



The  
**Mortgage  
Office**



The **loan management platform** built to accelerate affordable housing and amplify community impact.

TRUSTED BY 150+ STATE & LOCAL AGENCIES, CDFIs, NON-PROFITS & TRIBES

# What's Inside



Who We Are

Who We Serve

Loan Servicing

Loan Origination

Program Visibility

Reporting

Compliance

Advanced Capabilities

Online Portals

API & Integrations

Security & Procurement

Onboarding & Support Team

Hear From Our Customers

[Ready to See TMO In Action?](#)

1,100+

CUSTOMERS

\$190B+

IN LOANS SERVICED

150+

AFFORDABLE HOUSING  
ORGANIZATIONS

Rated #1

ON CAPTERRA AND  
RECOGNIZED AS TOP  
GLOBAL SOFTWARE BY G2



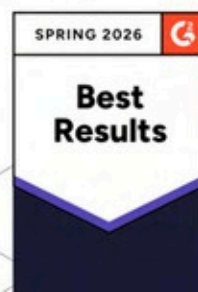
WHO WE ARE

## Built for the Work You Actually Do.

For 45 years, The Mortgage Office has been the trusted software for managing long-lived loan portfolios, including deferred loans, forgivable structures, layered federal funding, and 30-year affordability covenants.

Your loan portfolio can quickly outgrow spreadsheets and alternative systems. When an audit or monitoring visit hits, your team needs clean data and defensible records, not a scramble. TMO was built for what comes next.

Configured for affordable housing and community development. Trusted by the organizations delivering it.





WHO WE SERVE

# Purpose-Built For Your Organization.

Whether you're allocating LIHTC and HOME funds at the state level, managing a CDBG revolving loan fund at the city level, or financing affordable rental projects as a CDFI – TMO is configured for the complexity of affordable housing, out of the box.



State & Local Housing Finance Agencies (HFAs)



Public Housing Authorities (PHAs)



State & Local Housing & Community Development Agencies



Community Development Financial Institutions (CDFIs)



Nonprofit Housing Organizations



Tribal Housing Authorities

PRINCIPAL BALANCE	NOTE RATE	MONTHLY PAYMENT	MATURITY
<b>\$604k</b> <small>of \$634k</small>	<b>8.00%</b> <small>Fixed rate</small>	<b>\$4,909</b> <small>Due Apr 1</small>	<b>Jun '27</b> <small>Conventional</small>

	FUNDING SOURCE	PRINCIPAL BALANCE	PERCENT OWNED
Overview	<b>Loan Funding</b>		
Borrower	HUD-HOME Company	\$134,900	22.3%
Terms	HUD-CDBG DA	\$98,450	16.3%
Funding	USDA RL	\$189,300	31.3%
Charges	LIHTC RL	\$181,117	30.0%
Properties			
Inventory			
Ledger			
Payments			
Fields			

OUR CUSTOMERS

Trusted by Leading  
Organizations.



THE CASE  
FOR TMO

# More Into Your Community. Less Into Administration. ---

Your mission is to move affordable housing and community development dollars into the community. Not chasing payment exceptions, manually compiling HUD or CDFI Fund reports, or tracking compliance in spreadsheets. TMO was purpose-built for the complexity of CDBG, HOME, and community development loan portfolios, so your team spends less time on manual processes and more time serving borrowers and communities. When an audit request or funder report lands on your desk, the data is already there. **TMO helps affordable housing teams do more with the staff they have.**

## Funded by your programs.

Many federal and state programs – including CDBG, which allows up to 20% of annual allocations for admin and planning – may let agencies use existing program funds to cover software costs like TMO.

## Scale with your portfolio.


Take on more programs and more loans without adding headcount. Whether you manage 50 loans or 50,000, TMO frees your team to focus on the borrowers and communities you serve.

## One system. Every program.

CDBG, HOME, HOPWA, Section 108, CDFI lending, state bond, local revolving funds – run them all in one platform. No spreadsheets. No toggling between systems. One system. Every loan program.

## Audit-ready. Integration-ready.

Respond to HUD monitoring and CDFI Fund reporting with clean data, pulled in seconds. TMO connects to your accounting and ERP systems so loan activity flows directly into your general ledger.



“ The extent of TMO  
is very crucial to  
our daily operation. ”

ADEBISI OKEWUSI,  
CITY OF JACKSONVILLE PROGRAM LEAD

## LOAN SERVICING

# The Servicing Engine Built for How Affordable Housing Actually Works.

Deferred payments. Forgiveness schedules. Shared appreciation. Recapture cashflow loans.

