



## 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

**“We had used five different loan servicing software packages before we switched to Contract Collector in 1994. It's provided us with capabilities beyond the others as well as the ease of use that we need to continue to grow our business.”**

Mike Stallins  
Colorado Capital Investments, Inc.

**“The technical support staff for Contract Collector has become part of my team. They are right there for me with intelligent answers to all of my questions. They really make my job easier!”**

Jim Cummings  
Rainer & Rainer

# 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:**

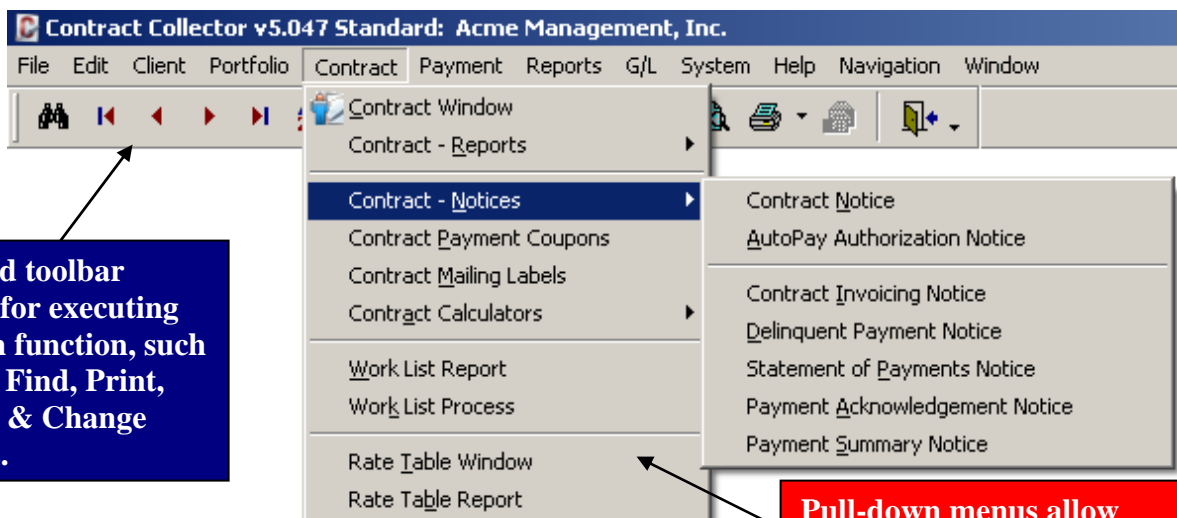
A complete accounting system based on cash or accrual accounting. Contract Collector includes a general ledger with accounts payable and accounts receivable, all with real-time posting for interim financial statements at any time.

### • **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	Ima
Collateral	4 Bedroom House: 8906 Ne St. John's Road						
Approved	<input checked="" type="checkbox"/>						
Approved Date	06/13/2009						

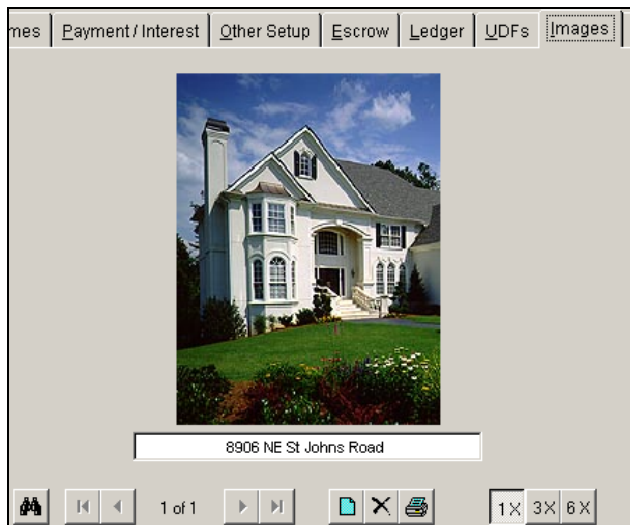
Contract Collector offers unlimited User Defined Fields for Clients, Portfolios, Contracts, Banks, and Vendors. You define the field type (Memo, Character, Numeric, Currency, Date, Logical, etc.) You define the terminology.

