



Contract Collector v5

Advanced Loan Servicing Software:

Automate your entire installment loan servicing process with Contract Collector v5 from **Graveco Software, Inc.** It's the most advanced, feature-rich and easy to use contract collection/ loan servicing software available. Contract Collector is a comprehensive system that manages all types of installment loans, notes, contracts, mortgages, deeds of trust, as well as any number of clients and contracts, and all types of payments. Every process is streamlined – from entering new clients, companies and contracts, to printing client statements, deposit slips, and payment coupons.

Contract Collector users include banks, auto dealerships, finance companies, mortgage companies, private investors, and anyone who tracks installment payments. For large organizations, it is a cost-effective way to automate loan collection processing. For organizations of any size, Contract Collector is the best solution for loan servicing.



Contract Collector helps you save time and expense in performing the routine chores of collection management and installment loan servicing.

Contract Collector v5

“Acknowledging that the process of accounting for, or servicing loans is not for the weak hearted, it is more than comforting to have a tool (Contract Collector), that operates efficiently, correctly, and the way you naturally think and work through the job. Version 5 has cut our servicing issues to zero, while multiplying individual clerk productivity by 200%.”

Tom Cone
C-1 Capital Markets, LP (Decatur, TX)

“Graveco knows their customer's needs and are always looking for ways to fill those needs. It feels almost as if we made a wish list and they went through and added all the features desired plus more.”

Caitlin Luther
Gold Pan Funding (Cool, CA)

Contract Collector v5

Experienced Loan Servicing Software:

With over 25 years serving the loan servicing industry, we know the challenges you face and the software you need. Together we will succeed with an efficiently run, well managed company, based on the best loan servicing software tools available. Contract Collector offers powerful processing, integrated accounting and the flexibility that comes with a user-friendly system. Contract Collector increases accuracy and productivity with an easy to use interface and powerful operating features that give you the power to improve collection performance, lower costs and meet or exceed customer and client expectations.

Simple Loan Servicing Software:

Contract Collector is very straightforward and easy to learn. Tool tips, pop-up message windows, and extensive help files guide you step-by-step and aid you in accomplishing everything from the simplest to the most complex procedures. You set up the data for portfolios, clients, and loan/ contract accounts, and the system automates the painstaking and time-consuming bookkeeping chores so you take complete control of your operation – and gain a competitive edge.

Complete Loan Servicing Software:

All the functions and features you will ever need for a professional management company are available in one complete, integrated system:

• **Collection Management:**

Organizes and automates collection management tasks. Calculates collections fees and performs client disbursements.

• **Accounting:**

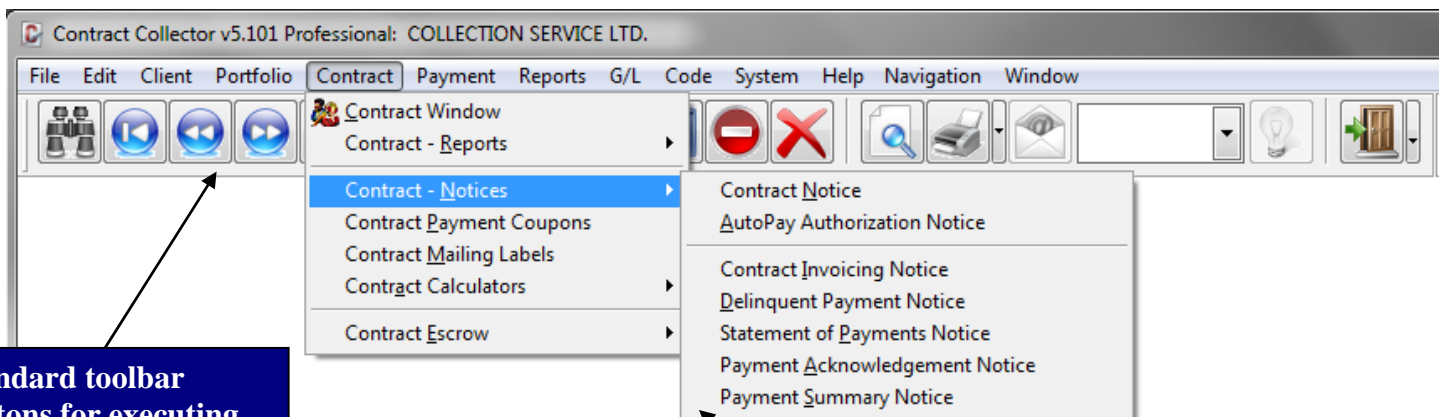
A complete accounting system based on cash or accrual accounting. Contract Collector includes a general ledger with accounts payable and accounts receivable, all with real-time posting for interim financial statements at any time.

