CSB Specialty Software, Inc.

Making Your Life Easier & Your Business More Profitable

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INTRODUCTION

C$B Loan Manager is a Windows based program designed to provide maximum control of loan office operations. Powerful, yet easy to use, C$B Loan Manager meets the needs of the users in the branch, as well as the needs of the executive in the home office, at an affordable price. Combining the best of both worlds, C$B Loan Manager offers Web Based Reporting without the headaches and downtime of a Web Based System.

FUNCTIONALITY

The system tracks all activity from Application through Pay Out and provides all the functionality needed to manage your loan office including:

- ✓ Applications
- ✓ Loan Origination
- ✓ Payments
- ✓ Delinquent Notices
- ✓ Legal Charges
- ✓ NSF Charges
- ✓ Renewals
- ✓ Charge Offs

- ✓ Fee/Refund Calculations
- ✓ Ancillary Products/Insurance
- ✓ Solicitation Mailings
- ✓ General Ledger Interface
- ✓ Check Writing Capability
- ✓ Checkbook Management
- ✓ Multiple Cash Drawer Management
- ✓ Comprehensive Financial/Delinquency Reporting

The program is designed to be networked so you can run one or several computers in each branch. Integrated security controls access to the program and the functions available to each user.

All reports, contracts, letters, etc. are printed using laser printers, eliminating the aggravation and cost of dealing with pre-printed forms and dot matrix printers. No need to worry about alignment problems. Everything prints where it is supposed to.

All financial information is tied to a general ledger system for complete and accurate accounting of all branch receipts and expenses.
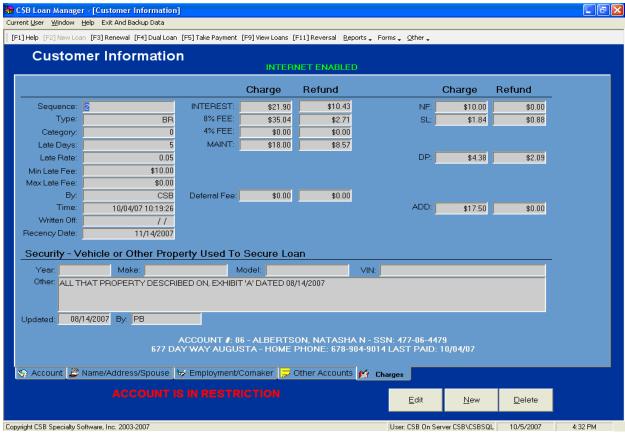
The system tracks up to nine cash drawers as well as the branch check book.

While the software operates within the branch, we have incorporated the ability to provide automated reporting directly to your home office. All reports generated at close out can be automatically emailed to designated recipients. The collection of reports sent includes all reports printed in the office as well as Excel spreadsheet files containing complete general ledger information which can be imported into most accounting systems. These reports are received in the home office before they finish printing in the branch. They are also available at any time through our Internet based Web Access Portal. Since these reports are an exact representation of the reports printed in the branch, they can be electronically stored eliminating the need to store boxes of reports. An entire year of reports would fit on one CD.
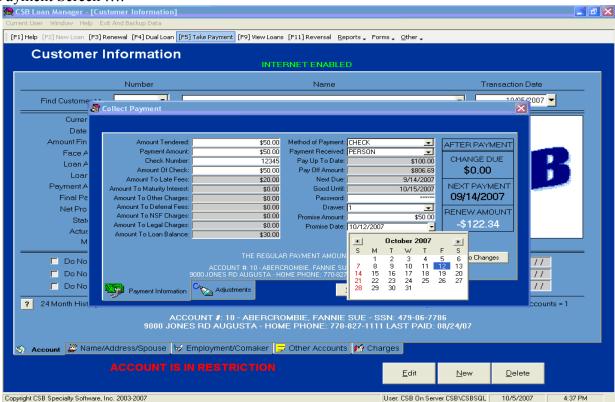
Through technology integration with third party developers we provide the ability to do automated back-ups of data over your Internet connection. Your data is backed up automatically and securely over the Internet connection as the system closes out for the day. It is fast and most of all you don't have any tapes or disks to have to remember to swap out and lock up.

SAMPLE SCREENS
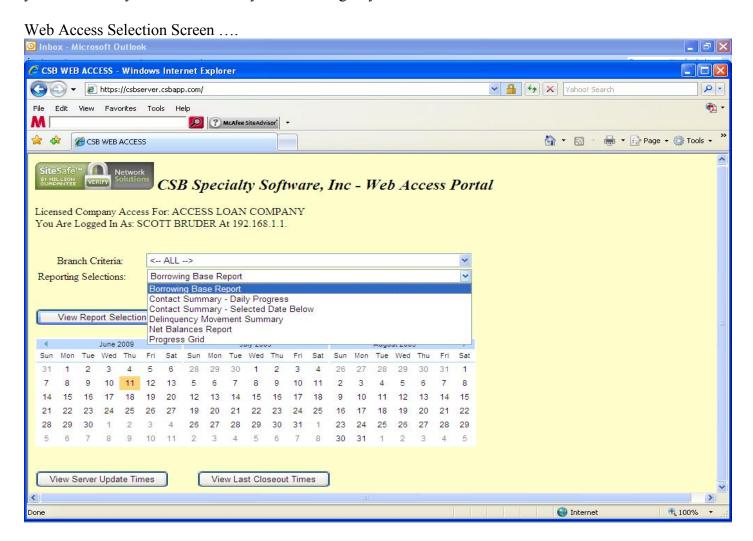
Loan Screen ….