*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 images 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

## CLIENT WINDOW:

Maintain information on clients and their portfolios.

Client ID: 001 Name: CAPITAL FINANCE GROUP INC. Sort Name: CAPITAL FINANCE Balance: 0.00  
Contact: JAMES SEGATE - MANAGER

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. 91-2968184

## PORTFOLIO WINDOW:

Maintain information on each portfolio and their contracts/ loans.

Portfolio ID: 001 Portfolio Name: CAPITAL FINANCE GROUP INC. Type: \_\_\_\_\_

Address / Phone  
Mailing Address: 400 COLUMBIA AVE SUITE 4500 SEATTLE WA 98104

Group	Description

Tax Information  
Tax Type: Employer Id. No.  
Tax ID: 91-304945  
 Report to Credit Bureau  
Minimum Bank Balance  
Min. Balance: 0.00

Late Fee Policy  
Code: LT Late Fee  
Only Charge Late Fee if:  
 over \$ 0.00 is owed  
 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.

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

Contract Parameters

Interest Method: Variable Interest

Balance/ Amount of Loan: 5,000.00

Annual Interest Rate: 8.5800

Number of Payments: 36

Payment Amount: 158.02

Payment Frequency: Monthly

Equals

Payment Amount: 158.02

Calculate Reset Exit

# Delinquent Payment Report

**Contract Find**

Name:  Search:

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	STACEY ADAMS	001	REM
	JIM CARPENTER	001	REM
	JOYCE CARPENTER	001	REM
	JEFFREY BRADFORD	001	REM
	KATE BRADFORD	001	REM
	James Towes	001	CAR
	Mary McIntyre	001	CAR
	Gary Racker	001	CAR
	Peter Wagner	001	CAR
	Carla Ebert	001	CAR
	Test 32 Account	001	CAR
101	GREG UBER	003	CAR

Incremental Search  
 Suspend Search

OK CANCEL

## 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.

**Contact/ Task Manager Log for Contract: 10002:1**

December 2008 | December 2008 | Priority: 3 - Medium (Yellow) | Report ID:

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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	8	9	10

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

Entered: 10/23/2008 02:16:00 PM By: DEMO  
 Last Updated: // : : AM  
 Completed: 12/01/2008 09:11:53 AM By: DEMO

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 MENUS:

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

**Contract Window:1**

Contract ID: C303 Portfolio ID: 002 PACIFIC

Begin Date: 01/02/2008

Name(s): GAS-N-TROT IP

AS-N-TROT INC  
 Commercial Loan  
 mes Paym  
 Addr

Address Phone

Mailing Address  
 31280 PACIFIC HWY S  
 FEDERAL WAY WA 98003

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  
 Statement of Payments Notice  
 Contract Payment Coupons

Close Esc

# 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.

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

Balance/ Amount of Loan

5,000.00

**Contract Window:1**

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

Begin Date: 01/02/2007 Status: 180/PD Account 180 Days Past Due Next Contact: / /

Balance: **45,341.69**  
Past Due: **6,579.31**

Name(s)	Tax ID	Tax Type	Birthdate	Order	Notes
KEVIN ADAMS	999-10-0000	Social Security No.	11/13/1959	1	memo
STACEY ADAMS	999-11-0000	Social Security No.	05/09/1963	2	memo

Sort Name: ADAMS, KEVIN  
Description: Real Estate Mortgage

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

Address / Phone | Contract Summary

	Beginning/ Earned	Paid	Adjustments	Balance
Principal	45,000.00	3,909.62	0.00	41,090.38
Interest	6,787.95	6,787.95	0.00	0.00
Fees	300.00	300.00	0.00	0.00

Accrued Interest: 4,251.31  
Current Balance: 45,341.69

Escrow Code	Escrow Description	Balance
E1	Escrow #1 Reserve	125.00

Escrow Balance: 125.00  
Per Diem: 11.9847  
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, STACEY ADAMS

Portfolio ID: 001 CAPITAL FINANCE GROUP INC.