• **Reporting:**

Prints management and financial reports, notices, invoices, receipts, payment coupons, and checks. Export report data to a variety of file formats. Contract Collector can also send letters and notices via e-mail!

• **Security:**

Full security controls to ensure the most sensitive data is secure. Contract Collector supports individual user security profiles.



Standard toolbar buttons for executing common function, such as Save, Find, Print, Preview & Change Records.

Pull-down menus allow you to easily access information and perform desired tasks.



A NEW FORCE IN FINANCIAL SOFTWARE



Powerful Loan Servicing Software:

With Contract Collector, you can manage any number of clients and contracts, for one or more of your companies/ portfolios. The software supports variable payments, early payoffs, balloon payments, and any payment schedule or term. It automatically amortizes and calculates each payment and provides detailed statements for your loans. You can print letters, notices, statements, checks, reports and payment coupons.

Customizable Screens - User Defined Fields (UDFs):

Details	Names	Payment / Interest	Other Setup	Escrow	Ledger	UDFs	Images	Contact Log
Collateral	House: 8906 SE 85th Street							
Loan Approved	<input checked="" type="checkbox"/>							
Approved Date	08/01/2011							

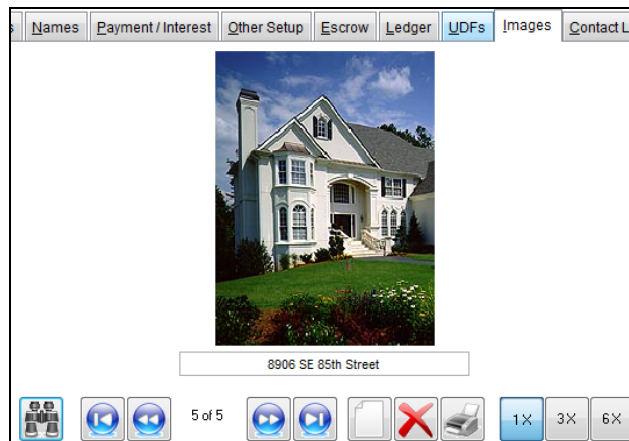
Contract Collector offers unlimited User Defined Fields for Clients, Portfolios, Contracts, Banks, and Vendors. You define the field type (Memo, Character, Numeric, Currency, Date, Logical, etc.) You define the terminology.

UDF Example: Create a field to track collateral information. You can find any contract by the collateral information, and create reports to display the contract's collateral information.

Imaging:

With a scanner or digital camera, you can store image files and/ or PDF files for Clients, Portfolios, Contracts, Banks and Vendors. These images are viewable and printable.

Imaging Example: Scan signed loan agreements for a loan and tie it to that specific contract record, or take a digital photo of the collateral. These images can be viewed and printed at any time directly from the software.



Contract Collector automates collection for all types of Loans, Notes and Contracts:

Real Estate Mortgages

Deeds of Trust

Land Contracts

Bank Loans

Finance Agreements

Personal Loans and Notes

Commercial Property

Time-Share Resorts

Construction Services

Legal Judgments & Billings

Auto Sales

Equipment Leasing

Student Loans

Insurance Collections

Statement of Payments Notice:1

CLIENT WINDOW:
Maintain information on clients
(owners/ investors) and their portfolios.

