With Contract Collector™, all the functions and features you will ever need for Loan Servicing are available in one complete integrated system.

**Powerful**

Contract Collector™ comes complete with a General Ledger, Accounts Payable and Receivable, including customizable financial statements. Extensive Client reporting features, including detailed Client Statements and automatic Client disbursements. A complete built in mail merge editor for coupons, notices and invoices.

**Experience**

With over 20 years serving the collection management industry, we know the challenges you face. Together we will succeed with a well run manageable company, based on the best software tools available.

Contract Collector™ is designed to manage all types of loans. Contract Collector™ offers powerful processing, integrated accounting and the flexibility that comes with a user-friendly easy to use system. Efficiently process and manage large amounts of information.

Contract Collector increases accuracy and productivity. An easy to use system with powerful features will give you the power to improve collection performance, lower costs and meet or exceed customer and client expectations.

**Manages Every Type of Loan**

Imagine a professional loan servicing system that can handle every type of loan – all on one PC or a network of computers. Now imagine that system is very easy to use, and handles everything you could ask your computer to do.

**Impossible?**

Not with Contract Collector™

Manage Installment Real Estate Mortgages, Deeds of Trust, Adjustable Rate Mortgages, Land Contracts, Bank Loans, Finance Agreements, Personal Loans, Notes, Commercial Loans, Construction Loans, Auto Loans, Student Loans, Legal Judgments and Billings, Insurance Collections, Equipment Leasing, Retail Purchase Financing, and other types of loans in one comprehensive system.

**Who Uses Contract Collector™?**

Our customers include Banks, Mortgage Companies, Credit Unions, Universities, Land Development Companies, Auto Dealerships, Construction Companies, Law Offices, Government Agencies, Investors, Retail and Commercial Sales, Software Companies, and many others. If you track loans, you need Contract Collector™.
Real-Time Information
With the speed of business, you need instant access to all accounting and financial data. General ledger, accounts receivable, accounts payable, check writing, delinquent payments, contract billing, audit controls, and comprehensive financial reporting. With Contract Collector™ there are no posting processes that need to run. All information is accurate and up-to-date. Information like budgeting for multiple years, budget variance tracking allows for detailed and accurate budget variance analysis. Consolidated reports for Clients with individual statements; statements by percentage of ownership, and other report groupings. Delinquent Payment reports and notices, invoices payment coupons in several formats.

System Features

- Year 2000 compliant
- Windows graphical interface: on-line help, pick lists, etc.
- Instant access to functions using pull-down menus or shortcut keys
- Context sensitive Windows style help system with flexible searching.
- Pop-up calculator and calendar
- Integrated FoxPro word processor with mail merge.
- Entering a five-digit zip code in an address line will auto-fill the city, state and zip.
- Menu level security.
- Portfolio (Company) level security.
- Functional level security (Full access, no access, read-only access). Export data to spreadsheet and Word Processing formats for further data analysis.
- Automatically create Contract charges for payments and late fees.
- You can track Contracts for multiple Portfolios (Companies).
- Each Portfolio (Company) can have multiple Client ownership.

Customizable Screens (User Defined Fields)
The Contract Collector™ offers Unlimited User Defined fields for Companies, Clients, and Contracts. You define the field type (Memo, Character, Numeric, Money, Date, Logical, etc.) You define the terminology.
Example: You can create a field to track a Contract’s Collateral information. You can find any Contract by the Collateral information, and create reports to show Contract Collateral information.

Contact and Task Management
Never miss another critical deadline or date. Contract Collector™ has a popup calendar for easy data entry of important meetings, dates and events. Upon logging into the system, you will be reminded of events scheduled for that day. Follow up reports can be run at any time for any date range.

You can also attach important follow up to specific users that log into the system and attach events to specific Clients and Contracts.
Imaging
With a standard industry scanner, you can scan and store images for Companies, Clients and Contracts. These images are viewable and printable.

Example: You can scan the signed loan agreement for a loan and tie it to that specific contract record where it can be viewed and printed at any time directly online.

Loan Management Features
There are many innovative and productive solutions for servicing loans, notes, contracts, and mortgages. Optimizing collections and Client reporting is made easier with an extensive array of monitoring and reporting options including Client Statements in several formats, 1098 and 1099 reporting, complete integrated General Ledger. Invoices are available in several formats; notices, letters, and other correspondence are easily produced.