Payment Information: Batch No: 2 Receipt #: 197 Date: 06/10/2009 Payment: 657.21

Batch Totals: Receipts: 5 Total: 9,977.79

Wednesday, June 10, 2009

Payment | Ledger | Summary | Contact Notes

Payment Information: Payment Date: 06/10/2009 Payment Amount: 657.21 Check Number: 6543 Bank Routing No: 123456789

Application: Future Payments Payment Method: Personal Check

Payment Distribution: Principal/ Interest Paid: 607.21 Escrow Paid: 25.00 Auto Disburse: Fees Paid: 25.00 Edit Disburse: Total Paid: 657.21

Journal ID	Payment No.	Code	Description	Due Date	Amount Due	Amount Paid	Interest Paid	Principal Paid
611	29	LT	Late Fee	06/06/2009	25.00	25.00	0.00	0.00
609	29	PMT	Payment - Regular	06/01/2009	607.21	607.21	334.78	272.43
610	29	E1	Escrow #1 Reserve	06/01/2009	25.00	25.00	0.00	0.00

Medium: **Call Kevin to remind him his escrow payment goes up**

Totals: 657.21 334.78 272.43

Balances: Principal: 38,260.51 Unpaid Interest: 0.00 Unpaid Fees: 25.00 Accrued Interest: 436.09 Prepayment Penalty: 0.00 Current Balance: 38,721.60

Last Payment: Date: 06/10/2009 Number: 28 Collection Fee: Amount: \$13.14 Percent: 2.000%

Next Payment: Date: 07/01/2009 Amount: \$632.21

Total Past Due: 657.21

Print Receipt Report ID: RECEIPT1

Save & New | Save | Refresh | Cancel | Preview | Print | Exit

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.

# Contract Balance Report!

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

Open File

File Path & Name: C:\CONTRACT COLLECTOR 5\DATA\REPORT.PDF

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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Main 622-7205  
Fax 622-7202  
Pmt Dept 622-7213

Peter Wagner  
444 North Gate Road  
VANCOUVER WA 98665

June 10, 2009

**Statement of Payments**  
01/01/2009 - 06/30/2009

Contract ID: 10008

Date	Pmt #	Rept #	Description	Amount	Fees	Interest	Principal	Escrow #1	Escrow #2	New Principal
<b>Opening Balances:</b>						1,000.00	5,000.00	0.00	0.00	
05/20/2009		176	Payment - Princ Only	1,958.32	0.00	0.00	1,958.32	0.00	0.00	3,041.68
05/20/2009	1	177	Payment	489.58	50.00	153.85	285.73	0.00	0.00	2,755.95
05/20/2009	2	177	Payment	489.58	50.00	141.03	298.55	0.00	0.00	2,457.40
05/20/2009	3	177	Payment	489.58	50.00	128.21	311.37	0.00	0.00	2,146.03
05/20/2009	4	177	Payment	489.58	50.00	115.38	324.20	0.00	0.00	1,821.83
06/04/2009	5	194	Payment	457.58	0.00	102.56	337.02	0.00	18.00	1,484.81
06/04/2009	6	195	Payment	457.58	0.00	89.74	349.84	0.00	18.00	1,134.97
<b>Payment Totals:</b>				4,831.80	200.00	730.77	3,865.03	0.00	36.00	
<b>Adjustment Totals:</b>					0.00	0.00	0.00	0.00	0.00	
<b>New Balances:</b>						269.23	1,134.97	0.00	36.00	

**PRINT PREVIEW:**  
Save Paper: An onscreen report viewer allows you to preview reports before you print them.



# Contract Collector v5

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