



The  
**Mortgage  
Office**

The loan management  
platform for  
**high-performance**  
lenders





## What's Inside

- Welcome to The Mortgage Office
- Industries We Serve
- Platform Overview
- Enhanced Capabilities
- Industry Leading Security & Infrastructure
- Private Lending in Canada
- Recognized Leadership in Private Lending

# Elevating the Private Lending Experience

At **The Mortgage Office (TMO)**, we've been revolutionizing private lending and non-bank lending for over four decades. Since our founding in 1978, TMO has set the gold standard in lending software. Trusted by the most reputable private lenders worldwide, we lead the industry with cutting-edge technology, relentless innovation, and a growing network of satisfied clients.

Proudly headquartered in Huntington Beach, CA, all our software is designed, developed, and supported in-house, ensuring unmatched quality and performance. From large lending institutions to small independent offices, non-profits, and municipal organizations, we empower our clients to manage their lending operations with precision, confidence, and ease.

## WHY TMO?

- **Raise capital** and grow your portfolio with ease.
- **Fund loans faster** with automated workflows and seamless digital submissions.
- **Manage complex loan terms**, like draw management and construction loans, with precision and accuracy.
- **Grow your portfolio** without added headcount expense.
- **Deliver an enhanced experience** that fosters loyalty among borrowers and lenders.
- **Access sophisticated capital** with advanced tools for securitization and detailed reporting.

## WHAT TMO DELIVERS

- **Powerful Loan Origination:** Streamline workflows and structure loans your way.
- **Automated Loan Servicing:** Accurate numbers, effortless payments, and reduced overhead.
- **Intelligent Fund Management :** Strengthen investor relationships and manage portfolios with ease.

# 1,200+

**Lenders using our solutions**

# \$190B

**In loans serviced**

# 5,230

**Average annual hours saved using TMO**

# \$262k

**Average annual cost saving using TMO**

THE MORTGAGE OFFICE

## By the numbers

**45+**  
years in  
business

**#1**  
most loan  
servicing  
software  
installations

**1,200**  
active clients

**97%**  
client renewal

**#1**  
Highest  
reviewed loan  
management  
software on  
Capterra

**35**  
Countries  
using TMO  
software







**Industries We Serve**



INDUSTRIES WE SERVE

## Private Lending

## PRIVATE LENDING

# Purpose built for private lenders

From large institutions to boutique lenders, The Mortgage Office equips leading private lenders and family offices with the tools they need to thrive. Whether you're managing conventional loans, construction financing, or complex ARMs, our platform adapts to your needs and helps you serve borrowers, lenders, and investors with precision.

TMO's all-in-one platform streamlines the entire loan lifecycle—from application and underwriting to servicing and payoff—so you can focus on serving and growing your portfolio.

### Streamlined Processes From Origination to Payoff

- **Originate Loans Faster:** Automate applications and underwriting to reduce manual processing and close more deals with less staff.
- **Powerful Loan Servicing:** Manage complex loans with features like flexible payment processing, customizable reporting, and automated borrower communications.
- **Trust Accounting Made Easy:** Automatically reconcile accounts, manage escrow, and handle impounds with precision and ease.
- **Investor Management:** Manage multi-investor participation, fractionalized, and syndicated loans with timely, accurate distributions.

### Why Choose TMO For Your Private Lending

- **Accurate:** Numbers that are right every time, no matter how complex the loan.
- **Flexible:** Adapts to dynamic loan structures and reporting needs.
- **Integrated:** A powerful API ensures real-time communication between TMO and your other systems.
- **Compliance-Ready:** Stay aligned with federal, state, and local regulations.
- **Scalable:** Whether you're managing a few loans or thousands, TMO grows with your business.



LIMA ONE  
CAPITAL



AB



CV3



RCN  
CAPITAL



LONGHORN INVESTMENTS



EMERALD CREEK  
CAPITAL



CAPITAL FUND I  
LLC  
Reliable Private Money for Your Real Estate Projects



CONVENTUS

## PRIVATE LENDING

# Key Features

### Loan Origination:

- Originate loans and document generation for all 50 states.
- Speed up processing with automation and customizable workflows.
- Use our patented Risk Rating Engine to automatically score your deals.

### Loan Servicing:

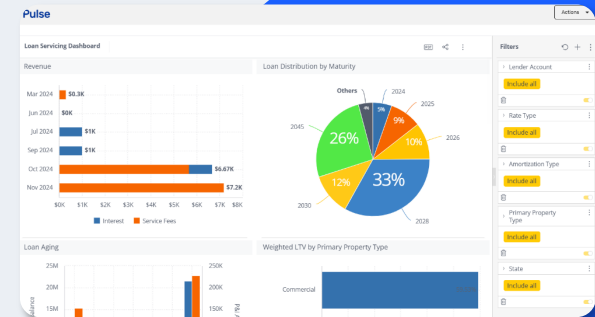
- Manage an unlimited number of funding sources per loan.
- Easily service loan types, including HELOCs, ARMs, Construction, Commercial, etc.
- Automate borrower billing, payment distributions, and late fee assessments.
- Borrower, broker, and investor communications through secure portals.
- Generate 1098, 1099, and Canadian tax forms with ease.
- Streamline workflows with task tracking and customizable rules.
- Automate payments and disbursements electronically with ACH Express.
- Fully automate construction loan processes, from acquisition to completion.
- Simplify the loan draw process to ensure timely and accurate disbursements.
- Manage complex investor setups and deliver advanced reporting to attract capital.

### Advanced Reporting & Insights:

- Multiple points of data access through 50+ out-of-the-box reports, dynamic dashboards with TMO Pulse, custom queries through API, and data exports.
- Visualize critical metrics to inform business decisions.

### Integrated Portals:

- Give lenders and borrowers 24/7 access to account information.
- Dashboards to allow investors to track the value of their private lending investments.



Produce, schedule, and design your custom dynamic dashboard, customized by team

The screenshot shows the 'Payments' section of the TMO Pulse portal. It features a 'Make a Payment' form with fields for 'Personal Info' (Account Number, First Name, Last Name, Email Address) and 'Payment Source' (Saved Payments, EFT, Credit, Debit).

Enhanced borrower experience, including online portals to make payments and view statements

LENDER ACCOUNT	LENDER NAME	PCT OWNED	LENDER RATE	PRINCIPAL BALANCE	REGULAR PAYMENT	INITIAL AMOUNT
COMPANY	World Mortgage Company	22.710%	7.250%	\$198,329.91	\$369.93	\$222,000.00
LENDER-C	Ontario Mortgage Investment Corp.	57.252%	8.000%	\$500,000.00	\$932.61	\$500,000.00
LENDER-E	New York Equity Investment Fund	20.038%	7.000%	\$175,000.00	\$326.42	\$175,000.00

Summary: 100.000%, \$873,329.91, \$1,628.96

Easily manage funding sources and pay out investors



INDUSTRIES WE SERVE

Municipal

## MUNICIPAL

# Empowering municipalities to build stronger communities

Designed for community development, **The Mortgage Office (TMO)** equips municipalities, housing agencies, and redevelopment authorities with the tools to simplify lending operations, manage funding streams, and focus on delivering impactful community programs. From affordable housing initiatives to grant-based programs, TMO helps you streamline processes, enhance transparency, and ensure compliance.

TMO's all-in-one platform centralizes your lending operations—from application and approval to servicing and reporting—so you can focus on what truly matters: supporting your residents and achieving your community's goals.

### Simplified Processes For Community Lending Programs

- **Managing Complex Funding Sources:** Track and allocate multiple funding streams – whether federal, state, grants, CDBG, CDFI, SBO, donations, or other government-backed programs – in one centralized platform, giving you complete visibility and simplifying resource management.
- **Streamlining Loan Servicing Operations:** Automate borrower communications, payment collections, and reporting tasks, reducing administrative burdens and ensuring timely, accurate servicing.
- **Ensuring Compliance and Transparency:** Meet ever-changing regulatory requirements with ease while delivering detailed, transparent reporting to your stakeholders.

### Why Choose TMO For Your Municipal Lending Needs

- **Accurate:** Ensure precise tracking of loan balances, payments, and funding allocations for all programs.
- **Flexible:** Handle diverse funding streams, loan types, and payment methods tailored to your community lending initiatives.
- **Integrated:** Seamlessly connect with your back-office systems for real-time data synchronization and enhanced operational efficiency.
- **Compliance-Ready:** Stay aligned with federal, state, and local regulations, ensuring transparency and accountability.
- **Scalable:** From small local programs to statewide lending initiatives, TMO grows with your needs.





