



LendingKind, Incorporated, dba HumanKind Lending

REQUEST FOR PROPOSAL

FOR A

LOAN MANAGEMENT SYSTEM

**1903 HumanKind Way
Lynchburg, VA 24503**

**Proposal: Loan Management System
Proposal Deadline: October 31, 2022**

PART I INTRODUCTION

Presbyterian Homes & Family Services, Incorporated, *dba HumanKind*, and LendingKind, Incorporated, *dba HumanKind Lending*, are inviting proposals from companies interested in providing a full-service loan system and related professional services.

- 1) We are seeking a full-service loan system, which includes loan origination and servicing of the loan.
- 2) This system shall be able to provide the necessary reports and customization that we need in order to ensure compliance with federal, state, and local regulations, and adhering to all private, public, and CDFI regulations regarding lending transactions and auditing requirements.
- 3) This is an All or None Bid Proposal.

These related objective requirements are discussed in detail in the Request for Proposal (RFP). Companies will be asked to submit fee proposals based upon the award of all work.

A. Organization of Proposal.

The RFP is organized as follows:

Part I	Introduction
Part II	Terms and Conditions
Part III	Objectives and Requirements
Part IV	Expectations

B. Schedule.

The following schedule will apply to this bid:

September 13, 2022	Issue RFP
October 31, 2022	Submittal Deadline – 5 p.m.
November 2022	Exploration of Systems of Finalists
December 15, 2022	Award of Contract



C. Inquiries.

Questions and inquiries concerning the RFP should be addressed to:

Nelson Nava, President
HumanKind Lending
1903 HumanKind Way
Lynchburg, VA 24503, NNava@humankind.org, (434) 455-3638.

No pre-proposal conference will be held, but if you need any additional information or have any questions, please direct your inquiries to the individual noted above.

D. Proposal Format and Submission

An original and six (6) copies of the bid will be submitted.

Proposals will be submitted to:

Nelson Nava, 1903 HumanKind Way, Lynchburg, Virginia 24503

Proposal envelopes will be marked:

LOAN MANAGEMENT SYSTEM RFP

CLOSING DATE: October 31, 2022, 5:00 P.M.

Proposals must be original and hard copy and signed by an authorized member of the company. FAX proposals will not be accepted.

E. About HumanKind Lending

History of HumanKind and HumanKind Lending

LendingKind, Inc., *dba HumanKind Lending*, is an emerging Community Development Financial Institution (CDFI) and an independent nonprofit (501c3) organization that supports the lending operations of programs operating via Presbyterian Homes and Family Services, *dba HumanKind*, a nonprofit (501c3) organization.

LendingKind (LK)'s mission is to build economic opportunities through education, guidance, direct financing and fair lending to underserved communities. We envision inclusive communities where everyone is valued and respected through opportunities that encourage hope and the financial freedom to choose a more fulfilling future.



HumanKind (HK) is a human services organization that has been serving children and families since 1903. Founded originally as an orphanage, today we serve individuals and families across the life span in the community and in the home. At its heart, we are about building people up; we believe strong individuals and families build stronger communities.

LendingKind's History, Vision, and Impact

LendingKind, Inc., (LK), *dba HumanKind Lending*, is a non-profit corporation that was founded in 2020 to establish a Community Development Financial Institution (CDFI). The primary mission of this new organization is the promotion of community development by providing activities directed towards improving the social or economic conditions of underserved people and/or residents of economically distressed communities. While HK Lending is an independent 501c3, its creation sprung from a strategic decision by HumanKind to help promote both community economic development and the enhanced long-term sustainability of HumanKind's core character-based vehicle loan program, Ways to Work.

Our values include excellence, integrity, diversity, innovation, kindness, and community.

For decades, HumanKind has provided programs to address inequities plaguing our communities. Specifically, our Ways to Work program has helped customers repair their credit, gain access to reliable transportation, increase their financial literacy, and improve their employment opportunities.

LK mirrors HumanKind's culture, which is based on strengthening individuals, families, and communities with equity for all through our Mission, Vision, and Values. Through the utilization of HumanKind's successful Ways to Work program, HK Lending will provide fair interest, responsible, and affordable loans for people to purchase vehicles. While most of our clients have poor or no credit, our character-based approval process provides opportunities to our clients that would not be offered through traditional banking loan practices.

