or modify existing documents
- Seamless integration with our Loan Servicing Module
- Pull credit reports from TransUnion, Equifax or Experian

With The Mortgage Office's® Loan Origination Module you can close more loans in less time and with less staff: the ultimate goal of any loan originator.
Automate the servicing of various types of mortgage pools and MICs
Calculate share value with up-to-the-minute accuracy
Automate distributions, certificates, and investor checks/EFT uploads
Produce professional pool statements that include performance, history, detail, and internal rate of return calculations

Highlights:
- Service an unlimited number of pools and partners
- Easily accept partner investments, issue distributions, and process withdrawals
- Automatically email statements and auto attach them to each partner’s file
- Electronically transfer funds into your partners’ bank accounts
- Issue and manage certificates, buybacks, and rollovers
- Run year-end reporting including Section J of the IRS schedule K-1, 1099-INT forms, T3s, and T5s

Take your lending business to the next level by producing professional, on demand, accurate, and up-to-the-minute pool statements.
Automate the handling of impound and reserve accounts

Process deposits, adjustments, reversals, and checks

Reconcile bank accounts with ease

Highlights:

- Handle, control, and account for all trust monies received
- Comply with State regulations
- Maintain any number of trust accounts with unlimited clients (sub-ledgers)
- Generate reports, reconcile bank accounts, issue checks, and disburse funds
- Breeze through your audits
- Deposits, adjustments, and check printing are a click away
- Generate the CA BRE Trust Fund Status Report (RE 855) and Trust Bank Account Reconciliation (RE 856)
- Minimize fraud with Positive Pay

With the Trust Accounting Module, you can easily and automatically reconcile your trust accounts to your bank statement, manage escrow, impounds, REO properties, and real estate transactions.
Collect and track escrow payments and automatically calculate new escrow impound amounts

Schedule escrow payables and manage timely payments of escrow obligations

Quickly produce Annual Escrow Account Disclosure Statements

Highlights:

• Comply with CFPB and RESPA
• Automate the process and produce dozens, hundreds, or even thousands of Escrow Analysis disclosure statements in a few seconds
• Cover unanticipated disbursements and handle shortages, surpluses, and deficiencies
• Escrow payment collecting and tracking
• Easily manage timely payments

Eliminate many of the complicated tasks involved with complying with Federally mandated regulations.
Automate the electronic transfer of funds (EFT)

Improve collections by automatically debiting borrower accounts

Increase security and safety by processing transactions electronically

Notify lender of deposits via e-mail or text

The Automated Clearing House (ACH) Express Module (also known as EFT Module) processes loan payments and interest disbursements electronically. The funds are transferred directly from/to your bank account.

**Highlights:**
- Electronically collect borrower payments and directly deposit funds to your lenders
- Minimize human error and late payments
- Save money by reducing mailing labor and hard costs
- Process thousands of borrower and lender payments effortlessly
- Offer institutional level services to your clients

In the past, only the largest and most prestigious businesses enjoyed the benefits of electronic billing. By using ACH Express, your company is viewed as innovative, technologically advanced, service oriented, and efficient: a company that your borrowers and lenders can trust.

Seamless Integration with QuickBooks® Integration feature will allow you to quickly and effortlessly export loan related transactions into QuickBooks®, The Mortgage Office® also has the ability to integrate with other top accounting systems.
Provide instant access to borrower, lender, and partner information 24 hours a day, 7 days a week
Reduce customer service phone calls and eliminate printed statements
Market available investments to your lenders

The Web Publishing Central (WPC) Module provides lenders and borrowers immediate access to their account information. Lenders can view their account portfolio 24/7 along with investment offerings that you’ve published.