## MUNICIPAL

# Key Features

### Loan Origination

- Originate loans across diverse community programs with customizable workflows and online applications tailored to municipal needs.
- Allow borrowers to upload documents and track applications through secure online portals.
- Automate approval processes, including credit checks and risk assessments, for faster decision-making.

### Loan Servicing

- Automate borrower communications, occupancy letters, payment scheduling, and delinquency tracking.
- Flexible payment collection options, including payroll deduction, ACH debit, online payments, and checks.
- Real-time balance tracking, late fee assessments, and automated tax form generation for compliance.

### Comprehensive Reporting & Compliance

- Access data through multiple touchpoints including out-of-the-box reports, TMO Pulse dynamic dashboards, custom queries through API, and data exports.
- Gain visibility into funding allocations, program performance, and borrower activity with robust, customizable reports.
- Automate compliance reporting to meet federal, state, and local regulations with ease.

### Integrated Portals:

- Provide borrowers with 24/7 access to account details, application tracking, and payment options through a secure portal.
- Municipal dashboards offer real-time insights into loan performance, funding usage, and program effectiveness, empowering data-driven decisions.

The screenshot shows a web application interface for loan origination. The 'Terms' tab is active, displaying fields for 'Categories & Grouping', 'Loan Date', 'Loan Officer', 'Originating Vendor', and 'Other Loan Details'. The 'Other Loan Details' sub-tab is selected, showing 'Loan Purpose' (Cash-Out Refi), 'Documentation' (Full), 'FICO Score' (685), and checkboxes for 'Section 32', 'Article 7', 'Section 4970', and 'RESPA'.

Easily store borrower FICO scores

The screenshot displays a form titled 'ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT PROJECTIONS FOR COMING YEAR'. It includes sections for 'ACCOUNT NO.', 'STATEMENT DATE', 'BORROWER', and 'NEW PAYMENT INFORMATION'. Below these is a table for 'ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR' with columns for Month-Year, Payments to Escrow Account, Payments from Escrow Account, Description, and Escrow Account Balance Projected/Required.

Easily produce RESPA annual escrow disclosures

The screenshot shows the 'Documents' section of the system. It includes a search bar with 'HBT002' and '2020 Alton Rd, Miami Beach, FL 33140'. There are tabs for 'All', 'Statements', 'Tax', and 'Other'. A table lists documents with columns for Date, Type, Name, and File, including 'Statement of Account (Period: 01/01/2024 - 05/22/2024)', 'Payment Statement - November 2023', and 'Apology Letter'.

Borrowers can upload documents thru secure portal



INDUSTRIES WE SERVE

## Non-Profit & Education



## NON-PROFIT & EDUCATION

# Empowering education and non-profits to support their organizations

From renowned universities to local colleges, trade schools, and mission-driven organizations, The Mortgage Office (TMO) provides solutions designed to simplify loan programs while addressing the unique needs of educational and non-profit borrowers. Whether it's financial aid for students, housing loans for faculty, or community-focused funding, TMO empowers you to create lending experiences that align with your institution's or organization's purpose.

With TMO, every aspect of loan management is designed to work seamlessly together—helping you reduce administrative burdens, improve borrower satisfaction, and ensure your lending programs drive meaningful outcomes for your mission.

### Improved Processes For Community Lending Programs

- **Focused on Staff, Faculty, and Students:** Offer tailored lending programs that meet the specific needs of your borrowers while maintaining institutional integrity.
- **Supporting Mission-Driven Impact:** Equip your organization to manage financial programs efficiently, so you can focus on empowering education and building communities.
- **Simplifying Complex Administration:** Reduce time spent on repetitive tasks with automation, custom workflows, and integrated portals that make servicing easy for borrowers and administrators alike.
- **Ensuring Accessibility:** Provide ADA-compliant portals to support end users and borrowers with disabilities, helping ensure access to your lending services.





INDUSTRIES WE SERVE

**Sub-Servicers**

## SUB-SERVICERS

# Delivering results for Sub-Servicers

From third-party servicers to credit unions, escrow companies, and title agencies, The Mortgage Office (TMO) equips you with the tools to manage your clients' loan portfolios, automate processes, and deliver tailored insights. Whether you're handling escrow responsibilities, servicing loans for a single credit union, or managing portfolios for multiple institutions, TMO ensures seamless operations, compliance, and trust—helping you build lasting client relationships while reducing manual effort.

**TMO simplifies complex sub-servicing workflows, helping you to deliver exceptional service while optimizing your operations.**

- **Sophisticated Loan Servicing:** Automate billing, payment distributions, escrow administration, and compliance-ready tax form generation (e.g., 1098, 1099, and Canadian filings) to handle high loan volumes.
- **Batch Processing for Efficiency:** Save time and reduce labor costs with batch processing capabilities.
- **Customizable:** Tailor workflows, reports, and borrower communications to meet the specific needs of each client.
- **Seamless Integration:** Connect directly with client systems to enable real-time data sharing, updates, and transparency.
- **Native Communication Tools:** Provide borrowers and clients with 24/7 access to secure portals for real-time updates, payments, and portfolio visibility.
- **Compliance-Ready:** Stay audit-ready and aligned with multi-state and federal regulations using automated compliance tools.
- **Cost-Effective Operations:** Reduce the overhead of servicing loans for others with automation that minimizes manual effort and maximizes profitability.





# Platform Overview



# The foundation of your lending success

With The Mortgage Office's **Loan Origination Module**, you can originate loans faster, smarter, and with fewer resources. From online applications to compliant document preparation and seamless integration with servicing, our module simplifies every step of the loan origination process.

## Designed to Deliver

- **Originate Anywhere:** Handle loans across all 50 states while maintaining compliance with federal and state regulations.
- **Save Time and Resources:** Automate workflows, speed up processing, and close more loans with fewer staff.
- **Cost-Effective Solution:** Streamlined processes reduce overhead while improving productivity.
- **Integration Ready:** Seamlessly connect to TMO's Loan Servicing Module and third-party systems like CRM or accounting tools.
- **Workflow Management:** Customize rule-based triggers to ensure the right people are notified, keeping processes and files moving.



### Online Applications

Borrowers submit applications digitally, including document uploads and borrower portal access.



### Risk Management

Automate underwriting processes with credit pulls (soft or hard checks), risk scoring, and LOI issuance.



### Document Preparation

Generate compliant documents, including TILA, TRID disclosures, and escrow vouchers.



### E-Signatures

Streamline approvals and ensure secure borrower signatures.



### Closing & Funding

Finalize loans with ease and export seamlessly to the Loan Servicing Module.

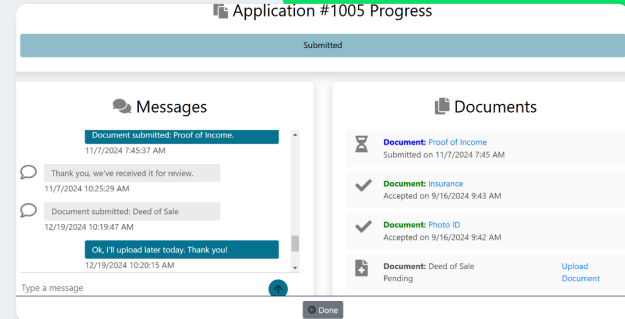
## LOAN ORIGINATION



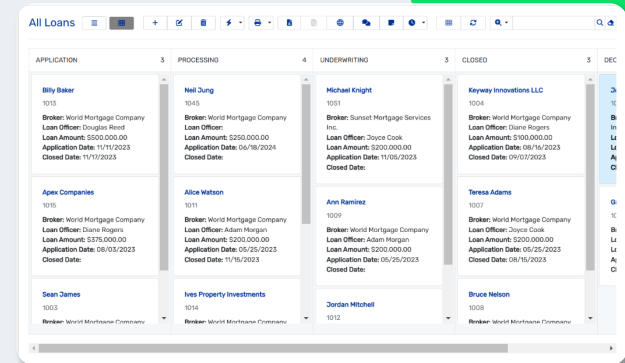
# Streamline your lending from application to Funding