These aren't edge cases in affordable housing, they're the standard. Most loan servicing software can only handle conventional amortizing loans.

**TMO handles the complexity, so your team doesn't have to.**

**Stop building workarounds.**

**START MANAGING YOUR PORTFOLIO WITH A SYSTEM DESIGNED FOR IT.**

### LOAN STRUCTURE

Manage deferred, forgivable, shared appreciation, and recapture loans natively. Track forgiveness schedules and automate balance adjustments.

### FUND ISOLATION / TRUST ACCOUNTING

Separate fund accounting across programs. Manage escrow, trust accounts, and RESPA compliant disclosures in bulk.

### OPERATIONAL EFFICIENCY

Auto-generate statements, tax forms, OOR letters, reminders, and task assignments. Less paperwork, more time on programs.

### AUTO-BILLING

Automate billing cycles, ACH payments, late fees, and NSF handling across your entire portfolio.

Track when every loan in your portfolio comes due, whether it's a 5-year forgivable DPA or a 30-year affordability covenant. Plan for program income, reinvestment, and recapture before deadlines arrive.



### Loan Distribution by Maturity

YEAR	SHARE
2026	1%
2027	24%
2028	20%
2029	7%
2035	2%
2045	39%
Others	4%



## LOAN SERVICING | TRUST ACCOUNTING & FUND ISOLATION

Separate your portfolio by funding source; each with its own balances, payment tracking, and trust accounting. No co-mingling. No manual reconciliation. Clean books by design.

### Portfolio I LIHTC

Portfolio I HUD-CDBG B001001 | Principal Balance: \$316,142

### Portfolio I HUD-HOME

TOTAL PRINCIPAL BALANCE

**\$9,726,469**

TOTAL REGULAR PAYMENT

**\$60,598**

LOAN ACCOUNT	PRINCIPAL BALANCE	REGULAR PAYMENT	NEXT PAYMENT	MATURITY DATE
B001001	\$316,142	\$1,500	01/01/25	03/01/25
B001023	\$1,432,315	\$0	07/01/45	07/01/45
B001024	\$249,406	\$1,714	01/01/24	07/01/45
B001025	\$404,409	\$3,272	01/01/24	07/01/45
B001030	\$523,682	\$5,236	12/01/23	07/01/45

## LOAN SERVICING | OPERATIONAL EFFICIENCY

Every statement, tax form, OOR letter, and reminder your team generates manually today, is now automated. Less time on repetitive tasks, fewer missed deadlines, and more capacity for the work that actually moves communities forward.



### Automated Outputs

Portfolio-wide generation - May 2026

142 Borrowers



#### Monthly Statements

All active programs — auto-generated & sent

142 sent ✓



#### 1098 Tax Forms

Annual — auto-generated & e-filed

142 filed ✓



#### OOB Completion Letters

Triggered on project completion

8 sent ✓



#### Compliance Reminders

Recertifications, deadlines, document gaps

23 pending !



#### Task Assignments

Auto-assigned to staff by program and role

12 active --

DOCUMENTS  
GENERATED

292

STAFF HOURS  
SAVED

~48 hrs

PENDING  
ACTIONS

35

View All Outputs

Process bulk ACH payments across your entire portfolio in one step. Select borrowers, confirm amounts, and run instantly. No manual posting. No chasing individual payments.




## Automated Borrower Payments (ACH) ×

### Select Borrowers

Please select which payments to process. The list below is based on the criteria selected on the previous step.

ACCOUNT	BORROWER NAME	AMOUNT	DUE DATE
<input type="checkbox"/> B001081	Jeff Singleton	\$1,000.00	08/01/26
<input checked="" type="checkbox"/> B001001	Eastside Development Corp	\$4,645.99	09/01/26
<input checked="" type="checkbox"/> B001082	Lakeview Community Housing	\$9,645.41	09/15/26
<input type="checkbox"/> B1001	Jim Harris	\$2,281.72	10/01/26
<input checked="" type="checkbox"/> B001012	Amanda Lee	\$2,058.67	10/15/26



TMO listens, learns, and improves, partnering with our customers who manage diverse funding sources and programs.

DESIGNED AROUND REAL OPERATIONS,  
BUILT FOR HOW TEAMS ACTUALLY WORK.

## LOAN ORIGATION

# From Intake to Closing In One System.

Getting a loan into servicing shouldn't require a stack of emails and three tracking spreadsheets. TMO's origination module manages the full intake-to-closing workflow and is configured around how your programs actually work.