Highlights:
- Provide instant access to borrower and lender information 24 hours a day, 7 days a week
- Allow your borrowers to make online payments
- Enhance your company’s image
- Allow your lenders to print their own statements and reports
- Increase transparency
- iPad application for lenders

All of this is available with no additional data entry on your part. Simply click a button to transmit your data to WPC’s secure servers. You select which borrowers and lenders you wish to publish, assign their PINs, and decide when and how often to publish information. Your company can determine whether to provide access to these sites free of charge, or to assess a fee for this convenience.
Simplify billing and disbursements
Control construction budgets and cost breakdowns
Automate and schedule inspections

The Construction Loan Module fully automates the entire construction loan process, from acquisition through construction, all while helping you mitigate the risks commonly associated with servicing construction loans.

Highlights:
• Manage funding commitments
• Import budgets using the Budget Import Wizard
• Schedule property inspections and provide a comprehensive daily work order of pending site inspections
• Streamlined draw process
• Automatic Payment of billings from interest reserves

The system operates in real time, providing you complete flexibility. For many companies, the matching of available funds to timely disbursements is critical, and if not managed properly could create project cash flow deficiencies. The Construction Loan Module’s commitment tracking feature ensures that funds are available when needed.
Produce complex amortization schedules
Negotiate with your borrowers in real time
Calculate Reg Z- APR

Highlights:
- Produce professional amortization schedules for both borrowers and lenders
- Display both gross and net interest rates
- Calculate APRs for the most complex loans

This Loan Negotiator module helps you produce the rates on any loan quickly and easily. As you change information, it will instantly update all affected fields until you arrive at the loan that meets your borrowers’ needs.
Manage ARM loans tied to various indexes
Update ARM index rates automatically via the Internet
Automate rate changes and borrower notifications

The Adjustable Rate Mortgages (ARM) Module automates the tasks of servicing adjustable rate loans, including setting up and managing indexes and providing timely notifications. There are many possible ARM indexes, each one having distinct market characteristics and fluctuations.

**Highlights:**
- Generate rate and payment adjustments
- Support ceilings, floors, initial and periodic rate caps, carryovers, and negative amortization
- Automatically download ARM index rate updates
- Borrower notifications and rate changes are automatically updated

The Mortgage Office® compiles five years of historical values for the most widely used indexes. These historical index values are regularly updated and available for easy download.
The Collateralized Mortgage Obligations (CMO) Module helps minimize repayment risks commonly associated with CMOs by providing cash flow analysis of the amount, interest rate and maturity of the certificates sold with the anticipated aggregate payments of the underlying pool of loans.

**Print** investor checks or deposit funds electronically via ACH Express
**Rollover** certificates automatically at maturity and reinvest funds
**Produce** IRS 1099-INT statements
**Generate** investor notices, statements, and reports

**Highlights:**
- Produce professional looking investment certificates with full Microsoft Word® integration
- Automate the tasks of selling and servicing of certificates secured by a pool of loans
- Issue certificate holder checks or deposit funds electronically via ACH Express
- Automatically rollover certificates at maturity and reinvest funds for growth certificates

Producing a bond-like investment product may fit your investors’ needs better than a direct participation in actual loans. The CMO module allows investors to purchase certificates from a tiered return structure while providing predictable cash flows and rates of returns. Debt obligations are automatically issued based on the amount invested.
Assess finance charges and generate billing statements in a single step.

Generate billing statements at any time with detailed account activity, summarized information, and detailed finance charge calculations.

Automate the entire draw process.

State and Federal regulations dictate that servicers provide borrowers with timely notices.

Our HELOC/Revolving Credit Module allows you to generate notices as well as informative management reports at any time, quickly and with minimal input.

If you have the added complexity of multiple funding sources, the assistant will accurately distribute mid-month cash advances to more than a single funding source or lender, and prorate disbursements accordingly.
Report to all major credit reporting agencies: Equifax, Experian, TransUnion, and Innovis
Avoid duplication of data entry with seamless integration
Generate files in standard Metro 2 format

The built-in assistant guides you through the necessary steps to generate Metro 2 compliant files. During the generation process, the assistant gathers the information already stored in your loan and payment history files to create the export file which is ultimately delivered to the credit bureau(s) of your choice.