Designed to streamline your loan origination processes

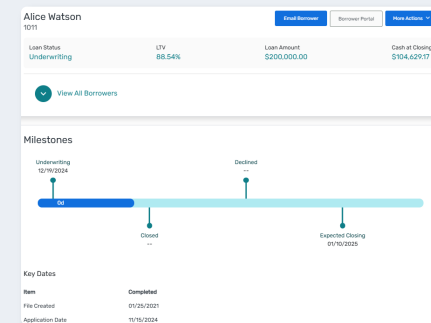
- **Borrower and Broker Portals:** Simplify collaboration and allow easy access to applications and updates.
- **Document Management:** Produce and edit your own loan origination documents to ensure flexibility and accuracy in every deal.
- **Dynamic Dashboards:** Track pipeline trends, export data, and customize filters for better forecasting.
- **Enhanced Reporting:** Produce HMDA reports, Mortgage Call Reports, and XML exports for NMLS uploads with ease.
- **Seamless Data Integration:** Use the Master Data Warehouse to connect third-party data from CRMs, accounting tools, and more.
- **Complete Entity Support:** Manage business-purpose loans with detailed member information, ownership percentages, and signature lines.
- **Compliance Tools:** Automatically generate initial escrow disclosures, financial condition reports, and other required documents.
- **Risk Rating Engine:** Score deals and see if they fit your risk profile based on information collected in forms.
- **Legal Vesting Management:** Set default legal vesting settings to minimize manual entries and ensure consistency.
- **ARM Loan Support:** Configure adjustable-rate mortgages with full details, including cap rates, margins, and payment adjustments.



*Borrower portals allow for easy communication and collection of borrower documents*



*Originating loans all cleanly grouped by customizable statuses*



*The Overview provides high level details and milestones of the loan*



# The foundation of your lending success

TMO's Loan Servicing is the backbone of efficient and accurate loan management. Designed specifically for private and non-bank lenders, this comprehensive platform streamlines every aspect of loan servicing, from automated payment handling to robust portfolio reporting. Whether managing conventional, interest only, ARM, graduated term, or construction loans, TMO adapts to your unique needs, helping you to scale effortlessly, ensure compliance, and deliver exceptional borrower and investor experiences.

## Streamline and Automate For Success

TMO's Loan Servicing automates manual processes, reduces errors, and provides complete visibility across your portfolio. With customizable workflows, intuitive dashboards, and seamless integrations, managing loans has never been easier.



**Customizable Reporting:** Generate detailed insights into cash flow, performance metrics, and compliance requirements tailored to your business.



**Automated Payment Processing:** Handle batch payments, late fees, prepayments, and NSFs seamlessly, ensuring your books are accurate and up to date.



**Dynamic Dashboards:** Monitor loan performance, trends, and cash flow with advanced visualization tools.



**Borrower and Investor Portals:** Provide 24/7 online access to account details, payments, and reports, improving borrower and investor satisfaction.



**Batch Payments:** Using our ACH Express module, process thousands of electronic payments at once, reducing error and overhead.



# Features that matter most

## Payment Handling and Automation:

- Streamline payment allocation – either individually or by batch – with ACH debits, online payments, secure lockbox, and checks.
- Automate borrower notifications for bills, statements, and reminders.

## Enhanced Tools and Customization:

- Use SmartViews™ to filter and display loans based on hundreds of customizable criteria.
- Export reports, statements, and data grids directly to Excel® for deeper analysis.
- Customize and track unique fields across loan and investors files.

## Portfolio Management:

- Manage various loan types, including Conventional, ARMs, Construction, HELOCs, business purpose loans, and more.
- Track loan charges, advances, and senior liens with complete accuracy.
- Split servicing fees among vendors and funding sources.
- Manage multiple investors per loan and remit payments to your funding sources with accurate reporting, 24/7 portals, and detailed lender statements of account.

## Compliance and Reporting:

- Generate and e-file 1098s, 1099s, and Canadian tax forms effortlessly.
- Ensure RESPA-compliant escrow administration and borrower statements.

## Powerful Integrations:

- Open API provides seamless connections with CRMs, accounting systems, BI tools, and other third-party applications.
- Integrated with credit bureaus for streamlined borrower verification.
- 3rd party ordering services and tracking services for default management, insurance tracking, tax tracking, and more.

LENDER ACCOUNT	LENDER NAME	PCT OWNED	LENDER RATE	PRINCIPAL BALANCE	REGULAR PAYMENT	INITIAL AMOUNT
COMPANY	World Mortgage Company	22.70%	7.250%	\$195,529.91	\$348.93	\$222,000.00
LENDER-C	Ontario Mortgage Investment Corp.	57.25%	8.000%	\$500,000.00	\$152.81	\$500,000.00
LENDER-G	New York Equity Investment Fund	20.05%	7.000%	\$175,000.00	\$232.42	\$175,000.00

Syndicated loan with multiple lenders

ACTIVE	ACH	ACCOUNT NAME	ACCOL	INTEREST BEARING	INTEREST RATE
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Construction Trust Fund	17611401	<input type="checkbox"/>	0.000%
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Loan Origination Trust		<input type="checkbox"/>	0.000%
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Loan Servicing Bank Account	123456789	<input type="checkbox"/>	0.000%
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Pool Funding Account	248224432	<input type="checkbox"/>	0.000%
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	TD Bank Account	165779018	<input type="checkbox"/>	0.000%

Monitor and reconcile your trust accounts

ADN	PRINT STATEMENT FOR ALL LOAN BORROWERS	PRINT STATEMENT FOR MULTIPLE BORROWERS	PRINT ACCOUNT CLOSING STATEMENT	DEMAND FOR PAYOFF	RESTATEMENT CALCULATION	AMORTIZATION SCHEDULE (LOAN & LENDER)	LOAN VALIDATION REPORT	PAYMENT REGISTER	PAYMENT RECEIPTS	PAYMENT STATEMENTS	PAYMENT COUPONS
1	1	1	1	1	1	1	1	1	1	1	1

Quickly generate amortization schedules for many different loan types

DESCRIPTION	AMOUNT
Demand Fee	25.00
Reconveyance Fee	50.00
Recording Fee	18.00
Forwarding Fee	20.00

Calculation Details	Amount
Payoff Date	12/19/2024
Maturity Date	07/01/2045
Paid to Date	11/01/2024
Notice Expires	01/09/2025
Principal Balance	\$ 195,412.14
Unpaid Interest	\$ 0.00
Unpaid Charges	\$ 0.00
Unpaid Late Charges	\$ 0.00
Accrued Interest	\$ 1,291.48
Accrued Late Charges	\$ 63.35
Prepay Penalty	\$ 0.00
Other Fees	\$ 113.00
Trust Balance	\$ 1,825.79
Payoff Amount	\$ 196,054.18

Easily generate payoffs in a few clicks





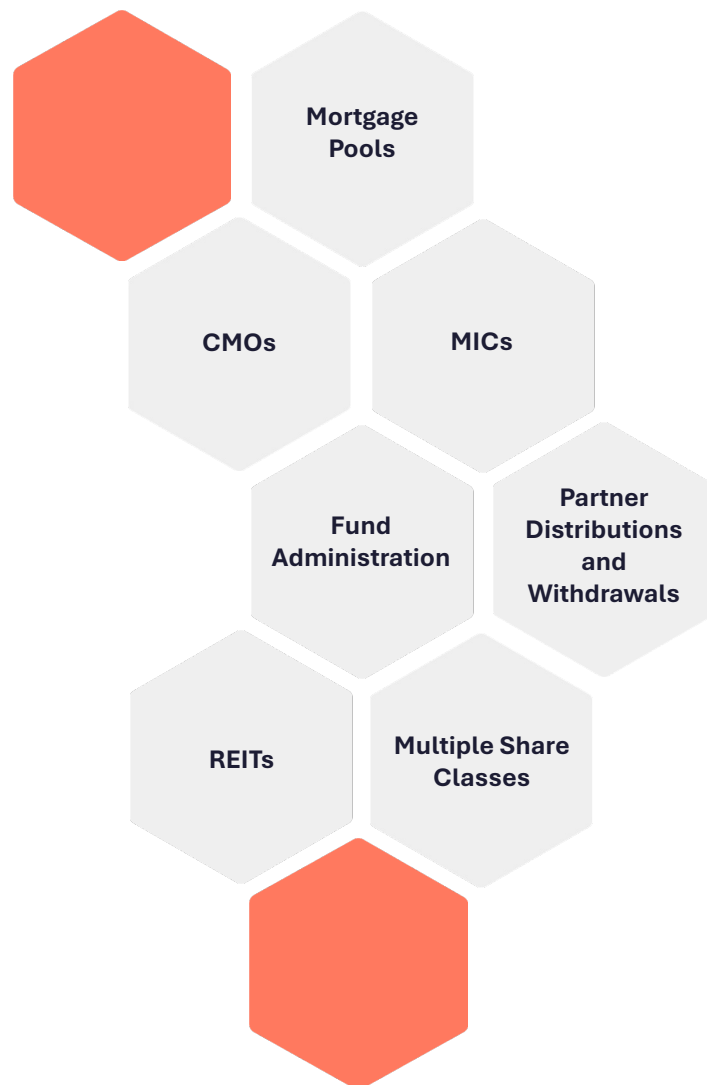
# Seamlessly manage Investor relationships