As an emerging CDFI, auto loans will be the initial product focus, and we will have the potential to offer more complex credit products once we are certified as a CDFI. Some of the credit products we hope to offer include, but are not limited to, commercial loans, small business lending, property development, and home mortgages.



LK's Organizational Structures

HumanKind (HK) has over 160 employees across all geographies. HumanKind Lending (LK) partners with HK to provide their services. LK's employees consist of two official positions- President (Nelson Nava) and CEO (Stan Southworth). The LK day-to-day operations with clients are carried out through HK's employees whose services are contract-based. HK employees in the Lynchburg and Richmond Ways to Work offices provide the services to make LK successful. LK's volunteer board currently has 11 members.



PART II

TERMS AND CONDITIONS

The following terms and conditions will govern the submission and evaluation of proposals and the award of a contract.

A. Contract Status.

The response to this RFP will be considered as an offer to contract. Final negotiations on the best offer will be conducted to resolve any minor differences and informalities. After final negotiations, an acceptance of any modified RFP offer will be issued by HumanKind Lending in accordance with the information below.

1. Contract Format. The resulting organizations' acceptance will incorporate this RFP, the response thereto, and all additional agreements and stipulations, and the results of any negotiations. All these documents will constitute the final contract.

2. Contract Period. The contract will be for the development, implementation, and ongoing assistance in maintaining our full-service loan system. Once the system has been implemented for one year (365 days), a new contract will be implemented to ensure the on-going partnership of the company and LK.

3. Contract Termination for Cause. HumanKind Lending may terminate any resulting contract for cause by providing a Show Cause Letter to the account representative citing the instance of a noncompliance with the contract.

a. The account representative shall have ten (10) days to reply to the Show Cause Letter and indicate why the contract should not be terminated.

b. The account representative shall then have thirty (30) days to cure the noncompliance cited in the Show Cause Letter.

c. If the noncompliance is not cured within thirty (30) days, HumanKind Lending will terminate the contract by an advance period, which is mutually agreeable.

4. Contract Termination for Convenience. HumanKind Lending reserves the right to terminate this contract for convenience by providing written thirty-day (30-day) notice to the account representative.



5. Contract Modification. Both parties prior to any change must agree in writing to all changes to the contract.

6. Contract Assignment or Subcontract. The resulting contract shall not be assigned, transferred, or sublet in whole or in part without the prior written approval of the HumanKind Lending's Chief Executive Officer or President, or authorized designee.

B. Proposal Status.

1. Effective Period of Proposals. The bids/proposals submitted must remain in effect for a period of ninety (90) days after the closing date.

2. Required Signatures. All signatures of authorized representatives of the company must be included in the proposal.

3. Minor Informalities. HumanKind Lending reserves the right to waive minor informalities in proposals.

4. Withdrawal of Proposals.

a. Proposals may be withdrawn at any time prior to the closing date. Withdrawals must be submitted in writing, dated, and signed by an authorized person of the CPA firm.

b. No respondent may withdraw a proposal after the closing date.

C. Selection Criteria.

The following criteria will apply in the selection of the loan software/management company. The company must:

1. Have a diversified client base and have a demonstrated commitment to CDFIs and nonprofits so that the needs and requirements of HumanKind Lending are not unique to the company, including a level of local and national experience in developing and performing loan origination and loan servicing to CDFIs, nonprofit institutions, or similar clients. A list of such clients for which similar loan services have been performed should be included.

2. Demonstrate past performance as illustrated by examples of loan origination and loan serving that has been performed for comparable



CDFI/nonprofit organizations in Virginia during the past three (3) years. An overall description of the techniques by which the company intends to complete the objectives/requirements of the loan system should be included.

3. Possess broad-based technical support in areas such as customer service, processing of payments, customization of reports, etc.
4. Demonstrate knowledge of all local, state, and federal tax, audit, and financial reporting requirements deemed necessary by law.
5. Provide evidence of qualifications, experience, and knowledge of established industry standards.
6. In addition to the above, the selection criteria will include:
 - a. Fee proposed for completion of the development and implementation of the loan system.
 - b. Fee proposed for the ongoing servicing and maintaining of the loan system.
 - c. Responsiveness to proposal requirements as listed.
 - d. Time required to complete the development and implementation of the new system.