• Multiple Names per Contract record which are searchable and printable.
• Search by Contract Name with LIKE spelling and NICKNAME searching.
• Search By Portfolio (Company) or Client.
• Search by User Defined Fields.Unlimited phone numbers with descriptions and extensions.
• Four line address.Define an unlimited amount of contract types. Track separate Escrow accounts per contract. Contract Ledger with unlimited history.
• Contract Ledger Reports by open items only, payment history only, operating account only, Escrow account only, or any combination together.
• Unlimited Notes per Contract.
• Late Fees by dollar amount or percentage.
• Collection Fees by percentage and/or Maintenance Fees.
• Payment Coupons (OCR coupons, laser coupons, dot matrix coupons).
• Customizable Invoices.
• Credit Bureau reporting for contract payment history.
• Unlimited Contact Log with optional follow up dates and notice scheduling.
• Flexible Interest setup:
  Define days per year (360 or 365).
  Simple or Compounded interest with definable compounding frequencies
  Fixed number of days of interest per payment or days of interest from payment date to payment date.
  Front Loaded Interest (Rule 78s).
  Fixed principal amount payment options.
• Calculate interest from a predefined rate table like the Prime Rate, with interest rate floors and ceilings.
• Unlimited Payment Schedule with multiple payment changes for payment amount, interest rate or escrow amounts. Define each charge separately if included with Management Fee Calculation.
• Supports multiple payment frequencies.
• Loan Calculation window, which can calculate Payment Amount, Interest Rate or Term.
• Imaging: Scan signed loan documents and store them with the corresponding contract record, allowing office to go paperless. Images can be viewed and printed anytime.
• Calculate payoff quotes for any future date with options to include escrow account balance refunds.
• Merge Editor for printing of notices, invoices, delinquencies, Interest Statements, Payments Histories and other correspondence. Contract Electronic Payment/Lockbox Processing, which allows you to download a file from your bank lockbox, and import the payment information for contracts without any data entry.
• 1098 tax statements.
• Print a Statement of Payments, which shows a breakdown of every payment for Principal, Interests, Fees and Escrows with declining balances.
• Contract mailing labels.
• Collection work lists. Setup collectors that manage loans. Any loans requiring follow up will be in the collectors work list for that day.
• Supports Balance Increases and Decreases.
• Supports early payoffs.
• “X” days same as cash payoff options.

Comprehensive Reporting Features
Contract Collector™ offers a comprehensive reporting system. Reports for Clients, Contracts, Payment Histories, Contract Balances, Contract Inventory, Projected Cash Flow, are some of the many “real time” reports available. You will easily know what has been collected and what is due allowing you to spend less time managing your collections, and more time increasing your client base.

• Reports can be previewed to the monitor or sent to the printer.
• All reports are “real-time” information. No posting processes need to be run.
• Most reports have Summary and Detail versions.
• Reports have multiple sorting options and can be filtered by specific portfolios (companies)
• Reports Include:
  o Client Listing Report
  o Client Activity Statement
  o Client Collection Statement
  o Client Mailing Labels
  o Company Listing Report (Portfolio)
  o Company Mailing Labels.
  o Contract Listing Report
  o Contract Directory Report
  o Statement of Payments Report
  o Contract Ledger Report
  o Contract Inventory Report
  o Contract Balance Report
  o Contract Invoice Notice
  o Contract Payment Summary Notice
  o Contract Payment Coupons
  o Contract Mailing Labels
  o Collector Work List Report
  o Interest Rate Table Listing
  o Payment Audit Report
  o Bank Deposit Slips
  o Escrow Payout Report
  o Summary of Payments Report
  o Payment History Report
  o Projected Cash Flow Report
  o Delinquent Payment Report
Cash Management Features

- Multiple bank accounts.
- Real time bank balance information.
- Funds available reporting for check writing.
- Trust accounting.

General Management Features

- Escrow and Operating account tracking.
- Automatic calculation and payment of management fees.
- Bank Reconciliation Process. Automatic client payments based on percentage interest.
- Client distribution reporting.
- Client consolidation for financial reporting purposes. Client 1099 reporting.
- Unlimited number of portfolios (Companies), Clients and Contracts.
- Date sensitive general ledger - allows posting to any period.
- Supports cash and accrual accounting methods.
- Multiple sets of books.
- User definable chart of account structure.
- Separate fiscal years per portfolio (Company). Detail or summary general ledger reporting.
- Unlimited line item journal entries.
- Unlimited recurring journal entries.
- Optional back out or delete of journal entries. Current period, past period, current YTD and last year YTD, current budget and last year budget comparative financial statements.
- Reporting based on percentage ownership interest.
• Current and past period A/P and A/R detail reporting.
• Custom financial statement formats.
• Budgets for multiple years.
• Detailed audit trails.