Payment Screen ….

WEB BASED REPORTING

C$B Loan Manager gives you the best of both worlds. We offer near real-time reporting like a web based system but since our software is "branch based" your branches are not paralyzed by Internet disruptions. If a branch loses its connection to the Internet they can still make loans, take payments and work accounts. When their Internet connection is restored web based reporting is updated automatically.

About once an hour C$B Loan Manager updates our server via the Internet with statistical information from each branch. This allows us to create custom reports that are available to authorized users also via the Internet. All data is transmitted and maintained securely.

A variety of reports are available that provide you with a nearly real-time view of what is happening in each office as well as consolidated reports. Consolidated reports can be based on the entire company, division, state, region, etc. Though these reports are already very comprehensive, they can be modified or new reports added to meet your specific needs.

If you have 1 branch or 100, Web Based Reporting makes your life easier because you can get the information you need when you need it from anywhere as long as you have access to the Internet.

Web Access Selection Screen ….

One of the most useful reports available on the web is the PROGRESS GRID. This grid tracks performance information on each branch and even assigns point values or rankings for various performance factors which can be used in determining bonuses and other performance related issues.

You can set performance goals such as Standard Loan Volume and Standard Collection Volume and the grid will calculate daily progress toward those goals based on the number of working days in the month and the number of days passed. Yes, it knows what your working days are! At a glance, you can see who is performing and who is not.
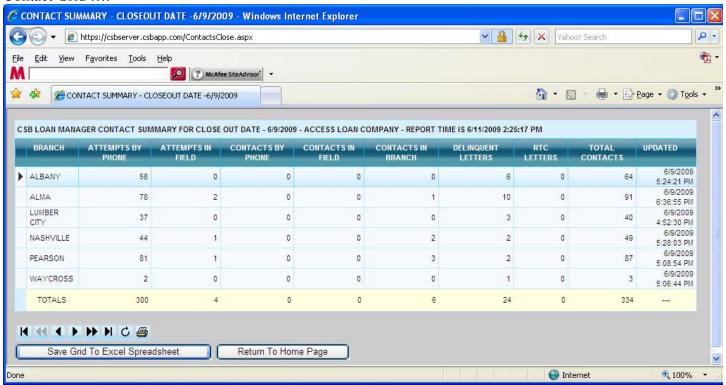
Similarly, a CONTACT GRID is provided that displays a summary of contacts made and/or attempted such as phone contacts, field contacts, delinquent letters and right to cure letters. Both grids can be saved as Excel spreadsheets and integrated into other reports as needed.

Of course consolidated delinquency reports are also available. We can even generate your Borrowing Base Report on the web which makes compiling your Borrowing Base as easy and quick as clicking a button.
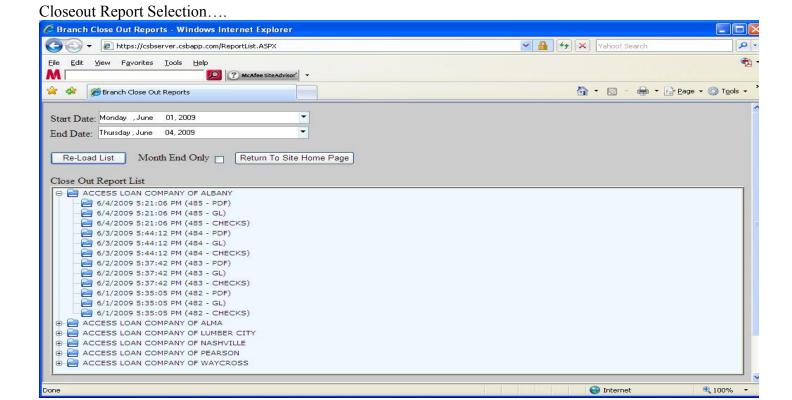
Progress Grid ….