Managing investor relationships has never been easier. The Mortgage Office's powerful Fund Management Module provides tools to streamline operations, calculate complex waterfalls, manage mortgage pools, assign share classes, and automate reporting for your investors. From professional-grade statements to 24/7 investor access through secure online portals, TMO helps you manage your funds with confidence.

## Professional Fund Management

TMO's Fund Management Module simplifies every stage of the process, helping you focus on growing your business with:

- **Automated Investor Communications:** Automatic notifications, up-to-the-minute partnership statements, and secure online access for investors allow you to communicate with investors with less administrative overhead.
- **Accurate Calculations:** Manage complex waterfalls, calculate distributions, and track contributions with precision.
- **Scalability:** Service an unlimited number of pools, partners, and investment types within the same platform.





# Unlock Powerful Features

## Investor Relationship Management:

- Accept partner investments, automate distributions, and process withdrawals effortlessly.
- Provide 24/7 investor access through secure, customizable portals.
- Issue and manage certificates, buybacks, and rollovers.

## Automated Payments and Notifications:

- Automate EFT uploads for investor payments and distributions.
- Automatically email statements.

## Reporting and Analytics:

- Produce detailed reports, including pool performance, fund history, and IRR calculations.
- Generate year-end forms, including IRS Schedule K-1 (Section J), 1099-INT, T5s, and T3s.
- Access in-depth analytics to track cash flow, loan performance, and compliance metrics.

## Seamless Integrations:

- Connect with CRMs, accounting tools, and marketing platforms.
- Integrate fund management data with other TMO modules for an end-to-end solution.



Quick insights on fund performance

ACCOUNT NUMBER	DESCRIPTION	OUTSTANDING SHARES	CASH ON HAND	SHARE LOT SIZE	SHARE F CALCUL
LENDER-C	Ontario Mortgage Investment Corp.	5,477,725.890000	\$4,697,713.01	Fractional	Fi
LENDER-O	AB Mortgage Investment Corp.	300,000.000000	\$1,170,904.21	Fractional	Fi
LENDER-E	New York Equity Investment Fund	5,282,831.600000	\$1,590,579.29	Fractional	Fi
SP004	Advanced Executive Partners	15,950.000000	\$151,500.02	Whole	Ne

All mortgage pools consolidated

Mortgage Pool Transactions	
<a href="#">Mortgage Pool Receipts</a> <a href="#">Mortgage Pool Disbursements</a> <a href="#">Mortgage Pool Adjustments</a> <a href="#">Partner Contributions</a> <a href="#">Partner Withdrawals</a> <a href="#">Partner Adjustments</a> <a href="#">Purchase Certificate</a> <a href="#">Redeem Certificate</a> <a href="#">Redeem Certificate (Import from file)</a> <a href="#">Transfer Certificate</a> <a href="#">Print Partner Certificates</a> <a href="#">Share Value Assistant</a> <a href="#">Mortgage Pool Distribution</a> <a href="#">Select &amp; Print Checks</a>	

Last Evaluation: 09/24/2024 12:22 PM	
Number of Loans	5
Loans Current Value	+ \$ 1,261,467.15
Servicing Trust Balance	+ \$ 79,583.30
Outstanding Charges	+ \$ 0.00
Other Assets	+ \$ 0.00
Other Liabilities	- \$ 0.00
Cash on Hand	+ \$ 1,090,186.18
Mortgage Pool Value	= \$ 2,431,236.63
Outstanding Shares	/ 5,282,831.600000
Calculated Share Value	= \$ 0.460215
Active Share Value	= \$ 1,000,000

Effectively manage the fund with common actions



## Enhanced Capabilities

## ENHANCED CAPABILITIES

# Comprehensive solutions for every loan scenario

**The Mortgage Office (TMO)** is designed to handle every type of loan, including the most complex and specialized financing solutions. TMO is designed to simplify the servicing process for diverse loan types and structures, enabling you to operate with precision, compliance, and efficiency. TMO integrates seamlessly into your workflow, empowering you to scale your operations, reduce manual effort, and lower costs—all while servicing more loans with fewer staff and maintaining the highest standards of compliance.



- **HELOC/Revolving Credit**
- **Graduated Term Mortgages**
- **Adjustable-Rate Mortgages (ARMs)**
- **Commercial Loans**
- **Construction Loans**
- **Bridge Financing**
- **Fix-and-Flip Loans**
- **RESPA/Owner-Occupied Loans**
- **Unsecured Loans**
- **Land Loans**
- **Business Loans and Business Purpose Loans**
- **Notes**
- **Forgivable Loans**
- **Unsecured Loans**

## ENHANCED CAPABILITIES

# Dedicated functionality for complex loan types

### Construction Loans

The Construction Loan Module automates every stage of the construction loan lifecycle, reducing risk and simplifying complex tasks.

- Import budgets effortlessly using the Budget Import Wizard.
- Automate and schedule property inspections and draw requests.
- Streamline the draw process and manage funding commitments.
- Automatically pay billings from interest reserves.

### Commercial Loans

Designed to manage the unique challenges of commercial financing, the Commercial Loans Module supports a wide variety of funding methods and structures.

- Handle multiple advances and ARM changes within billing periods.
- Use flexible interest calculation methods and various compounding approaches.
- Automatically pay billings from interest reserves.

### HELOCs and Revolving Credit

Simplify the complexities of HELOC servicing while ensuring compliance with state and federal regulations.

- Assess finance charges and generate detailed billing statements.
- Automate draw processes for borrowers.
- Quickly generate borrower notices and management reports.

Construction Voucher

New Voucher

B001034

Ruth Gonzalez  
444 Queen St.  
Lewis Center OH 43035

No  
Print  
Date  
01/15/2025  
Amount  
\$ 25,000.00  
Dollar

\*\*\* VOID \*\*\*

Pay to the order of  
V001000

Pay Contractor  
☐ Hold  
☒ Joint Check  
☐ Paid by Other

Luxton Construction Co.  
8098 Grandrose Dr.  
Miami FL 33125

Memo  
Construction Voucher (Raw Land)