### Empower your workflow with:

- ◆ Digital applications and document uploads through a secure borrower portal
- ◆ Configurable workflow stages: intake → review → underwriting → approval → closing
- ◆ Customizable templates for closing docs for unique loan programs, with promissory notes, deeds of trust, disclosure forms
- ◆ Collect e-signatures; export seamlessly to servicing at closing, no more re-keying

## SUPPORTS:

- ✓ FIRST TIME HOME BUYERS (FTHB)
- ✓ DOWN PAYMENT ASSISTANCE (DPA)
- ✓ OWNER-OCCUPIED REHAB (OOR)
- ✓ MULTI-FAMILY
- ✓ EMERGENCY REPAIR
- ✓ ECONOMIC DEVELOPMENT

## LOAN ORIGATION | LIFECYCLE

One view of every loan in motion. Track applications, processing, underwriting, and closing across all your programs, so your team always knows what's moving, what's stuck, and what's ready to close.

### All Loans

Filter + New Loan

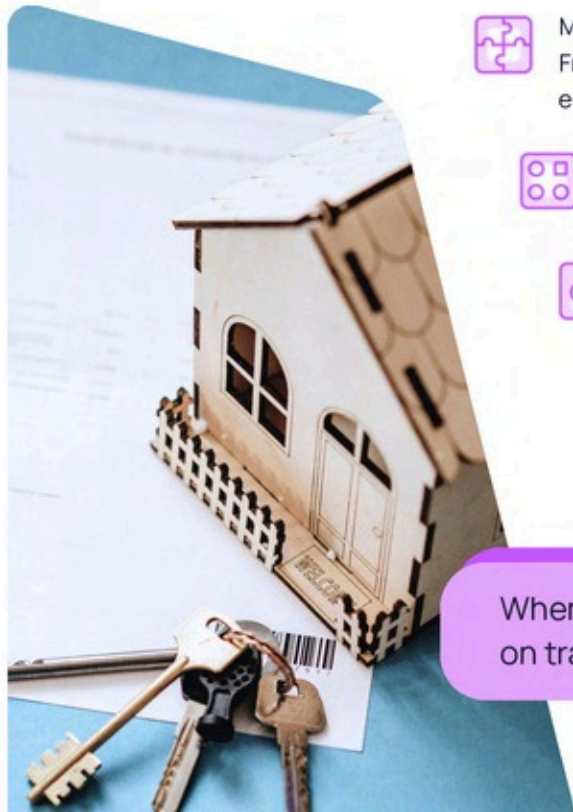
- APPLICATION 1
- PROCESSING 3
- UNDERWRITING 4
- DOCUMENTS 4
- CLOSED 4
- DECLINED

<b>Marsha Brady</b> M112904X Officer J. Duless Applied Dec 1, 2022 <b>\$150,000</b> <a href="#">+ Add loan</a>	<b>Nohn Smith</b> 10536660 Officer D. Rogers Applied Apr 18, 2025 <b>\$560,000</b>	<b>Billy Borrower</b> 10536686 Officer — Applied Apr 18, 2025 <b>\$500,000</b>	<b>Michael Knight</b> 1051 Officer J. Cook Applied Apr 5, 2023 <b>\$200,000</b>	<b>Billy Baker</b> 1013 Officer J. Cook Closed Apr 17, 2023 <b>\$500,000</b>	<b>Jordan Mitch</b> 1012 Officer — Applied — <b>\$500,000</b>
	<b>Ramiro Ruiz</b> 1042 Officer D. Reed Applied — <b>\$100,000</b>	<b>Eastside Development Corp</b> 1015 Officer Unassigned Applied Jan 3, 2025 <b>\$1,700,000</b>	<b>Michael Abacommon</b> 1001 Officer J. Cook Applied Mar 7, 2023 <b>\$400,000</b>	<b>Lakewood Community Housing</b> 1004 Officer D. Rogers Closed Feb 7, 2023 <b>\$750,000</b>	
	<b>Ramirez Family</b> 10536670 Officer D. Rogers Applied — <b>\$35,000</b>	<b>Joe Sanders</b> 1010 Officer D. Rogers Applied Jan 24, 2023 <b>\$500,000</b>	<b>Terry Gray</b> 1016 Officer J. Cook Applied Jan 22, 2023 <b>\$450,000</b>	<b>Nguyen Family</b> 1002 Officer D. Reed Closed Dec 23, 2022 <b>\$40,000</b>	
		<b>Ann Ramirez</b> 1009 <b>\$50,000</b>	<b>Torres Family</b> 1008 Officer — Applied — <b>\$50,000</b>		

## PROGRAM VISIBILITY

# One Platform. Every Program. No Spreadsheets. —

Your team shouldn't need three systems and a shared drive to answer a basic portfolio question, or to prepare for a monitoring visit. TMO gives leadership and staff a single, real-time view across all programs and funding sources, so you can answer questions before they become findings.