CSB LOAN MANAGER PROGRESS GRID - ACCESS LOAN COMPANY - WORKING DAY: 9 OF 22 COMPANY WIDE SLOW FILE % = 27.21 - REPORT TIME IS 6/11/2009 2:23:12 PM

BRANCH	SLOW FILE	SF POINTS	OPEN ACCOUNTS	ACCOUNTS GAINED	GAINED POINTS	LOAN VOLUME	STDLV	LV POSITION	LV POINTS	TOTAL COLLECTIONS	STDCV	CV POSITION	CV POINTS	INCR REMA
ALBANY	18.04	5	705	-1	1	37,281.00	0.25	14,405.32	6	32,504.05	0.25	9,628.37	6	4
WAYCROSS	11.85	6	82	16	5	5,872.00	0.25	3,150.42	5	1,238.00	0.25	-1,483.58	2	
NASHVILLE	22.71	4	249	6	3	8,040.00	0.25	-1,439.61	1	11,041.71	0.25	1,562.10	4	-1
LUMBER CITY	30.47	2	258	9	4	12,664.00	0.25	94.76	2	10,796.93	0.25	-1,772.31	1	3
PEARSON	29.72	3	415	2	2	17,009.00	0.25	1,587.76	3	16,952.05	0.25	1,530.81	3	5
ALMA	38.27	1	528	-1	1	23,160.00	0.25	3,097.26	4	22,566.61	0.25	2,503.87	5	15
TOTALS	25.18	---	2,237	31	---	104,026.00	---	20,895.91	---	95,099.35	---	11,969.26	---	26

Save Grid To Excel Spreadsheet   Return To Home Page

CSB LOAN MANAGER PROGRESS GRID - ACCESS LOAN COMPANY - WORKING DAY: 9 OF 22 COMPANY WIDE SLOW FILE % = 27.21 - REPORT TIME IS 6/11/2009 2:23:12 PM

BRANCH	TOTAL COLLECTIONS	STDCV	CV POSITION	CV POINTS	INCREASE REMAINING	INCREASE POINTS	PAST DUE 30	PAST DUE 60	PAST DUE 90	NEW LOANS	NL POINTS	FB LOANS	FB POINTS	TOTAL POINTS
ALBANY	32,504.05	0.25	9,628.37	6	4,285.88	3	10,977.31	6,641.42	1,044.54	10	4	13	5	30
WAYCROSS	1,238.00	0.25	-1,483.58	2	0.00	5	0.00	0.00	0.00	16	6	0	0	29
NASHVILLE	11,041.71	0.25	1,562.10	4	-1,539.71	6	4,164.00	1,485.55	1,493.78	3	2	11	4	24
LUMBER CITY	10,796.93	0.25	-1,772.31	1	3,047.51	4	8,330.37	3,656.00	1,110.27	15	5	2	1	19
PEARSON	16,952.05	0.25	1,530.81	3	5,999.46	2	12,213.59	5,476.50	1,274.60	6	3	10	3	19
ALMA	22,566.61	0.25	2,503.87	5	15,192.45	1	23,976.75	18,857.26	12,233.49	2	1	6	2	15
TOTALS	95,099.35	---	11,969.26	---	26,985.59	---	59,662.02	36,116.73	17,156.68	52	---	42	---	---

Save Grid To Excel Spreadsheet   Return To Home Page

As you can see, the progress grid tracks loan volume, collection volume, delinquency, bad debt and more.

Contact Grid ….

In addition to reports that are generated on the web all the closeout related reports that are generated in the branch are also available on the web. Close out reports for any given day can be viewed with the click of a button. These reports as well as spreadsheets created at close out also can be saved from the web to a local computer.

Closeout Report Selection….

ELECTRONIC REPORTING

We can electronically transmit reporting data for you to Equifax, Transunion and Insurance Providers. This data is automatically transmitted to us at month end and we submit it to the appropriate entity. All we need from you is your permission and reporting ID numbers.

SUPPORT

We are proud of our support and we believe our customers will tell you that we are there when they need us with the answers they need. When you have a question or a problem we can remotely connect to the computer in the branch over the Internet. Once connected, it's just like we were there in the office. We can see what you see and even control your computer from our office. The remote connection is secure and can only be implemented at the request of the user.

UPDATES

When changes are made to the software, updates are instantly available over the Internet. The program running on the main computer in each office will tell the users when updates are available. All they have to do to download and install updates is click "YES" when prompted. The entire process generally takes less than 5 minutes. Once the main computer is updated secondary computers update from it automatically.

CONVERSION OF DATA

In most cases we can convert data from your existing system to ours. We have already written utilities to convert from most systems. If you have a different system, chances are we will be able to convert your data so there is no need to key in your old records.

STATE REQUIREMENTS

C$B Loan Manager is currently available for use in South Carolina, Georgia, Alabama and Tennessee and meets regulatory requirements of those states.

CURRENT PRICING INFORMATION

C$B Loan Manager is licensed on a per branch basis at a cost of $2,950.00 per branch. Discounts are available for volume purchases. Conversion cost, when applicable, is $850.00 per branch. Technical support is provided at cost of $175.00 per month, per branch.

FOR MORE INFORMATION

If you would like more information, please contact Chris Pugh at 1.803.510.7500 or by email at chris@csbsoftware.com.

Additional information is also available at www.csbsoftware.com.

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Take a moment and see what we can do for you !

Best Branch Management Software, Best Support