Highlights:
- Accuracy with data validation to make certain your data is compliant
- Integration with the Loan Servicing module to avoid duplication of data
- Generation of errors and exemptions report to help you identify and correct mistakes
- Detailed audit report after each transmission
- Support on all status codes, type codes, comment codes, and 24-month history
- Reports to Equifax, Experian, TransUnion, and Innovis

The Metro 2 Consumer Credit Reporting module is compliant with the Federal Credit Reporting Act (FCRA), which ensures accurate reporting.
The Graduated Terms Mortgage Module is designed to service step loans; GPM, GTM, GPARM, deferred principal pay downs, and more! Its flexibility in scheduling loan term changes is powerful and notifications are automatic.

**Handle** loans with predetermined rate and payment changes  
**Automate** borrower modification notices  
**Generate** comprehensive management reports

**Highlights:**
- Automate servicing and reporting requirements  
- Schedule loan changes years in advance  
- Maintain full itemization of rate and payment changes  
- Generate all notices instantly

State and Federal regulations dictate that servicers provide borrowers with timely notices of interest rate, payment, and loan term changes. The Graduated Terms Mortgage Module automatically generates notices and it also includes a comprehensive set of management reports to aid in the day-to-day servicing of these loans.
Bridge Financing
Gap Funding
Mezzanine Debt

The Commercial Loans Module can handle complex commercial loan terms, whether funded from warehouse lines, your company, REITs, Pools, or multiple investors.

**Highlights:**
- Various interest compounding methods
- Multiple ARM changes within a billing period
- Actual days billing
- Multiple advances within a billing period from multiple billing sources
- Flexible interest calculation methods
- Automatic Payment of billings from interest reserves
Produce CA form RE 881
Produce CA form RE 852
DRE Threshold Reporting

If you are a Threshold Broker operating under your DRE license, this module produces the mandated RE 881 and RE 852 reports.

**Highlights:**
- Ensure State compliancy
- Decrease your CPA auditing and preparation fees
- Stay in compliance with California regulations

Information collected in the Loan Servicing and Loan Origination Modules is used to accurately produce all the statistical information required on DRE Mortgage Loan/Trust Deed Annual Report form RE 881 and the Trust Accounting Report RE 852 for multi-lender transactions.

**Capture** the information required to produce the Transaction Level Report (TLR)
**Comply** with AMIS
**Use** the system preferred by CDFIs and CDEs

The Mortgage Office® is officially certified with The Community Development Financial Institution (CDFI).

Easily generate the annual Transaction Level Report (TLR) and transmit it directly to the AMIS system. Streamline the compliance process by eliminating redundant work.

**Highlights:**
- Collect relevant, required data on your clients
- Upload the TLR directly to the CDFI's AMIS reporting system
- Streamline the entire process with a few clicks
Canada's Mortgage Investment Corporation and Loan Administration

**Highlights:**
- Administer loans in any Province
- Service Syndicated Loans
- Supports GST/HST
- Issue T5s, T3s, and NR4s
- Print Master Certificates
- Supports fixed or floating shares
- Supports DRIP (Dividend Reinvestment Plan)
- Supports CRM2
- Supports Canadian amortization
- Upload T5s and T3s to the Canadian Revenue Agency
- Comply with the Financial Services Regulatory Authority of Ontario (FSRA) and the Ontario Securities Commission (OSC)
- Produce Trustee DRIP Report, Shareholder Registries, Distribution Audit Reports, Trade Confirmations, and much more

**TRADE CONFIRMATION**
- Partner Account: MICK
- Date of Transaction: 2/29/2016
- Shares Purchased: 603.45
- Amount: $603.45

This is to confirm that Phil Mickelson has purchased shares of the “Fund” as indicated above.

**T5/T3/NR4**

**Statement of Trust Income Allocations and Distributions**

**Trades**

For information, see the back. Your Social Insurance Number (SIN) is...
Flexible License Options

**On-Premise**
Perpetual, per-device license.
You pay only once for
The Mortgage Office®
plus an optional yearly
maintenance fee.

Fixed cost of software.
Depending on your current
infrastructure, you may
have to incur upfront
costs for hardware.