Manage all your loan programs in one platform. From homeownership and rehab to rental development, economic development, and local revolving funds.



Filter down your portfolio by program, compliance status, risk, or geography with SmartViews.



Surface at-risk loans, upcoming forgiveness milestones, and expiring affordability periods instantly.



Role-based access keeps each team member informed and focused on what's theirs – from loan officers to grants managers to housing specialists.

When leadership asks “what’s our exposure?” or “are we on track for spend-down?” – **your answer is in TMO.**

## PROGRAM VISIBILITY | LOAN DISTRIBUTION BY PROGRAM

Every program. Every filter. One click. Customize dashboards to track all your loans and programs across your portfolio so your team reports out instead of chasing down.



### Loan Distribution by Program

HFA Portfolio Overview



## PROGRAM VISIBILITY | SMARTVIEWS

Your portfolio, filtered to exactly what you need. Build custom views by your programs, loan type(s), status, or risk. Control visibility by department or role so each team sees only what's relevant to them.



### All Loans SmartViews

Manage programs, loans, and borrower data

4 programs active

<b>DA</b> <b>Downpayment Assistance</b> LOANS: 39 BALANCE: \$68.9K	<b>BRLP</b> <b>Business Revolving Loan Program</b> LOANS: 14 BALANCE: \$212K	<b>\$108</b> <b>Section 108</b> LOANS: 7 BALANCE: \$1.4M	<b>SMF HR</b> <b>Single/Multi-Family Housing Rehab</b> LOANS: 22 BALANCE: \$340K
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#### Downpayment Assistance – Loans


39 loans - showing 5

ACCOUNT	BORROWER	PAYMENT DUE	MATURITY	PROGRAM	BALANCE
B001109	Ramirez, River Pico Rivera	07/01/2025	07/01/2075	Disaster Recovery	\$0.00
B001008	Ives Property Inv. Torrance	04/01/2024	09/18/2020	—	\$4,989.41
B001007	Martinez, Andrew Arcadia	08/01/2016	07/01/2015	Disaster Recovery	\$1,122.66
B001002	Young, Rebecca Palmdale	07/01/2025	01/01/2028	—	\$0.00

### Loan SmartViews

Your servicing team sees delinquencies. Your compliance team sees risk flags. Your program managers see their pipeline. One portfolio, tailored to every seat at the table.

- Manage SmartViews
- Days Late > 30
- NB Loans
- Filtered (Hidden) Loans
- Active Accounts
- Repair Loans (RL)
- Downpayment Assistance
- First Time Homebuyer
- Affordable Home Ownership
- Agriculture Loans (Ag)
- Density Bonus
- Small Business
- Community Development
- Emergency Relief



Audit-ready data on every  
loan. Less rework, fewer  
questions asked, more  
confidence when  
monitoring visits hit.

**WALK INTO ANY MONITORING VISIT  
PREPARED – NOT SCRAMBLING.**



## REPORTING

# Audit-Ready Data. Every Funder. Every Deadline.

The most common compliance failure isn't a bad loan – it's **bad data**.

Scattered records, inconsistent exports, and manual workarounds create **audit risk** that no team can afford.

**TMO keeps your records clean, consistent, and ready to export.**

Whether you're filing with IDIS, AMIS, your state agency, or your internal board.



### HUD/IDIS:

Generate drawdown-ready reports for CDBG, HOME, ESG, & Section 108



### CDFI Fund/AMIS:

Certified provider – upload your TLR directly with a few clicks



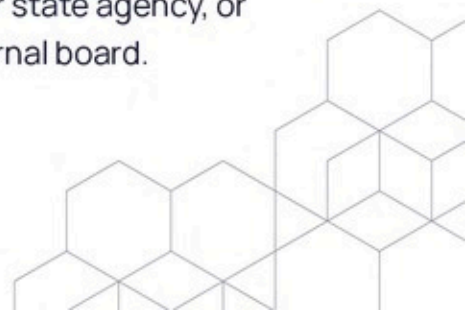
### State & Funder reports:

Pre-built and configurable exports, on demand



### Board and Leadership:

Connect to PowerBI or Tableau via API for deeper portfolio analytics



## REPORTING | CONNECTED SYSTEMS

Don't replace your tech stack, **connect it**. TMO produces export-ready reports for HUD/IDIS and CDFI/AMIS funder reporting, and connects to your accounting, ERP, and BI tools so your data flows seamlessly.