Budget Distribution

ACCOUNT	DESCRIPTION	AMOUNT
101	Raw Land	\$25,000.00

OK Cancel Notes

Add vouchers to track budget completion  
and issue payments

PROJECT DISBURSEMENTS VS. COMPLETION REPORT									
World Mortgage Company Thursday, December 19, 2024									
Budget Account	Description	% of Budget	Budget Amount	Disbursements	% Disbursed	% Paid	% Completed		
				Disbursed					
<strong>BUDGETED-Raw Land</strong>									
001-101	Raw Land	10.00%	\$25,000.00	\$125,000.00	100.00%	41.67%	0.00%		
001-102	Closing Costs	0.25%	\$1,500.00	\$0.00	\$0.00	100.00%	0.00%		
001-103	Appraisal	0.25%	\$1,500.00	\$1,500.00	\$0.00	100.00%	100.00%		
001-104	Feebly Analysis	1.00%	\$5,000.00	\$3,000.00	\$0.00	\$3,000.00	30.00%	30.00%	
001-105	Environmental Reports	0.50%	\$3,000.00	\$0.00	\$0.00	100.00%	0.00%		
002-200	Permits and Fees	0.50%	\$3,000.00	\$0.00	\$0.00	100.00%	0.00%		
002-201	Engineering	0.50%	\$3,000.00	\$2,000.00	\$0.00	\$2,000.00	66.67%	67.00%	
004-400	Points	3.00%	\$15,000.00	\$0.00	\$0.00	100.00%	0.00%		
004-401	Interest	8.00%	\$40,000.00	\$0.00	\$0.00	\$0.00	0.00%	0.00%	
004-402	Commitment Fee	1.00%	\$5,000.00	\$0.00	\$0.00	\$0.00	0.00%	0.00%	
005-001	Construction	2.00%	\$10,000.00	\$9,000.00	\$0.00	\$9,000.00	70.00%	70.00%	
005-002	Foundation and Rough Plumbing	3.00%	\$15,000.00	\$0.00	\$0.00	\$0.00	100.00%	0.00%	
005-003	Framing	1.00%	\$5,000.00	\$0.00	\$0.00	\$0.00	100.00%	0.00%	
005-004	Electrical	1.00%	\$5,000.00	\$0.00	\$0.00	\$0.00	100.00%	0.00%	
005-005	Plumbing	0.75%	\$3,750.00	\$0.00	\$0.00	\$0.00	100.00%	0.00%	
006-001	Contingency	10.00%	\$50,000.00	\$0.00	\$0.00	\$0.00	100.00%	0.00%	
006-005	Miscellaneous	17.10%	\$182,000.00	\$0.00	\$0.00	\$0.00	100.00%	0.00%	
007-100	Environmental Reports	100.00%	\$5,000.00	\$0.00	\$0.00	\$0.00	100.00%	0.00%	
101		100.00%	\$500,000.00	\$140,000.00	\$0.00	\$140,000.00			
			\$500,000.00	\$140,000.00	\$0.00	\$140,000.00			

Track budget completion against fund allotment  
throughout the project

## Adjustable-Rate Mortgages (ARMs)

Efficiently manage ARM loans tied to various indexes, with tools designed to handle even the most complex rate structures.

- Automate rate changes, borrower notifications, and updates.
- Support ceilings, floors, rate caps, carryovers, and negative amortization.
- Generate payment adjustments automatically and ensure compliance with rate changes.

## Graduated Term Mortgages

Handle loans with predefined rate and payment changes seamlessly.

- Automate modification notices and schedule loan changes years in advance.
- Service step loans such as GPM, GTM, GPARM, and deferred principal paydowns.
- Generate comprehensive reports and instant notifications to borrowers.
- Navigate pre-determined rate changes and automatically apply scheduled rate changes.



Download Index Rate History

Select indexes to Download

These historical index values are compiled by Applied Business Software. Applied Business Software makes every reasonable effort to present complete, accurate information, but assumes no liability for errors or omissions.

☒ Secondary Market CD 1-Month Weekly  
☒ Secondary Market CD 1-Month Weekly  
☒ Secondary Market CD 3-Month Daily  
☒ Secondary Market CD 3-Month Monthly  
☒ Secondary Market CD 5-Month Weekly  
☒ Secondary Market CD 6-Month Daily  
☒ Secondary Market CD 6-Month Monthly  
☒ Secondary Market CD 6-Month Weekly  
☒ Secured Overnight Financing Rate (180 Day Avg)  
☒ Secured Overnight Financing Rate (90 Day Avg)  
☒ Secured Overnight Financing Rate (SOFR)  
☒ USD LIBOR 1-month  
☒ WSJ Prime Rate

Yes, Download index rate history now  
No, don't download index rate history

Select All Clear All

*Let the system scour the internet for any recent index rate changes*

Terms

General Details Commercial Construction Line of Credit **ARM** GTM Penalties Escrow Vouchers Options

Index WSJ Prime Rate Lock Back Days

Rate Adjustment

Index % 6.00  
Margin % 4.00  
Ceiling % 6.00  
Floor % 6.00  
First Change Cap ☐ / / %  
Periodic Cap % / / %  
Rounding Factor None  
Rounding Method None  
Next Rate Change 07/01/2025  
Adjustment Frequency ☒ Daily or ☐ Monthly  
Carryover ☐ %

Payment Adjustment

Payment Cap %  
Next Adjustment mm/dd/yyyy  
Adjustment Frequency Months  
Neg Amort Cap %  
Recast Payment ☐  
Recast Frequency Months  
Recast Next Date mm/dd/yyyy  
Recast Stop Date mm/dd/yyyy  
Recast To Date mm/dd/yyyy  
Option ARM ☐  
Interest - Only  
Fully Amortized

*Easily manage ARM loans along with all calculations, adjustments, and notifications*

## ENHANCED CAPABILITIES

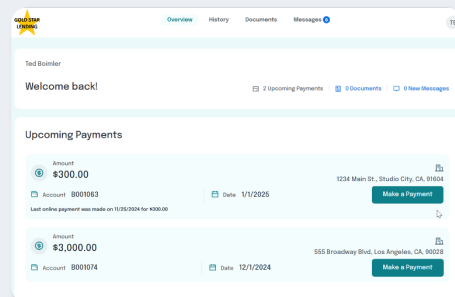
# Portals for borrowers and lenders

## 24/7 access made simple

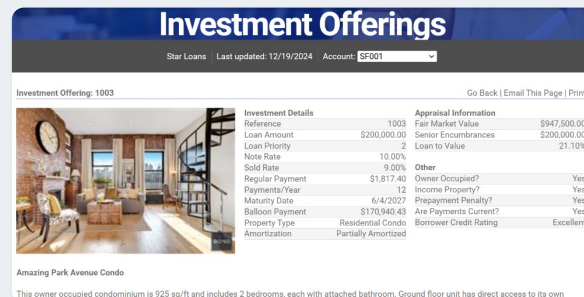
With **The Mortgage Office (TMO)** your borrowers, lenders, and partners gain secure, 24/7 access to critical account information through intuitive online portals. These modern, user-friendly tools reduce manual processes, enhance transparency, and streamline communications.

Whether it's providing instant payment options for borrowers or empowering lenders to access portfolio data, TMO's Online Portals help eliminate steps to serve your stakeholders while ensuring their convenience and satisfaction.

- **Instant Access 24/7:** Borrowers and lenders can view account information, make payments, and access reports at their convenience—day or night.
- **Reduced Workload:** Minimize customer service calls and eliminate the need for printed statements or tax forms, saving time and resources.
- **Market to Lenders:** Showcase available investments directly to your lenders through the portal.
- **Enhance Transparency:** Empower lenders to print their own statements and reports.
- **Payoff Requests** – Borrowers can request payoffs online and you can upload the necessary payoff documentation with ease.
- **Document Access:** Make 1098, 1099, account statements, and other essential documents easily accessible to borrowers and lenders.



*Make payments, access tax docs, see payment history, request draws, and other loan management through online portals*



*Publish additional investment options to your lenders*

## Key Features

- Secure, real-time access to account information 24/7.
- Enable borrowers to make online payments with ease.
- Allow lenders to track their portfolios and view investment opportunities.
- Offer automated options to generate PINs, publish data securely, and set custom access rules for borrowers and lenders.
- Decide whether to provide portal access as a complimentary service or assess a fee for this added convenience.

## ENHANCED CAPABILITIES

# Escrow Administration with RESPA Compliance

Navigate the complexities of escrow management with tools that ensure CFPB and RESPA compliance while eliminating manual processes.

- Collect, track, and calculate escrow payments in batch, with ease.
- Automate the production of Annual Escrow Account Disclosure Statements for dozens, hundreds, or thousands of loans in seconds.
- Handle unanticipated disbursements, shortages, surpluses, and deficiencies.
- Schedule and manage escrow payables to ensure timely payments.

## Simplify escrow management with confidence

Managing escrow accounts can be complex, but **The Mortgage Office** makes it effortless. Our platform is built to ensure compliance with CFPB and RESPA regulations while automating time-consuming manual tasks. From payment tracking to disbursement handling, TMO streamlines your processes, allowing you to focus on delivering exceptional service without compromising accuracy or compliance.