Client ID: 001 Name: CAPITAL FINANCE GROUP INC. Sort Name: CAPITALFINANCEGROUPINC. Balance: -3,170.01
Contact: JAMES SEGATE - MANAGER

Details: Portfolios | Ledger | UDFs | Images | Contact Notes

Address / Phone: Address, Phone, Mailing Address (400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104), Pay to Name / Address (CAPITAL FINANCE GROUP INC. 400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104), IRS 1099s (Name: CAPITAL FINANCE GROUP INC., DBA, Tax ID, Employer Id. No. 91-2988184)

Contract Type

PORTFOLIO WINDOW:
Maintain information on each portfolio
and their contracts/ loans.

Portfolio ID: 001 Portfolio Name: CAPITAL FINANCE GROUP INC. Type: MORTGA Mortgage Loans

Details: G/L Info | Client Info | Contract Info | UDFs | Images | Calendar Notes | Contract Defaults

Address / Phone: Address, Phone, Direct Deposit Box, Mailing Address (400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104), Portfolio Groups (Table), Tax Information (Tax Type, Employer Id. No., Tax ID 91-304945, Credit Bureau Reporting, Report to Credit Bureau, Minimum Bank Balance 0.00), Late Fee Policy (Code LT, Late Fee, Only Charge Late Fee if: over \$ 0.00 is owed or a full payment is owed)

Notes: JAMES SEGATE - MANAGER

Store complete address history with unlimited addresses.

A separate Notes section allows you to input detailed information.

CONTRACT CALCULATOR:
Calculates loan parameters based on specified criteria.

Contract Parameters

Interest Method: Fixed Interest

Balance/ Amount of Loan: 5,000.00

Annual Interest Rate: 8.5000

Number of Payments: 36

Payment Amount: 157.84

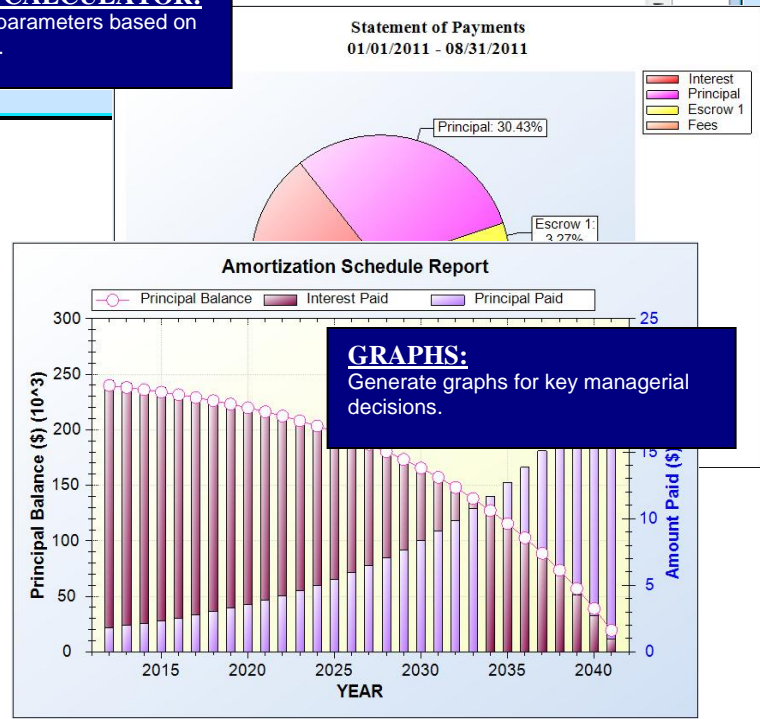
Payment Frequency: Monthly

Equals

Payment Amount: 157.84

Buttons: Calculate, Reset, Exit

Calculate the Payment Amount, Loan Amount, Term, or the Interest Rate.