Access locally in-house,
or remotely using Windows
Terminal Services.

**Cloud/SaaS**
Software-as-a-Service is a
concurrent license model
where both the application
and data are located in the
Cloud. You “rent” the application
for a low monthly fee.

Lowest entry cost, low monthly
cost, and flexible concurrent
licensing. Best value for small/
medium sized businesses.

Access from anywhere from
any device: Windows PC, Mac,
iPad, Android Tablet, etc.

**Cloud/Hosted**
Perpetual, concurrent license.
You pay only once for
The Mortgage Office® plus an
optional yearly maintenance
fee. The application and data
are installed on a virtualized
server located in the Cloud.

Fixed cost of software plus
monthly hosting fees.
No upfront cost for hardware.

Access from anywhere from
any device: Windows PC, Mac,
iPad, Android Tablet, etc.
Since we opened our doors in 1978, we have achieved and maintained a reputation for excellence, both in our products and in our people. Our worldwide network of satisfied ABS customers is proof of our commitment to providing personal, efficient, quality customer service all day, every day.

We realize how important your software system is to the success of your business, and we take our responsibility as your software provider very seriously. As an ABS customer, you will receive the highest level of support from a fully trained staff. If you need system analysis, training, consultation, or just have a question about functionality, use our toll free number to receive prompt, courteous service. We also provide ongoing training sessions for our customers to stay up-to-date on the latest changes and challenges in the marketplace. We pride ourselves in keeping our customers abreast of the latest information and providing them with cutting edge software, thus making them more automated and profitable.

A few words about our products
When you compare The Mortgage Office® to other loan origination and servicing software, you will quickly see the advantages of choosing the market leader. The Mortgage Office® has consistently rated superior in design, system interface, expandability, and ease of use. Our products are Microsoft™ compatible providing seamless integration with Microsoft Word® and Excel®. The familiar Microsoft™ look and feel assure that your staff will learn to use The Mortgage Office® quickly, and will feel comfortable using it as their primary business tool.

We invite you to see for yourself
Call ABS today and ask one of our friendly sales representatives for a free, no-obligation product demonstration. Demonstrations are live via web conference and scheduled at your convenience.

TheMortgageOffice.com 800-833-3343
In our customers’ words...

★★★★★

**Fantastic Product! Very Powerful**
The Mortgage Office contains features that are not available in any other software. It has brought a level of efficiency to my business that I could have never archived with any other product. I recommend it to anyone who takes their business seriously.

JEFF VILLANO, Managing Partner
SACHEM CAPITAL PARTNERS

★★★★★

**ABS—An essential component of our mortgage business...**
We’ve been a longtime client of ABS over 30+ years. Their innovations have greatly assisted us in our success. Just as we’ve continued to evolve, so have the program capabilities of The Mortgage Office. They’ve always been very responsive to our needs when there is a problem. However, we find the product to be pretty much bullet-proof and user friendly. It’s easy to train our service and escrow personnel to use the system.

CHUCK HERSHSON, President and Founder
FIDELITY MORTGAGE LENDERS, INC.

★★★★★

**Great loan servicing software!**
We have been using The Mortgage Office software for nearly ten years and recommend it highly. The software is very robust, yet is easy to use. With the availability of different modules, you can purchase just the services that are applicable for your situation. Over the years, we have added additional modules as we have expanded our loan offerings. The sales team always has been very helpful to make sure we are getting what we need to service our loans. The customer service is also very good. The representatives are knowledgeable and work to resolve issues very quickly. I would definitely recommend The Mortgage Office to anyone looking for loan servicing software!

MIKE RHINE, Director of Church Finance
FLORIDA BAPTIST FOUNDATION

★★★★★

**Excellent Product, Excellent Service**
The Mortgage Office makes loan servicing easy. The ACH and Mortgage Pool modules are user friendly and a great benefit to our business. The support team is always responsive and helpful.