### Connects to your entire program ecosystem

Built for housing compliance. Connects to your existing tech stack.



File your CDFI Fund reporting without the spreadsheet scramble. TMO generates your Transaction Level Report (TLR) directly from portfolio data, ready for upload to AMIS.



## Community Development Financial Institution

Report Loan Activity to the Fund (AMIS)

Export Loan Activity to Excel

### Report Loan Activity to the CDFI Fund

Generates the annual Transaction Level Report (TLR) for upload to the CDFI Fund's Award Management Information System (AMIS).

Reporting period end date

04/15/2026



Cancel

Export

Need help? Visit [AMIS Portal](#) | [amis@cdfi.treas.gov](mailto:amis@cdfi.treas.gov)  
? (202) 653-0422

## REPORTING | HUD NOTICE

When HUD reporting or a monitoring visit hits, your data is already organized. Export loan activity by program and funding source so it's formatted and ready for IDIS documentation.



### HUD Delinquency Notice

Bulk notice generation - 50 delinquent, 11 approaching 45-day limit.

PRINT	E-MAIL	ACCOUNT	BORROWER NAME	MATURITY	DAYS	DELINQUENCY
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	B001015	Jeffrey Hernandez	07/01/2045	47	\$809.37
<input type="checkbox"/>	<input type="checkbox"/>	B001084	John Appleseed	01/29/2026	78	\$111,967.12



### HUD/IDIS Program Export

Drawdown-ready report - all active loans by program and funding source.

[Export to Excel](#)

[Filters](#)

ACCOUNT	BORROWER	PROGRAM TYPE	HUD FUNDING	LOAN AMOUNT	STATUS
B001042	Ramirez, Maria	<span>DPA</span>	HOME	\$28,500	<span>Active</span>
B001108	Johnson, Terrell	<span>FTHB</span>	HOME	\$42,000	<span>Active</span>
B001215	Nguyen, Linh	<span>OOR</span>	CDBG	\$38,750	<span>Active</span>
B001067	Williams, Denise	<span>Disaster Recovery</span>	CDBG-DR	\$65,000	<span>Deferred</span>
B001156	Torres, Gabriel	<span>DPA</span>	HOME	\$22,000	<span>Active</span>
B001301	Chen, David	<span>OOR</span>	CDBG	\$47,200	<span>Active</span>

Showing 6 of 6 loans

[Export to Excel](#)

[Select All](#)

[Clear All](#)

# COMPLIANCE Manage Restrictions That Last Decades. Ditch the Manual Burden.

Affordable housing compliance doesn't end at closing. Affordability covenants run 50+ years. Program income must be tracked and re-deployed. Recapture provisions need to be enforced. **TMO is built to track all of it for the life of your portfolio.**

## Portfolio Monitoring

Monitor affordability periods, occupancy requirements, and covenant compliance portfolio-wide.

## Proactive Alerts

Flag expiring restrictions, upcoming certification deadlines, and document gaps before they become findings.

## Audit Trail

Full time-stamped audit trail on every loan, every payment, modification, and notice logged.

## Tax Form Automation

Auto-generate and e-file 1098s and 1099s for applicable portfolios. No manual prep, no missed deadlines.



Your grants and compliance managers win when audits are clean and controls are defensible. **TMO makes that possible at scale.**

Visualize who did what, at what time, and to which loan. All logged automatically.



## Events Journal

TIME STAMP	ACCOUNT	MODULE	EVENT MESSAGE
9/16/2025 3:56 PM	B001042	TDS	New loan was added: Ramirez, Maria - DPA (HOME)
11/20/2024 10:12 AM	B001108	TDS	Forgiveness milestone reached: Johnson, Terrell - 40% forgiven (year 2 of 5)
7/25/2025 11:34 AM	B001215	APP	OOR completion letter generated: Nguyen, Linh
1/30/2025 2:15 PM	B001084	TDS	
9/16/2025 5:37 PM	B001011	TDS	

AUDIT TRAIL | EVENTS JOURNAL

Full payment history on every loan. Audit-ready in seconds.