GRAPHS:
Generate graphs for key managerial decisions.

Specific Po

ALL

FIND WINDOWS:

Powerful search windows allow the user to search for records based on a wide variety of search criteria. Including: first name, last name, nickname, user defined fields (UDFs), plus many, many more.

Contract Find

Name: Search Exact

Portfolio ID: Other

Contract Type: UDFs

Contract ID	Name	Portfolio ID	Type
10001	ERNE JOHNSON	001	REM
10001	BETTY JOHNSON	001	REM
10002	KEVIN ADAMS	001	REM
10002	JIM CARPENTER	001	REM
	JOYCE CARPENTER	001	REM
	JEFFREY BRADFORD	001	REM
	KATE BRADFORD	001	REM
	GREG UBER	003	CAR
	HENRY SMITH	003	REC
	ESTER SMITH	003	REC
	BROOKE	001	CAR
	JIM'S SEAFOOD GALLERY	002	COM
	JAMES JOHNSON	002	COM
	GREETING CARDS PLUS	002	COM
	GAS-N-TROT INC.	002	COM

C303

Incremental Search Suspend Search

Ok

Page B

Include

Contact/ Task Manager Log for Contract: 10002:1

December 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Priority: 3 - Medium (Yellow) Report ID

Call Kevin to remind him his escrow payment goes up at the 1st of the year.

Entered: 10/23/2010 02:16:00 PM By: DEMO

Last Updated: // : : AM

Completed: // : : AM

Recurring Information: Frequency, Times: 0

Followup Required

Save Exit

CONTACT/TASK MANAGER:

Schedule: contacts; printing of letters or notices; and e-mails to be sent. Record details of telephone conversations, and track the history of notices and letters that have been sent previously, all in an easy to use record specific calendar.

RIGHT-CLICK MENU:

Right-click shortcut menus and keyboard shortcuts expedite common tasks and improve user efficiency.

Contract Window:1

Contract ID: C303 Portfolio ID: 002 PACIFIC CAP

Begin Date: 01/02/2011

Name(s): GAS-N-TROT

Find Ctrl+F

- First Alt+UPARROW
- Previous Alt+LEFTARROW
- Next Alt+RIGHTARROW
- Last Alt+DNARROW
- New Ctrl+N
- Save Ctrl+S
- Save & New Ctrl+W
- Cancel Ctrl+E
- Delete Ctrl+D

Payment Entry Window

- Contract Report
- Delinquent Payment Notice
- Statement of Payments Notice
- Amortization Schedule Report
- Contract Payment Coupons
- Escrow Payout Process
- Close Esc

1 of 1

Contract Collector v5 Features:

- Administrator controlled user privileges and permissions.
- Powerful and flexible interest calculation methods.
- Accepts principal only payments.
- Payment and interest schedule.
- Multiple contract invoicing and billing options.
- Integrated user calendar.
- Record specific calendar/ contact log and task manager for each loan record. Track the history of all notices and letters sent, and all contacts made with the contract.
- Schedule future contacts, letters, and notices.
- Integrated general ledger.
- Batch notice printing and batch e-mail distribution.
- Print, preview, or export reports to a wide variety of formats, including Microsoft Excel.
- Microsoft Word Mail Merge.
- Print reports and notices to Adobe PDF.
- Many time-saving operating features, including: drill-down, find and selection windows, and date & calculator field pop-ups.
- Promote multitasking with multiple open windows.
- Expedite tasks with right-click shortcut menus and keyboard shortcuts.

Amortization Schedule Report:1

CONTRACT WINDOW:
Enter, maintain and update information for loans/ contracts (borrowers).

Payment Setup

Highlights balance & past due information in a color coded format.