TARA CALLORI, Controller
EMERALD CREEK CAPITAL, LLC

★★★★★

**Incomparable**
Overall usability of product/application interface is straightforward and easy. The report generating aspects of The Mortgage Office (TMO) makes it easy for our company to perform various analytical tasks with respect to auditing individual loan accounts for accuracy and consistency. The included loan origination and loan servicing forms and letters provide for additional resources for effective information-sharing and correspondence with our clients. The Borrower Tasks and Reports (loan servicing) makes issuing regular monthly statements less mundane and much easier to perform. Lastly, the technical support and customer service aspects of the product are incomparable. Overall, The Mortgage Office is an excellent product!

MARVIN DELEON GUERRERO, Mortgage Loan Representative
BANK OF SAIPAN, INC

★★★★★

**Saves me hours!**
After switching from our previous program to The Mortgage Office I save HOURS every week! The ability to send payments removes human error from our accounting.

ELIZABETH KAMMERER, Closing Coordinator
HARD MONEY COMPANY, LLC

★★★★★

**Cadillac of the industry**
We’ve been using The Mortgage Office from ABS since about 1999 or 2000. Our prior provider operated unprofessionally and amateurish, involving its customers in many of its internal conflicts and struggles. We made the decision to find the best software on the market and integrate that into our business and train our team based on that system. We chose ABS because they offered by far the best platform for our specialized hard-money business and supported it exceptionally well.

RICK HARMON, Founder/President
THE SUBURBAN GROUP

★★★★★

**This software is very user friendly**
We have been with The Mortgage Office since 1997 and have found it to be the easiest to learn and the best written software we have seen in all those years. We used to have our loans serviced by an outside company and now we handle our own servicing of our loans. The customer service is second to none. I am very proud to give references to anyone looking to purchase the mortgage system. Thank you for supporting us.

BONNIE EASON, Loan Closing Office
OAKLAND COUNTY COMMUNITY & HOME IMP.

★★★★★

**The Mortgage Office**
I have many clients in the mortgage industry. Most of them use The Mortgage Office. Also I have to use the software while completing my work. The Mortgage Office is a great program. It is easy to use and easy to learn. It accomplishes everything that is necessary that a mortgage broker needs, and does it extremely well. Every one of my clients that use the program loves it. From my perspective, it handles the regulatory requirements extremely well.

DAVID DUNER, Owner
DAVID ALLEN DUNER, CPA

★★★★★

**TMO makes my job so much easier**
The customer service is phenomenal. ABS will go above and beyond to fit the specific needs of your company. I love the fact that you can customize the program to function how you need it to. The software is pretty difficult to use and understand, but you learn to get the hang of it. I still don’t fully understand the details of what I am doing when I enter terms into the system. However, it has freed up about 60% of my week by automating our process. We can now send notices, interest bills, and payoff statements through the system. We used to have to create these manually which left a lot of room for error. I am extremely happy we decided to go with ABS/TMO.

ANDIE PODWIKA, Loan Servicing Associate
RF CAPITAL
I own a loan servicing company and have absolutely loved this product and the customer service. I know that the software has many uses that we haven’t even tapped into, but we love it for the mortgage loan servicing, ACH, website access, etc. Customer service has been friendly and responsive.

KERRIE JOHNSON, Owner
ACCU-PAY SERVICING

We purchased The Mortgage Office’s loan servicing software a little over a year ago when we had maybe 100 loans. At the time we were outsourcing the servicing functions, and were looking for better control of the portfolio. Existing Mortgage Office customers recommended the software as the only way to go, saying that it was accurate to a fault and fully featured. We now have over 655 loans totaling in excess of $225,000,000. The software has definitely facilitated that growth, the software support folks have been with us the whole time, and we absolutely love the software. The entire Applied Business Software team has been terrific. We made the right software decision, and we would recommend this product and this company to anyone!

ARIC LAKY, Co-Owner
LS CAPITAL, INC.

The Mortgage Office is a key component for the success of our business; it simply is the nucleus of our office that keeps us all in touch and moving in the right direction. It has been easy to train new employees, as well as current employees with minimal computer skills, it helps that their customer service is always there to lend a helping hand. It is hands down the greatest tool that our company has and it is continually improving and keeping pace with our changing industry.