The screenshot shows a web application window titled "Escrow Analysis & Disclosure Statement Assistant". It contains several sections for configuring a statement:

- Borrower Selection Criteria:** A heading with a sub-instruction: "Use the options below to determine which borrower will receive a statement."
- Select Statement Options:** Includes a dropdown for "All Loans", a "From:" date field, and an "Analysis computation period starting:" date field set to "February 2025". There is also a "To:" date field and a "Enter data statement is generated:" date field set to "12/15/2024".
- Checkboxes:** Three checked options: "Exclude borrowers on hold", "Exclude borrowers more than 30 days late", and "Exclude borrowers in foreclosure".
- Select Categories to Include or Exclude:** Two empty text input areas labeled "Include Categories" and "Exclude Categories".
- Buttons:** "Back", "Next", and "Cancel" buttons at the bottom right.

## Escrow Disclosure reporting filters

The screenshot shows a document titled "ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT PROJECTIONS FOR COMING YEAR" for Gold Star Lending. It includes borrower information, account details, and a table of escrow projections.

**Borrower Information:** 565 S. Broadway Avenue, Los Angeles, CA 91305. Borrower: Jeffrey Hernandez, 7235 Gravel St, Ottawa IL, 61350.

**Account Information:** ACCOUNT NO. B001013, STATEMENT DATE 12/19/2024.

**NEW PAYMENT INFORMATION:** Principal and Interest: \$563.24, Escrow Payment: \$217.97, Shortage/Surplus: \$44.59, Deficiency: \$0.00, Other: \$0.00, Payment Amount: \$825.80, Effective Date: 01/01/2025.

**ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR:**

Month-Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance Projected	Escrow Account Balance Required
			Starting Balance	\$499.04	\$1,034.12
Jan-2025	\$217.97			\$717.01	\$1,252.09
Feb-2025	\$217.97			\$934.98	\$1,470.06
Mar-2025	\$217.97			\$1,152.95	\$1,688.03
Apr-2025	\$217.97			\$1,370.92	\$1,906.00
May-2025	\$217.97		\$693.60 Deposits, Taxes, and Insurance	\$984.39	\$1,196.47

## Escrow Disclosure Statement



## ENHANCED CAPABILITIES

# Streamlined Consumer Credit Reporting

Easily report borrower payment data to major credit reporting agencies, including Equifax, Experian, TransUnion, and Innovis, with Metro 2 compliance.

- Avoid duplication with seamless integration into TMO's Loan Servicing Module.
- Generate accurate, compliant files validated by our built-in assistant.
- Receive detailed error, exemption, and audit reports after each transmission to ensure your data meets credit bureau standards.
- Support for all status codes, type codes, comment codes, and 24-month payment history.

## Accurate credit reporting made easy

**The Mortgage Office** ensures credit reporting is done right. Our seamless integration and Metro 2-compliant tools enable you to deliver precise borrower payment data to major credit bureaus. With built-in validation, error reporting, and audit tracking, TMO simplifies credit reporting while helping you maintain transparency, accuracy, and compliance at every step.

The screenshot shows a web application window titled "Consumer Credit Reporting". Inside, there's a section for "Metro-2 Reporting Assistant" with a sub-header "This Assistant will help you generate a Metro-2 compliant file. Use the options to include or exclude borrowers from report." Below this is a "Select Report Options" section with a dropdown menu currently showing "World Mortgage Company". Underneath, there's a "Reporting period end date:" field with a calendar icon and the date "11/30/2024". Two checkboxes are present: "Exclude borrowers on hold" and "Ignore special character validation in loan account numbers". Below these is a "Select Categories to Include or Exclude" section with two columns: "Include Categories" and "Exclude Categories", each with a list box. At the bottom right are "Cancel" and "Next" buttons.

*Efficiently report Borrower Credit details with Metro 2 reporting capabilities.*

**EQUIFAX**

TransUnion<sup>tu</sup>

experian<sup>™</sup>

Innovis

## ENHANCED CAPABILITIES

# Compliance Reporting

TMO simplifies the complexities of regulatory reporting for both California's Department of Real Estate (DRE) and the Community Development Financial Institution (CDFI). From automating required forms like RE 881 and RE 852 to generating and submitting the Transaction Level Report (TLR) directly to AMIS, our platform ensures accuracy, compliance, and efficiency—helping you save time and eliminate redundant tasks while staying fully aligned with state and federal requirements.

### DRE & HMDA

For California brokers operating under a DRE license, TMO ensures compliance with state-mandated reporting requirements.

- Automate the production of RE 881 and RE 852 forms for Threshold Brokers.
- Use data collected in Loan Servicing and Loan Origination to generate accurate DRE Mortgage Loan/Trust Deed Annual Reports.
- Streamline HMDA reporting by capturing and organizing required data for submission to the CFPB, ensuring compliance with federal regulations.
- Reduce CPA auditing fees and preparation time by automating statistical and trust accounting reports.

The screenshot shows a web interface for generating a Mortgage Loan/Trust Deed Annual Report (RE881). The title bar reads "Mortgage Loan/Trust Deed Annual Report (RE881)". Below the title, there is a "Print Mortgage Loan/Trust Deed Annual Report" link. A brief description states: "This report provides the information required by the California Bureau of Real Estate for the Mortgage Loan/Trust Deed Annual Report (RE881)." The form includes several sections: "Select Report Options" with a dropdown for "All Loans" and radio buttons for "Detail" (selected) and "Summary"; "Select Reporting Period" with "From" and "To" date pickers set to "01/01/2024" and "12/31/2024" respectively; and "Select Categories to Include or Exclude" with two empty list boxes. At the bottom right, there are "Preview" and "Cancel" buttons.

*Generate DRE reporting in bulk*

### CDFI Reporting

As a certified provider for the Community Development Financial Institution (CDFI), TMO streamlines reporting for your AMIS system submissions.

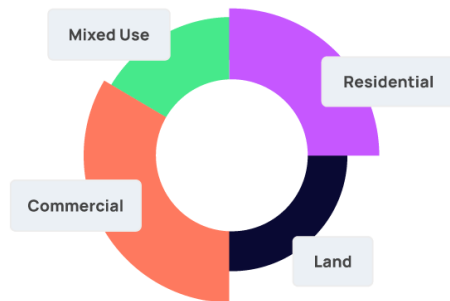
- Collect all required data for the Transaction Level Report (TLR).
- Upload directly to the AMIS system with just a few clicks.
- Eliminate redundant work and ensure your organization remains compliant with ease.

The screenshot shows a web interface for generating a Transaction Level Report (TLR) for a CDFI. The title bar reads "CDFI". Below the title, there is a link to "http://www.cdfifund.gov". A checkbox labeled "Include Loan in the Transaction Level Report (TLR)" is checked. The form is divided into two main sections: "Transaction Identifiers" and "Transaction Profile". The "Transaction Identifiers" section includes fields for "FIPS Code" (06071), "Client ID" (E95BE63A7474B1F9DECC), "Originator Trans ID" (291CA6C2FF544D919E31), and "Investee Type" (Individual). The "Transaction Profile" section includes fields for "Date Originated" (07/01/2015), "Equity-Like Features" (Performance-Based Interest Rate), "Original Loan Amount" (\$ 241000.00), "Terms (Months)" (360), "Purpose" (Home Purchase), "Transaction Type" (Term Loan), "Project X Coordinates", and "Project Y Coordinates". At the bottom right, there are "Preview" and "Cancel" buttons.

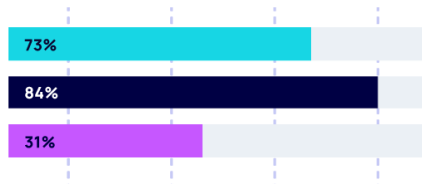
*Generate Annual TLR (Transaction Level Reports)  
required by CDFI*

#### PORTFOLIO OVERVIEW

##### Loan Distribution



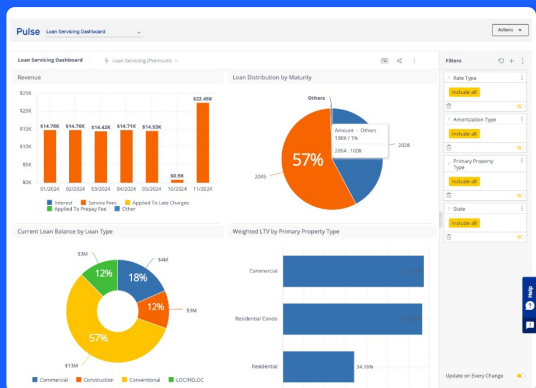
##### Loan Aging



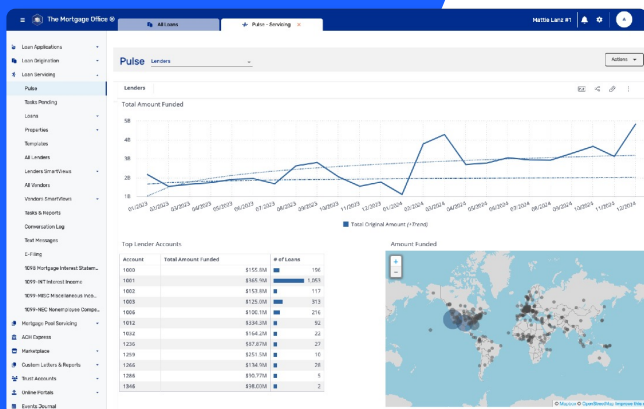
#### ENHANCED CAPABILITIES

## Reporting: Insights to drive your decisions

TMO's reporting tools transform data into actionable insights, empowering you to make informed decisions and maintain transparency with borrowers, investors, and stakeholders. From performance tracking to compliance reporting, TMO equips you with the analytics and customization needed to stay ahead.