Balance/ Amount of Loan **240,000.00**

Contract Window:1

Contract ID 10002 Portfolio ID 001 CAPITAL FINANCE GROUP INC. Contract Type REM Real Estate Mortgage

Begin Date 01/02/2010 Status OPEN Open Account In Good Standing Next Contact //

Name(s) KEVIN ADAMS Tax ID 441-22-8511 Tax Type Social Security No. Birthday 11/13/1961 Order 1 Notes memo

Sort Name ADAMS, KEVIN Description Real Estate Mortgage Maturity Date 01/01/2020

Details Names Payment / Interest Other Setup Escrow Ledger UDFs Images Contact Log Payoff Quote Credit Bureau

Address Phone

Mailing Address
5194 EAST SPRING
SEATTLE WA 98105

Contract Summary

	Beginning/ Earned	Paid	Adjustments	Balance
Principal	45,000.00	4,391.53	0.00	40,608.47
Interest	7,145.46	7,145.46	0.00	0.00
Fees	550.00	50.00	0.00	500.00
Totals	52,695.46	11,586.99	0.00	41,108.47
			Accrued Interest	47.38
			Current Balance	41,155.85

Escrow Code Escrow Description Balance

E1	Escrow #1 Reserve	175.00
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Escrow Balance 175.00

Per Diem 11.8441

Interest Rate 10.5000

Notes 2ND MORTGAGE. 1ST MORTGAGE WASHINGTON MUTUAL BANK

Medium Call Kevin to remind him his escrow payment goes up at the 1st of the year.

Unlimited contract names.

Summary of loan balance information in a concise and easy to read layout.

Priority coded calendar messages, serve as reminders or to otherwise flag certain loans.

PAYMENT ENTRY WINDOW:
Powerful and flexible payment posting options, including several payment application methods.

Payment Entry Window:1

Contract ID 10002 Name(s) KEVIN ADAMS Portfolio ID 001 CAPITAL FINANCE GROUP INC.

Payment Information Batch No 1 Receipt # 185 Receipts 9 Date 08/05/2011 Payment 500.00 Total Paid 5,001.36 Friday, August 5, 2011

Payment Ledger Summary Contact Notes

Payment Date 08/05/2011 Payment Amount 1,132.21 Application Future Payments Payment Method Bank Routing No Unapplied 0.00

Payment Distribution

Principal/ Interest Paid	Escrow Paid	Fees Paid	Total Paid
607.21	25.00	500.00	1,132.21

Journal ID	Payment No.	Code	Description	Due Date	Amount Due	Amount Paid	Interest Paid	Principal Paid
312	19	SRV	Service Fee	08/05/2011	500.00	500.00	0.00	0.00
	20	PMT	Payment - Regular	09/01/2011	607.21	607.21	355.32	251.89
	20	E1	Escrow #1 Reserve	09/01/2011	25.00	25.00	0.00	0.00

Medium Call Kevin to remind him his escrow payment goes up

Balances: Principal 40,608.47 Unpaid Interest 0.00 Unpaid Fees 500.00 Accrued Interest 47.38 Prepayment Penalty 0.00 Current Balance 41,155.85

Last Payment Date: 08/02/2011 Number: 19 Collection Fee Amount: \$512.64 Percent: 2.000%

Next Payment Date: 09/01/2011 Amount: \$632.21

Total Past Due 500.00 Collector ID 001 - Demonstration User

Print Receipt Report ID RECEIPT4

Payment instructions or reminders also display in the Payment Entry Window.

Control payment disbursement to apply payment exactly as desired.

Print or preview payment receipts directly from the Payment Entry Window.

Preview

Contract Balance Report:1

Report ID: Description:

Font Type: Times New Roman Font Size: 8

Portrait Landscape
 Center Report Modify Report Form

Fields To Print:

- Contract ID
- Name(s)
- Begin Date
- Term
- Type
- Cur. Payment
- Int. Rate
- Princ. Bal.
- Cur. Balance

Fields Available:

- Portfolio Name
- Portfolio Address
- Portfolio Type
- Group
- Address
- Phone
- Sort Name
- Portfolio ID
- Contract Address
- Last Date
- Last No.
- Next Date

Buttons: Add, Remove, Up, Down

ADVANCED PRINTING:
 Powerful printing options allow the user to easily customize reports and control the information displayed based on an organizations needs. These customized reports can also be saved for future use.