## Loan History



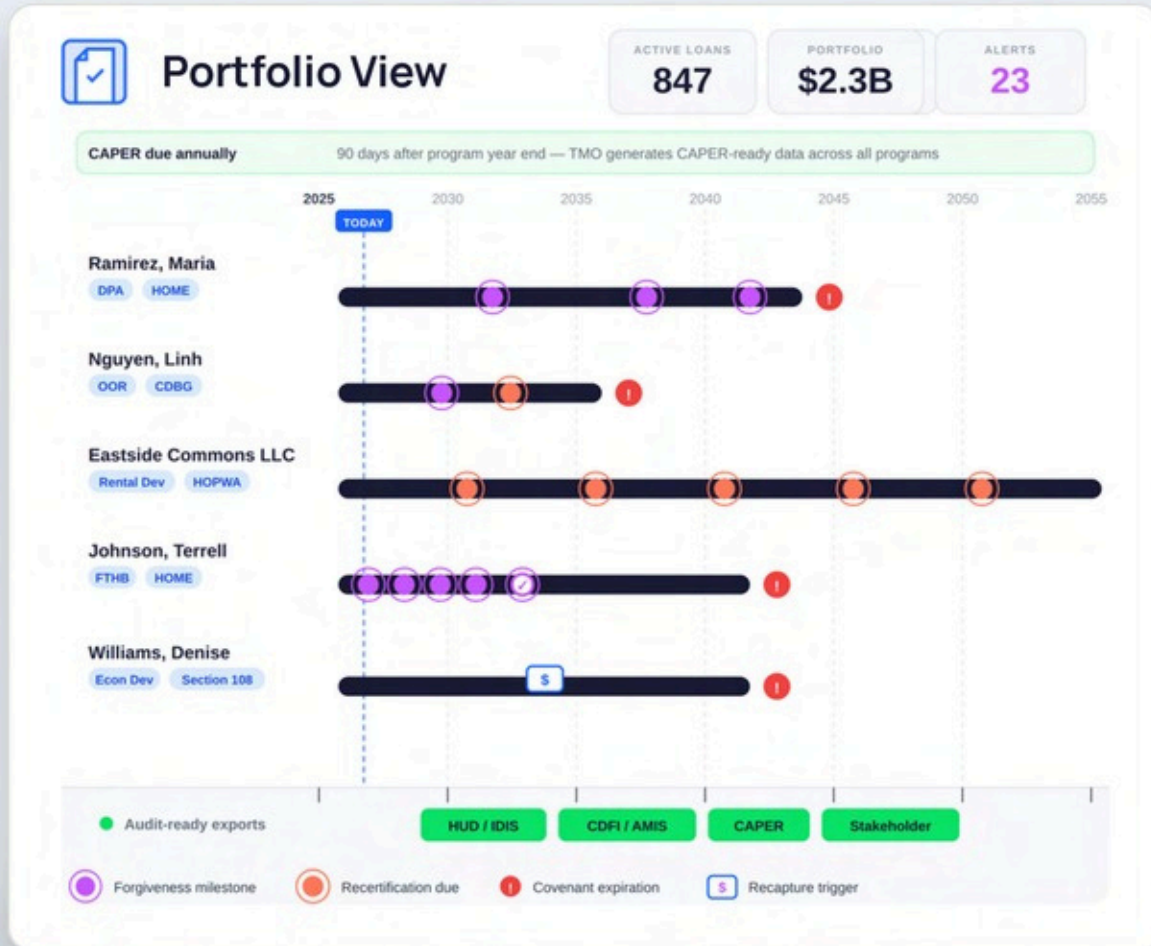
All Dates ▾

DATE RECEIVED	LOAN NUMBER	BORROWER	PAYMENT CODE	RECEIVED / INTEREST	APPLIED TO PRINCIPAL
07/01/2015	B001042	Ramirez, Maria	Funding	\$0.00 INT: \$0.00	(\$960,000.00)
08/01/2015	B001108	Johnson, Terrell	RegPmt	\$7,044.14 INT: \$6,400.00	\$644.14
09/01/2015	B001215	Nguyen, Linh	RegPmt	\$7,044.14 INT: \$6,395.71	\$648.43
10/01/2015	B001067	Williams, Denise	Adjustment	\$7,044.14 INT: \$6,391.58	\$652.76
			RegPmt	\$7,044.14 INT: \$6,387.03	\$657.11

AUDIT TRAIL | LOAN HISTORY

# COMPLIANCE | PORTFOLIO TIMELINE

Your entire portfolio's compliance obligations tracked and flagged automatically. When the audit call comes, the data is already there.



20%

Reduction in admin hours by centralizing loan documents

\$262k

Average annual cost savings using TMO

40%

Annual growth in serviced portfolios



## ADVANCED CAPABILITIES

# Built for Your Most Complex Deals.

Construction draws. Tax credit capital stacks. Revolving loan funds. HELOC programs.

The deals that move communities forward are often the hardest to manage. **TMO handles them.**



### Construction Loans:

Full draw management, contractor payments by line item, inspection scheduling, and automatic conversion to permanent financing.