Pulse Dashboard performance of your loan portfolio



Pulse Dashboard performance of your loan portfolio

Loan Account	Borrower Name	Maturity Date	Note Rate	Regular Payment	Apply to Principal	Apply to Interest	Apply to Unpaid Interest	Apply to Trust	Apply to Other	Ending Balance
8001002	Rabeca Young	07/01/2045	8.000%	\$14,294.96	\$1,374.16	\$9,251.01	\$755.54	\$2,714.25	\$0.00	\$124,871.24
8001003	Karen Lewis	07/01/2045	8.000%	\$17,583.28	\$10,768.88	\$25,102.28	\$0.00	\$1,772.35	\$0.00	\$465,515.17
8001004	Dorothy Martin	07/01/2045	5.000%	\$10,377.12	\$5,119.50	\$8,814.40	\$0.00	\$1,441.22	\$0.00	\$189,545.99
8001006	William Brown	07/01/2045	5.000%	\$16,608.15	\$5,227.95	\$5,003.19	\$0.00	\$2,376.99	\$0.00	\$195,562.02
8001007	Andrew Martinez	07/01/2045	8.000%	\$15,553.45	\$2,480.46	\$9,868.80	\$0.00	\$3,204.19	\$0.00	\$153,208.59
8001008	George Clark	07/01/2045	8.000%	\$19,914.74	\$3,599.13	\$14,219.43	\$0.00	\$1,696.16	\$0.00	\$193,277.87
8001011	GreenTech Consulting	07/01/2045	6.000%	\$43,175.77	\$0.00	\$43,175.77	\$0.00	\$0.00	\$0.00	\$765,513.38
8001012	Aminda Lee	07/01/2045	4.000%	\$22,645.37	\$9,258.16	\$11,489.56	\$0.00	\$1,796.63	\$0.00	\$308,216.40
8001013	Jeffrey Hernandez	07/01/2045	9.000%	\$8,529.31	\$1,616.29	\$5,175.35	\$0.00	\$2,787.67	\$0.00	\$62,218.92
8001014	Matthew Jackson	07/01/2045	4.000%	\$32,362.77	\$13,107.54	\$16,091.19	\$0.00	\$3,164.04	\$0.00	\$471,681.33
8001016	Flowers Enterprises	07/01/2045	6.000%	\$21,588.15	\$0.00	\$21,588.15	\$0.00	\$0.00	\$0.00	\$516,328.47
8001017	Doreale Harris	07/01/2045	11.000%	\$25,098.82	\$2,533.28	\$20,722.48	\$0.00	\$1,843.16	\$0.00	\$204,109.29
8001018	Timothy Allen	07/01/2045	9.000%	\$25,042.21	\$9,899.85	\$16,602.65	\$0.00	\$2,531.93	\$0.00	\$224,538.87
8001019	Ventura Capital LLC	07/01/2045	9.000%	\$48,906.66	\$0.00	\$48,906.66	\$0.00	\$0.00	\$0.00	\$592,808.01
8001020	Edge Systems Corp	07/01/2045	11.000%	\$77,598.16	\$0.00	\$77,598.16	\$0.00	\$0.00	\$0.00	\$798,586.17
8001021	James Smith	07/02/2045	6.000%	\$14,426.16	\$3,627.27	\$6,441.71	\$0.00	\$1,267.16	\$0.00	\$151,460.86
8001022	Robert Williams	07/01/2045	12.000%	\$37,420.79	\$3,074.56	\$31,681.68	\$0.00	\$2,884.55	\$0.00	\$286,128.63
8001023	Helen King	07/01/2045	4.000%	\$14,638.56	\$5,658.41	\$5,945.39	\$0.00	\$2,234.75	\$0.00	\$180,315.79
8001024	Edward Walker	07/01/2045	6.000%	\$20,218.54	\$5,658.66	\$13,183.15	\$0.00	\$1,456.73	\$0.00	\$236,757.76
8001025	Susan Wilson	07/01/2045	6.000%	\$28,104.00	\$1,230.38	\$22,767.91	\$0.00	\$2,155.51	\$0.00	\$388,301.98
8001026	Elizabeth Davis	07/01/2045	4.000%	\$8,793.51	\$3,229.75	\$3,964.91	\$0.00	\$1,598.85	\$0.00	\$106,362.44
8001027	Turner Construction Co.	07/01/2045	10.000%	\$59,417.49	\$0.00	\$59,417.49	\$0.00	\$0.00	\$0.00	\$848,191.36
8001028	Kroyer Innovations LLC	07/01/2045	8.000%	\$68,544.49	\$0.00	\$68,544.49	\$0.00	\$0.00	\$0.00	\$554,702.22
8001029	Apex Companies	07/01/2045	9.000%	\$69,726.34	\$0.00	\$69,726.34	\$0.00	\$0.00	\$0.00	\$845,191.38
8001030	Mauritan Tax Advisor LLC	07/01/2045	12.000%	\$57,605.02	\$0.00	\$57,605.02	\$0.00	\$0.00	\$0.00	\$523,682.18
8001056	John Smith	05/01/2054	10.000%	\$10,753.27	\$542.22	\$9,111.05	\$0.00	\$1,100.00	\$0.00	\$99,093.38
( 26 )				\$832,075.55	\$87,257.67	\$707,186.80	\$755.54	\$37,775.54	\$0.00	\$9,643,768.27

Payment Projections Report shows details of each loan in your portfolio

## ENHANCED CAPABILITIES

# Reporting: Insights to drive your decisions

### Comprehensive Reporting Tools

- **Borrower Performance Reports:** Track payment histories, delinquencies, and loan balances with detailed, up-to-date data.
- **Investor Reporting:** Provide real-time updates on portfolio performance, returns, interest accruals, and distributions to build trust and transparency.
- **Portfolio Analytics:** Monitor key metrics, visualize trends, and access an interactive dashboard to understand your portfolio's health at a glance.
- **Compliance Reporting:** Ensure alignment with federal, state, and local regulations through automated compliance tools that simplify audits and reporting requirements.
- **Custom Reporting:** Tailor reports to your specific needs, from borrower summaries to investor performance.
- **Forecast Reporting and Trend Analysis:** Utilize advanced tools like payment projection reports, interest accrual reports, and amortization schedules to anticipate trends and plan effectively.



## Integrations for **every step** of the loan lifecycle

The Mortgage Office not only manages loans but also integrates seamlessly with the tools you rely on to streamline workflows, enhance accuracy, and reduce manual effort. By connecting your systems through TMO, you can automate processes, make data-driven decisions, and ensure your operations remain synchronized and efficient—whether it's through custom reporting, insurance tracking, or payment processing.



## Document Preparation Made Simple

### Powered by Geraci Lightning Docs

Streamline document drafting for business purpose loans with Geraci's Lightning Docs integration:

- Draft documents for simple loans like DSCR loans, bridge loans, and fix-and-flip financing.
- Handle complex transactions, including ground-up construction loans, loans secured by additional collateral, and line of credit loans.
- Automate loan modifications to adjust interest rates, increase loan amounts, or extend maturity dates.
- Transfer loan data seamlessly from TMO's platform into Lightning Docs for a fully integrated experience.
- Provides access to new markets with closing disclosures for all 50 states.