Save Report As...

File Format:

- EXCEL
- WORD
- PDF
- WEB
- RTF
- TEXT
- IMAGE

Format: Complete Open File

File Path & Name: C:\CONTRACT COLLECTOR 5\DATA\Report.xls

Buttons: Ok, Cancel

SAVE REPORTS:
 Save and/ or export report data to a wide variety of file formats, including: Excel, Word, PDF, Image File, etc.

Contract Collector v5 Standard Reports:

Client Menu

- Client Report • Client Activity Statement • Client Collection Statement • Client Disbursement • Client Mailing Labels

Portfolio Menu

- Portfolio Report • Payment Summary Report • Payment History Report • Projected Cash Flow Report • Portfolio Mailing Labels • Auto Charge Audit Report

Contract Menu

- Contract Report • Contract Directory Report • Statement of Payments • Contract Ledger Report • Contract Balance Report • Contract Inventory Report • Contract Invoicing Notice • Delinquent Payment Notice • Acknowledgment of Payment Notice • Payment Coupons • Contract Mailing Labels • Work List Report

Payment Menu

- Payment Audit Report • Bank Deposit Slip • Payment Receipts • Escrow Payout Report

Reports Menu

- User Calendar Report • Record Specific Calendar Report • Delinquent Payment Report • Aged Delinquent Report • IRS 1098s • IRS 1099s • Credit Bureau • Report Writer

General Ledger Menu

- Chart of Accounts Report • Financial Statements • Payables Journal Report • Aged Payables Report • Receivables Journal Report • Adjustments Journal Report • General Ledger Report • Bank Report • Bank Account Balance Report • Bank Reconciliation Report • Unreconciled Transactions Report • Check Printing Process • Check Register Report • Check Listing Report • Vendor Report • Vendor Ledger • Vendor Mailing Labels

System Menu

- User Report • Charge Code Report • Data Export Report • Data Import Report

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ERNIE JOHNSON
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 BELLEVUE WA 98004

August 05, 2011

Print Preview

PRINT PREVIEW:
 Preview Reports: An onscreen report viewer allows you to preview reports before you print them.

Summary Statement of Payments
 01/01/2011 - 08/31/2011

Contract ID: 10001

Date	Rept #	Description	Amount	Fees	Interest	Principal	Escrow #1	Escrow #2	New Principal
Opening Balances:						18,968.93	262.50	0.00	
01/04/2011	30	Payment	294.64	0.00	158.07	124.07	12.50	0.00	18,844.86
01/31/2011	31	Payment	294.64	0.00	157.04	125.10	12.50	0.00	18,719.76
03/02/2011	32	Payment	294.64	0.00	156.00	126.14	12.50	0.00	18,593.62
04/01/2011	34	Escrow #1 Reserve	-150.00	0.00	0.00	0.00	-150.00	0.00	18,593.62
04/02/2011	35	Payment	294.64	0.00	154.95	127.19	12.50	0.00	18,466.43
05/01/2011	36	Payment	294.64	0.00	153.89	128.25	12.50	0.00	18,338.18
06/13/2011	37	Payment	319.64	25.00	152.82	129.32	12.50	0.00	18,208.86
06/28/2011	173	Escrow #1 Reserve	-150.00	0.00	0.00	0.00	-150.00	0.00	18,208.86
08/02/2011	174	Payment	656.28	30.00	302.39	261.89	25.00	37.00	17,946.97
Payment Totals:			2,149.12	55.00	1,235.16	1,021.96	-200.00	37.00	
Adjustment Totals:				0.00	0.00	0.00	0.00	0.00	
New Balances:						17,946.97	62.50	37.00	



Contract Collector v5

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