### Layered Capital Stacks:

Model multiple funding sources per loan – LIHTC equity, HOME, HTF, CDFI debt, philanthropic contributions, with separate fund accounting attached per source.



### Economic Development:

Section 108, revolving loan funds, small business and facade improvement programs.



### HELOCs and Revolving Credit:

Automate draws, finance charges, and billing for rehab & weatherization programs.





## ONLINE PORTALS

# Self-Service Access Frees Up Your Team.



### **BORROWER PORTAL:**

Real-time balances, online payments, document uploads, e-signatures, annual certifications, and 1098s. Premium service all without staff involvement.



### **PARTNER / LENDER PORTAL:**

Funding partners and co-lenders gain access to real-time portfolio data, statements, and distribution notices on demand.

Every phone call to check a balance, every email to collect a document; that's time your staff won't get back. With small teams being asked to manage larger portfolios, self-service isn't a nice-to-have. It's how you scale.

**TMO's secure portals put routine actions in the hands of borrowers and partners, 24/7.**

ADA-compliant design. No staff required for routine account management.



## ONLINE PORTALS | BORROWER & PARTNER



### Borrower Portal

portal.themortgageoffice.com/borrower

Borrower Portal

#### City of Aurora Housing Programs

Overview History Documents Messages

Welcome back,  
**Maria Ramirez**

1 Upcoming Payment 3 Documents

0 Messages

DPA — HOME  
**\$28,500.00**  
742 Elm St, Aurora CO

**Make a Payment**

SELF-SERVICE ACTIONS

View balance Make payment Upload documents

E-sign Annual certification Download 1098



### Partner/Lender Portal

portal.themortgageoffice.com/lender

Investor / Lender Portal

#### Metro Community Development CDFI

Overview Documents Investments Reports

#### Portfolio Overview

PORTFOLIO VALUE	ACTIVE LOANS	YTD INTEREST
<b>\$795K</b>	<b>6</b>	<b>\$39,016</b>

LOAN DISTRIBUTION BY PROGRAM

HOME \$445K CDBG \$250K Sec 108 \$100K

ON-DEMAND ACCESS

Portfolio data Statements Distribution notices

Loan details Maturity reports

- ✓ ADA-compliant
- ✓ 24/7 self-service
- ✓ No staff required
- ✓ Branded to your organization

Borrowers see what's due and instantly pay online, no calls to your office required.



## Upcoming Payments



AMOUNT

**\$2,031.90**

123 Colorado Blvd, Denver, CO

ACCOUNT **SampleLoan1** DATE **4/1/2025**

[Make a Payment](#)



AMOUNT

**\$2,838.95**

366 South Congress, Austin, TX

ACCOUNT **SampleLoan2** DATE **4/1/2025**

[Make a Payment](#)



## Recent Documents

Access and download documents anytime without contacting staff.

ACCOUNT	TYPE	DATE	FILE
B001063	Other	01/06/25	<a href="#">Download</a>
B001074	Other	12/17/24	<a href="#">Download</a>
B001074	Statement	12/17/24	<a href="#">Download</a>

# BORROWER PORTAL



## Your Loans

**B001063**  
1234 Main St., Studio City, CA, 91604

PRINCIPAL BALANCE  
**\$60,000.00**

LOAN AMOUNT  
**\$60,000.00**

**B001074**  
555 Broadway Blvd, Los Angeles, CA, 90028

PRINCIPAL BALANCE  
**\$100,000.00**

LOAN AMOUNT  
**\$100,000.00**

Every active loan with real-time balance and property details.



## Loan Details: B001085

Complete loan-level visibility for funding partners – on demand.

### LOAN TERMS

### Loan Details

Documents

Notes

Original Balance	\$75,000.00	Principal Balance	\$75,000.00
Note Rate			14.00%
Regular Payment			\$875.00
Payment Frequency			Monthly
Priority			1
Borrower Name			Ellen Hofen

### IMPORTANT DATES

Next Payment Date

**07/01/2025**

Maturity Date

**01/01/2026**

## LENDER PORTAL

### PRIMARY PROPERTY DETAILS

Address	555 N Broad St, Johnson City, NY	Occupancy	Tenant
Property Description	<b>Residence</b>	LTV	80%
Property Type	<b>Residential Condo</b>	Appraised Value	\$6,700,000



## Portfolio Summary

Partners see their full portfolio health without requesting a report.