MATTHEW GROSS, Broker
PACIFIC LOANWORKS INC.

I have used many servicing packages and recently switched to The Mortgage Office. I couldn’t be happier. The program is very intuitive and easy to use.

GLEN WEINBERG, COO
HARD MONEY LENDERS ON

What can I say this software is AWESOME!!! It has revolutionized the way we do business. The software is so easy to use and adaptable to our needs. As far as the Customer Service is concerned I have never dealt with a company that is so professional, helpful and knowledgeable in my 25 years of work. Al Paulin is amazing at what he does and Joann in the customer service department is always willing to help and assists with any of my questions and by the end of the call my queries are solved. Also as we are an Australian Company the time difference never causes an issue and Joann and/or Al go beyond working hours when needed to assist us.

SUZIE REBOREDO
SYDNEY WIDE MORTGAGE MANAGEMENT LTD, AUSTRALIA

The Mortgage Office software has been a vital tool in streamlining the operations and increasing the efficiency of our company. The information maintained by the software and attention to detail that it allows has been crucial in maintaining a high quality of service for our clients. In addition, the improvements to our internal reporting thanks to TMO have made a significant impact on our business.

The support team for The Mortgage Office is very helpful. Applied Business Software/The Mortgage Office is very responsive to customers’ needs. A notable point regarding TMO is that customization of the software is tricky. The support team is always available to help walk you through any confusing questions or ideas; however, if the product you are offering is highly customized, you may find it difficult to work within the TMO system. On the plus side, Applied Business Software is absolutely dedicated to listening to customer feedback, and that feedback does not just get filed away and ignored. That feedback leads to real results; the programmers have added a function to the system that our company had directly requested! To us, that is top quality customer service, and in return allows us to turn around and provide top quality service to our own customers.

JEN FITZGERALD, Head of Operations
RENOVO FINANCIAL

The Mortgage Office from the Perspective of the Auditor

Our firm has been auditing in the private lending, or more commonly referred to “Mortgage Pool”, industry for nearly 20 years. As the partner lead of our firm’s mortgage pool practice, I have been auditing clients that use The Mortgage Office for nearly 15+ years and I can attest to the fact that TMO is the most prevalently used software platform in the industry. From an audit perspective, the software is fantastic!! If used correctly and to its fullest potential, the software is extremely reliable and produces a myriad of reports that are paramount to accurate record-keeping and the financial statement audit process. Although we are not hands on users of the software, we have an intimate experience with the software from an “accounting” and “auditing” perspective. TMO is the “go to” software of virtually all of our mortgage pool clients and unless prospective clients are looking to spend six figures plus on a custom software platform, we advise all of our prospects to strongly consider TMO as their software solution.

JOSHUA NEVAREZ, Partner
ARMANINO LLP

After a few years of struggling to find a program adequate for our company, we were recommended to use Mortgage Office. We have had The Mortgage Office since 2010 and have never had a problem with the program. It has everything we needed and what we were looking for. Everyone at Applied Business has been very helpful from the start. We were constantly calling them for their assistance at the beginning and they were always friendly and professional and very helpful. They would stay on the line with us until we felt comfortable and understood the situation. I would strongly recommend this program!

MERCEDES DONOSO, Office Administrator
LONE STAR INVESTMENTS

The Mortgage Office staff has been very helpful answering all of our questions from set up to support. The software is very user friendly and my office is very pleased with it.

JESSICA PACE, Office Manager
GALIN MORTGAGE LENDING, LLC
The Mortgage Office for Loan Origination
We have been using The Mortgage Office software since 2005 and find it an indispensable tool in our daily loan origination process.