Accounts Receivable Features
• MICR Check Scanning machine for automating payment entry of checks (this is a add-on module for an additional cost).
• Lockbox Contract payment import for bank processing of receipts.
• Single batch payment processing for payment deposit slips. Automatic handling of prepayments with over-ride ability.
• NSF checks process with automated NSF check charge, & cash adjustment.
• View contract ledger history on the fly during payment entry.
• One-time charges can be setup on the fly during payment entry.
• Autocharge process posts all payments due, late fees and recurring charges in single process.
• Easy entry of non-contract type receivables.
• Unlimited recurring receivables.

Accounts Payable Features
• Invoices to multiple portfolios (companies) by dollar or percentage distribution. Status options of “Scheduled for Payment” or “Hold”.
• On-the-fly vendor setup or chart of account at the time of invoice entry. Duplicate invoice checking. Unlimited recurring invoices.
• Aging reports in detail or summary.
• Easy check voiding with optional invoice reinstatement.
• Partial invoice payments with tracking of balance due.
• Manual or automated check entry.
• Selective check printing with flexible selection criteria.
• Check printing has options not to pay invoices if below minimum balance requirements.
• MICR check print using blank check stock.
• Consolidation of invoices on checks with detailed stub.
• Pre-check run audit listing report shows: Invoices that will be paid with running balance of cash accounts. Invoices that will not be paid due to lack of funds. Consolidation of invoices on checks with detailed stub.
• Check registers by Portfolio (company) or Bank by summary or detail versions.

Vendor Features
• Comprehensive 1099 reporting including magnetic media.
• Company and contact name.
• Pre-defined default G/L account.
• Pre-defined default Check Memo Reference.
• Unlimited phone numbers for tracking office, fax, pager, mobile, & more.
• Extensive Notes area for vendor performance information.
• Vendor ledger tracks all invoices, payments, adjustments. Detail or summary aging reports.

System Requirements
Network Operating System
Windows NT 4.x with Service Pack 5
Novell 4.x
Win95/98 Peer-to-Peer
Windows 2000

**Server Specifications - Required**
- Working Network
- Pentium II/350Mhz
- 4GB Ultra SCSI hard disk
- 128 MB RAM

**Client and Single-User Work Stations Operating System**
- Windows 95/98
- Windows NT Workstation 4.x
- Windows 2000

**Client & Single System – Required**
- Pentium II/200Mhz
- 32MB of RAM
- 1GB Hard Disk

**Universal Requirements**
- Monitor - 17", minimum 800x600 resolution, 1024x768 recommended.
- HP compatible LaserJet printer. A Hewlett-Packard or HP soft-font compatible laser printer must be used for MICR (Magnetic Ink Character Recognition) checks and OCR (Optical Character Recognition) payment coupons.
- Internet access (For updates, support, and communication).

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**You Will Have Help**

An extensive help system is included so that your staff’s questions are quickly answered. The online help system includes the entire user manual and is context sensitive with additional helpful links. No matter where you are in the system, definitions can be obtained for any item on the screen, and “how to” information is provided for the procedural task at hand. The entire help system is searchable by keyword or topic and bookmarks can be established for streamlined future reference. Individual company procedures can be annotated within the help system to ensure your operations are carried out uniformly according to your company policies.

Graveco Software, Inc. offers:
- Optional phone, fax and email support help.
- The Graveco Software website has a “Cybertech” feature which is a self-serve on-line help option.
- You can even access our website or email our technical support department directly from within the Contract Collector program.

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**A System You Will Never Outgrow**

As your company grows, Graveco Software provides solutions that grow with you. The acquisition of new portfolios may bring new system requirements. Graveco Software is ready to meet the new challenges with a product line that is designed for operating environments of small peer-to-peer networks and large dedicated server network systems. Simply add more user licenses when they are needed.

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**Part of the Team**

When you install our software you become a part of the Graveco Software Team. Your voice is heard and has a powerful impact that helps to shape and enrich our products. We build relationships by
working hard to earn our customers' loyalty and trust. That's why our products are consistently the first choice for demanding professionals - the world over!

**Order Today**

Time is money! Contract Collector™ is a powerful, easy to use solution that will increase productivity and save you money.

Contact our Sales Department at

Email: sales@gravecosoftware.com  
Website: www.GravecoSoftware.com  
Phone: (360) 528-1575  
Fax: (360) 573-5993

Graveco Software, Inc.  
6715 NE 63rd Street  
Suite #103-440  
Vancouver WA 98661