## Custom Reporting and Data Integration

### Powered by Savvior

Take your reporting to the next level with custom solutions tailored to your business needs.

- Seamlessly connect to TMO API data and third-party systems, such as CRMs and accounting software.
- Create unlimited reports, automate their delivery, and streamline decision-making.
- Integrate with PowerBI, Tableau, and other analytics platforms for deeper insights.
- Sync with QuickBooks®, Sage X3®, NetSuite®, and more for streamlined financial management.

The MINITER logo is displayed in a bold, blue, sans-serif font within a white rounded rectangular box.The xactus logo features the word "xactus" in a purple sans-serif font, followed by a stylized "X" icon composed of three parallel diagonal lines. Below the logo, the tagline "Advancing the Modern Mortgage" is written in a smaller, grey font. The entire logo is contained within a white rounded rectangular box.

## One-Click Insurance Tracking

### Powered by Insurance Tracking Leaders Including Minter

Our insurance tracking integration simplifies compliance and minimizes risks by automating processes:

- Access accurate and up-to-date insurance details directly within TMO.
- Automate lender-placed insurance policies and refunds for seamless risk mitigation.
- View all policy details, correspondence, and billing in one centralized place.
- Desktop notifications ensure no coverage lapse goes unnoticed.

## Verifications for Loan Originations

### Powered by Xactus

Get all the data you need for origination, verification, and compliance from a single, consolidated source:

- Hard pull tri-merge credit reports.
- Soft pull reports for prequalification or business principal evaluations.
- Comprehensive OFAC searches, liens, and judgments.





## Streamlined Payment Processing

### Powered by USIO

Simplify payment management with robust tools for ACH, card issuing, and more:

- APIs provide a seamless experience for you and your customers.
- Cost-effective same-day and next-day payments with options like PINless debit and account validation.
- Monetize your platform with Payfac-as-a-Service (payment facilitation), delivering comprehensive solutions for your users.



## Accounting Systems Integration

### QuickBooks® and Beyond

Export loan-related transactions into QuickBooks® or other leading accounting systems with ease:

- Automatically sync financial data, eliminating manual reconciliation.
- Integrate seamlessly with your preferred accounting tools, including Sage and NetSuite, to streamline operations.





**JonahDirect**  
Default Management

## Streamlined Default, Foreclosure, Loss Mitigation, and Delinquency Management

### Powered by Jonah Direct

Simplify non-performing loan workflows

- Automate loss mitigation and delinquency tasks with customizable workflows.
- Maintain and track all relevant documents in one secure location across all non-performing stages.
- Automatically pause foreclosure proceedings when loss mitigation is launched, ensuring compliance with regulations.
- Manage timelines, attorneys, and tasks related to delinquencies.
- Handle collections, borrower communications, and third-party assignments from a single place.

**CoreLogic**

## Property Tax Monitoring Integration Powered by CoreLogic

### Powered by Jonah Direct

Proactively manage property tax monitoring with seamless, bi-directional integration:

- Monitor property tax statuses across your entire portfolio effortlessly
- Retrieve data from local tax authorities and syncs it directly into TMO, keeping property tax payment statuses current



Industry Leading Security  
& Infrastructure

FORTIFIED, RELIABLE, AND ALWAYS PREPARED

# The TMO Security Strategy



## The Moat

Our active defenses

- SOC 2 Compliance with annual audits
- Endpoint security with robust antivirus and malware protection
- Data snapshots every 4 hours and daily backups (retained for 30 days)
- Distributed servers in the US, Canada, and Australia for redundancy
- Encryption policies for cryptographic controls



## The Fortress

Our security & reliability foundation

- Azure cloud infrastructure with auto-scaling for uninterrupted service
- Disaster recovery plans to minimize downtime
- Regular database backups and record retention policies
- Data deletion within 24 hours of cancellation



## The Patrol

Vigilant monitoring & response

- Continuous threat detection and quarterly vulnerability scans
- Incident response plans to address security issues swiftly
- Penetration testing by certified teams and third parties
- Ongoing cybersecurity training for employees
- Confidentiality Security Team optimizing protocols quarterly

## SECURITY



# TMO Delivers SOC2 Compliance for the Most Secure Lending Infrastructure

### Infrastructure Security

- **Cloud Hosting:** Hosted on Microsoft Azure® with Virtual Machine Scale Sets and Load Balancers for scalability, plus Azure WAF for web traffic protection.
- **User Access Management:** Multi-factor authentication (MFA) and Secure Shell (SSH) protocol secure system access.
- **Network Traffic Protection:** Automatic HTTPS encryption prevents data interception during transmission.

### Policies and Procedures

- **Personnel Security:** Background checks, annual security training, and role-based access controls ensure compliance.
- **Defined Policies:** Comprehensive policies on data protection, encryption, and access control reviewed annually by leadership.
- **Disaster Recovery Plans:** A documented approach ensures data recovery and business continuity in emergencies.
- **Risk Identification:** Systematic categorization of risks supports proactive and repeatable mitigation strategies.

## SECURITY

# TMO Delivers SOC2 Compliance for the Most Secure Lending Infrastructure



### Data Protection

- **Encryption:** All data encrypted at rest (AES256) and in transit (TLS 1.2).
- **Customer Data Segregation:** Separate storage buckets ensure no data co-mingling.
- **Daily Backups:** Safeguards continuity and prevents data loss.
- **Encrypted Credentials:** Usernames and passwords secured with cryptographic hash functions.

### Operational Processes

- **Change Management:** A documented SDLC ensures secure system changes with rollback capabilities.
- **Incident Management:** A dedicated response team investigates and resolves incidents, supported by post-mortem reviews.
- **Role-Based Access:** Strict authorization protocols minimize unauthorized access risks.

### Testing and Monitoring

- **System Logging:** Tracks activity, authorization attempts, and performance metrics for early threat detection.
- **Continuous Monitoring:** Automated compliance checks and vulnerability monitoring with tools like Drata and Datto RMM.
- **Penetration Testing:** Third-party audits identify and address security gaps.



# Private Lending in Canada



# Serving Canada's unique private lending needs

## Canadian-Specific Tools and Integrations:

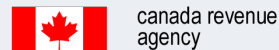
- Administer loans in any province.
- Support for Canadian amortization schedules.
- Seamless integration with Filogix® for streamlined workflows.
- Pull Equifax® credit bureau reports directly.
- Support DRIPs (Dividend Reinvestment Plans).

## Canada Regulatory Compliance:

- Generate and upload required forms to the Canada Revenue Agency, including T5s, T3s, and NR4s.
- Comply with the Financial Services Regulatory Authority of Ontario (FSRA) and the Ontario Securities Commission (OSC).
- Support GST/HST reporting.

## Banking and Payment Processing:

- Easily transfer data to your administrative system.
- Support EFT 1464 CPA formats for major Canadian banks.





Recognized Leadership in  
Private Lending





## OUR REVIEWS

# Proven results, shared by our customers



### TMO makes my job so much easier

The customer service is phenomenal. **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 TMO.

– ANDIE PODWIKA, Loan Servicing Associate  
RF Capital



### The Mortgage Office

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.

– JEN FITZGERALD, Head of Operations  
RENOVO Financial



### A-Team Effort

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 635 loans totaling in excess of \$225,000,000. **The software has definitely facilitated that growth.**

– ARIC LAKY, Co-Owner  
LS Capital, INC.



### The Glue that binds...

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 is **hands down the greatest tool that our company has.**

– Matthew Gross, Broker  
Pacific Loanworks, INC.



### 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.

– Jeff Villano, Managing Partner  
Sachem Capital Partners



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### The Mortgage Office

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**. And the backup and security tools are fantastic!

– Jared Waldman, President  
Ventana Capital



### TMO from the perspective of the auditor

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. TMO is the "go to" software of virtually all of our mortgage pool clients.

– Joshua Nevarez, Partner  
Armanino, LLP



### We found what we were looking for

We have had The Mortgage Office since 2010. It has everything we needed and what we were looking for. 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 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.

– Joshua Liberman  
Verifund Capital Corp., Canada



### Great loan servicing software

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 **customer service is also very good**. The representatives are knowledgeable and work to resolve issues very quickly.

– Mike Rhine, Director of Church Finance  
Florida Baptist Foundation



### The 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. 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



### 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



**The  
Mortgage  
Office**

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