PETER JORGENSEN, Partner
CAPITAL FINANCE CORPORATION

The best choice
We reviewed every Mortgage Administration software vendor available before choosing TMO. This was the clear and only choice to trust our business and reputation with our Borrowers and Investors accounts. Before Verifund was started, I worked with another large mortgage fund that had invested over $1 Million dollars in having custom Mortgage Admin Software created. It had a fraction of the functionality, was questionably accurate, and required on-going support to fix internal bugs. It also required 8 full-time people to manage the portfolio. TMO does a better job, with great accuracy, and a long list of useful features and efficiencies. This, in our opinion, is the only choice for Mortgage Administration software needed by those in our profession to run a smooth and successful operation.

JOSHUA LIBERMAN
VERIFUND CAPITAL CORP., CANADA

Mortgage Office for Loan Origination
I’ve been in the mortgage business for over twenty years and have had the opportunity to use several software solutions available to the industry. There is nothing out there in the marketplace that can really compare to The Mortgage Office. It’s extremely powerful and easy to use. If you’re new to the business the software will keep you within the proper guidelines of both law and practice. If you’re an experienced mortgage broker, you will have the flexibility to configure the day to day operations to your own way of doing things. The customization is almost limitless. There is no report that I can’t generate. If it’s not in the many templates provided, I can create it with the available tools. In addition and often overlooked until it’s too late, the backup and security tools are fantastic!

JARED WALDMAN, President
VENTANA CAPITAL

Great program for lenders servicers of all sizes
I have been running The Mortgage Office for over two years. It is an excellent program which handles every aspect of loan management. Despite significant growth of my book, and an ever increasing regulatory burden, the software has made my life easier than it was before. My only slight criticism is that it is not too easy to learn (but full disclosure I didn’t do the training) they more than make up for the minor confusion with tremendous customer service. I call often with questions and Lee and his associates always are gracious and helpful.

STUART COLE, Manager
COUNTY MORTGAGE, LLC

Outstanding Service
The entire staff at TMO are awesome! They’re always ready to help you with any questions or concerns you might have. I highly recommend this software to anyone who enjoys an easy life.

JENNIFER ALONZO, Data Specialist
NHS NEIGHBORHOOD HOUSING SERVICES

Mortgage Servicing Software
The software had the capacity to handle many functions related to mortgage servicing from printing statements to having an area to make notes on homeowner’s loans to being able to do an instant escrow analysis. I highly recommend attending their training when purchasing the software. I don’t think I could have used the software without attending the training. It was great and I learned a lot.

EMILY CASTRO, Finance Manager
HABITAT FOR HUMANITY OF GREATER SACRAMENTO

The Mortgage Office
Love this software - User Friendly and great time saver!
This is a great user-friendly software with parallels to Microsoft Word and Excel that will save a lot of time in managing our extensive loan portfolio. I took the training at their corporate headquarters and was quite impressed with a personable staff who explained the features of the software and also WANT TO HELP! I can’t wait to put into practice some nice components such as emailing of statements, mail merge of letters and reports, etc.. This software will also eliminate duplication of logs and reports in Excel, plus save a couple of trees by not having to print so much paper. I HIGHLY RECOMMEND The Mortgage Office!

RON LUIS VALLES, Administrative Assistant
CITY OF EL CAJON - COMMUNITY DEVELOPMENT

There For Us in a Pinch
Blackburne & Sons has been using The Mortgage Office to service our portfolio of hard money commercial first mortgages for over 15 years. We could not run our company without it. Others will tell you the same thing. But here’s a story of heroism and loyalty. About 11 years ago we somehow crashed our software due to our own error. The monthly check run was coming up, and we were in serious trouble. The two owners of The Mortgage Office worked 15+ hours per day on Friday, on Saturday, and on Sunday ... and they somehow retrieved our data. I genuinely love the folks at Applied Business Software. They literally saved my 33-year-old company.

GEORGE BLACKBURN, President
BLACKBURN & SONS REALTY CAPITAL CORPORATION

Very user friendly Layout and design
There is so much to learn about the software it will take me a little more time to absorb it all.

CHRISTINA WILLIAMS, Office Manager
PRIVATE CAPITAL NORTHWEST

For even more reviews visit TheMortgageOffice.com

TheMortgageOffice.com (800) 833-3343 Applied Business Software, Inc. 27