



minimize
chaos &
maximize
cash flow

Deteriorating portfolios are imposing numerous challenges for servicing organizations. The volumes are making it almost impossible for servicing organizations to put themselves in a proactive mode. These are the challenges that Commerce Velocity's Optimizer module is designed to minimize, while maximizing cash flow from your portfolio.

Optimizer segments your portfolio by performance, and appropriately assigns loans to the right channels and personnel. We accomplish this by seamlessly integrating with existing Servicing systems. The underlying rules technology provides negotiators and workout specialists with all eligible workout scenarios – in real time. In the background, our Optimal Outcome engine automatically executes Workout eligibility guidelines and applies the relevant Cash Flow Analysis, Loss Calculations, and Risk Models. By enforcing best practices, Commerce Velocity's technology also provides greater consistency and ensures compliant processes.

The Optimal Outcome solution is a module designed to augment your current servicing and default management processes.



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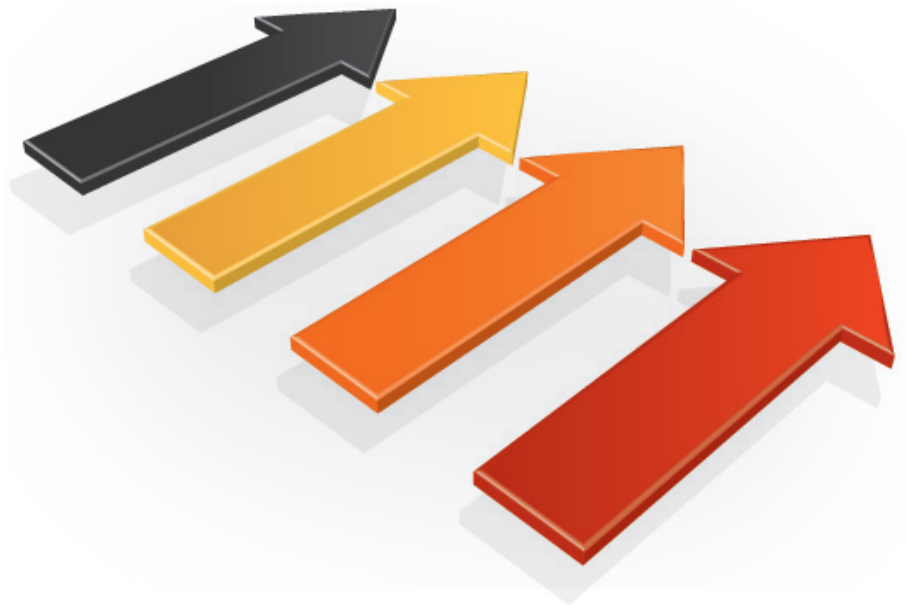
Optimizer

Optimal Outcome Module

Commerce Velocity's Optimizer module allows negotiators to quickly offer borrowers Optimal loan workout options. Our streamlined approach will help servicing organizations proactively manage their portfolios, maximize cash flows, ensure compliance, and increase customer satisfaction.

Features:

- Seamlessly integrates with your current Servicing systems.
- Analyzes your servicing portfolio, stratifies loans based on stages of delinquency, and assigns loans to the appropriate workgroups.
- Enforces consistent loss mitigation processes and ensures compliance.
- Negotiator workbench automates borrower interview process to capture updated borrower information.
- Automatically executes eligibility guidelines and relevant calculations for all Workout options.
- Negotiators are immediately presented with side-by-side comparisons of all eligible Workout options for defaulting borrowers.



Benefits:

- Maximize Cash Flow.
- Quickly offer underwritten Workout Options.
- Achieve Compliance and Process consistency.
- Manage increasing Volumes with less resources, and less experience.
- Proactively manage your Portfolio.