Total Portfolio Value			<b>\$795,000.00</b>
Portfolio Yield	<b>13.8695%</b>	Charges Owed by You	<b>\$0.00</b>
Year-to-Date Interest	<b>\$39,015.67</b>	Cash in Trust	<b>\$5,177.08</b>
Year-to-Date Principal	<b>\$0.00</b>	Amnt. Pending (3 checks)	<b>\$5,177.08</b>
Total Number of Loans	<b>6</b>	Year-to-Date Servicing Fees	<b>\$0.00</b>
Charges Owed to You	<b>\$0.00</b>	Loans Maturing (Next 3 Months)	<b>0</b>

## API & INTEGRATIONS

# Your Program Ecosystem. —

Your team already has accounting software, a grants platform, and an ERP. TMO's open API seamlessly connects to them so your data flows across systems instead of sitting in silos. No vendor lock-in. No ripping apart and replacing your existing stack.

### Accounting:

QuickBooks,  
Sage, NetSuite,  
Workday,  
PeopleSoft

### HUD / IDIS:

Activity & program  
income reporting,  
drawdown  
documentation

### CDFI Fund /

### AMIS:

Direct TLR  
upload

### Analytics:

PowerBI,  
Tableau,  
Savvior

### Payments:

USIO (ACH,  
same-day/  
next-day)

### Other:

CoreLogic, HUB/  
Miniter insurance,  
Equifax/Experian/  
TransUnion

**CONNECT YOUR EXISTING STACK – DON'T REPLACE IT.**



### SOC 2 Type I & Type II Certified

Annual independent audits, documented controls



### Azure-hosted with...

Auto-scaling, Web Application Firewall & distributed servers



### AES-256 encryption

At rest | TLS 1.2 in transit



### MFA required

Role-based access controls, daily backups + 4-hr snapshots



### Dedicated security

Specialized team that runs penetration testing and vulnerability scans

## SECURITY & PROCUREMENT

# Government-Grade Security. Built for Public-Sector Procurement.

**Procurement-ready.** TMO is available through **NASPO** and **Sourcewell** cooperative purchasing contracts, giving your procurement team a compliant, expedited path to purchase. SOC 2 reports and security documentation available on request.

Your IT, legal & procurement gatekeepers need confidence.

WE COME PREPARED.



## ONBOARDING & SUPPORT TEAM

# Seamless Start. Ongoing Support.



**DEDICATED ACCOUNT MANAGER:** A consistent point of contact from onboarding through ongoing success



**RESPONSIVE, SLA-BACKED SUPPORT:** Clear response expectations and direct access to experienced specialists



**COMMUNITY-LED PRODUCT INPUT:** Connect with the TMO community, submit feature requests, and help shape future enhancements around real operational needs

Every TMO client gets hands-on onboarding with a dedicated specialist—built around your workflows, not a generic webinar. Your team gets hands-on guidance, building real proficiency fast. Post-launch, your Account Manager and Customer Success team stay focused on adoption and long-term value.

Post-implementation, specialists connected directly to product and development are ready when you need them. Resources available on your terms: a 600+ article knowledge base, in-app help, in-person seminars, and professional services for complex needs.



HEAR FROM OUR CUSTOMERS



READY TO GET STARTED WITH TMO?

# When results matter, our clients know where to turn.

**ADEBISI OKEWUSI**  
CITY OF JACKSONVILLE  
PROGRAM LEAD

"From an accounting point of view, this is what we need – a system that is **organic and current**. At least one that we can **generate interest** from, generate **quick and fast information** from, and that information is **transferable to an Excel file**."

**GORDON LAMBERT**  
OAKLAND COUNTY MICHIGAN  
CHIEF OF OPERATIONS

"It was **easy to enter and reconcile** all of our data. We are a **fully functional operation** as of yesterday. The "Cash Register Software" will **put the icing on the cake**. We cannot thank your firm enough for the **outstanding cooperation** we have received. It is a pleasure to work with such great people who have developed an **outstanding product**."

## Your success story could be next.

REAL RESULTS, REAL IMPACT – DELIVERED EVERY DAY.



# Serve more families with the team you have.

You're managing more programs, more compliance requirements, and more community expectations, but without the added staff. TMO gives your team the system of record to do it right: Audit-ready, compliantly, and at scale.

TRUSTED BY

**150+**

AFFORDABLE  
HOUSING  
ORGANIZATIONS

**\$190B+**

IN LOANS SERVICED

**45+**

YEARS IN BUSINESS



READY TO SEE  
TMO IN ACTION?

BOOK A DEMO

[www.themortgageoffice.com](http://www.themortgageoffice.com)  
[sales@themortgageoffice.com](mailto:sales@themortgageoffice.com)  
**866-434-8036**