Proposals submitted to HumanKind Lending will not be treated as competitive proposals. Fee proposals are to include all costs such as proposal fees, out-of-pocket expenses, one-time expenses, etc. HumanKind Lending reserves the right to accept or reject any proposal and to determine the best proposal and fee for the services sought. It is the intent of HumanKind Lending to award the contract for loan system services to the most qualified company, offering the best, most inclusive, and most customizable system at the lowest possible price.

D. Bid Preparation Costs.

HumanKind Lending is not liable for any expenses incurred by providers in the preparation and presentation of bids/proposals.



E. Indemnification Requirements.

The requirements listed below are mandatory for the protection and interest of HumanKind Lending.

1. Liens. The successful company shall keep HumanKind Lending free and clear from all liens asserted by any person or company for any reason arising out of the furnishing of services or material by or to the company.

2. Choice of Law and Venue. The resulting contract shall be construed under the laws of the State of Virginia and venue in any action to enforce the contract shall be in Lynchburg, Virginia.

3. Actions of Company. The actions of the successful company with third parties are not binding upon HumanKind Lending. The company is not a division of HumanKind or HumanKind Lending.

F. Pre-Award Presentations and Negotiations.

1. Pre-Award Presentations. As part of the bid/proposal evaluation process, HumanKind Lending will require presentations to the HK employees working on behalf of LK and/or Board of Directors from the highest ranked providers, as deemed necessary. Trial runs and exploring of the loan origination and loan serving software should be expected before a contract shall be implemented. The exploration of loan systems shall be at no cost to HumanKind or HumanKind Lending. Interviews and meetings with the Board of Directors / Leadership of LendingKind and HumanKind's Ways to Work will be determined on an as needed basis.

2. Pre-Award Negotiations. Prior to the award, HumanKind Lending may elect to conduct negotiations with the highest ranked providers for the purposes of:

- a. Resolving minor differences and informalities.
- b. Clarifying necessary details and responsibilities.
- c. Emphasizing important issues and points.



- d. Receiving assurances from providers.
- e. Exploring ways to improve the final contract.

Standard Terms and Conditions.

The loan system company will work for and report directly with HumanKind Lending in the manner the Board of Director / Leadership Team prescribes.

1. Federal, State, and Local Taxes, Licenses, and Permits. The successful provider will comply with all laws and regulations on taxes, licenses, and permits.

Client References.

Providers shall provide the names, phone numbers, and contacts for two (2) to four (4) clients for which similar loan origination and loan serving systems have been completed. It is expected that the names submitted will be those individuals who had direct working interaction with the provider's staff.

Resumes.

Proposals shall include the following:

- a. A resume of all personnel anticipated to be assigned to the project, including a resume for the partner-in-charge indicating his or her loan origination, loan servicing, loan reporting, and CDFI experience relevant to these types of systems. Details on experience with previous nonprofit organizations or similar CDFI organizations should be included. Personnel anticipated to be assigned to the development and implementation of this project shall be available for interviews if required.
- b. For each member of the company's team, the provider should provide the following:
 1. Nonprofit/CDFI clients served in Virginia.



2. Training relevant to nonprofit/CDFI clients and clients receiving federal grants and funding.

3. Resumes and Certifications

Payment.

No advance payments can be made. Payment for services rendered will be paid upon the completion of development and implementation of the loan software/service. Additional payment will be given after the first year of the service being in use. At which point, a new contract be implemented for the ongoing partnership and servings rendered. It will be understood that fee amounts for the development and implementation of the loan management system will include all costs, including one-time and out-of-pocket expenses.

Rejection of Bids/Proposals.

Bids/proposals may be rejected unless the above procedures are followed. HumanKind and HumanKind Lending reserve the right to reject any and all bids/proposals if it is in the best interest of the HumanKind or HumanKind Lending to do so.



PART III
OBJECTIVES AND REQUIREMENTS FOR A FULL-SERVICE LOAN SYSTEM
(INCLUDING LOAN ORIGINIATION, LOAN SERVICING, CUSTOMIZATION, REPORTING, AND LEGAL COMPLIANCE OF FEDERAL, STATE, LOCAL REQUIREMENTS)

Purpose:

A. Current State of Affairs:

Upon incorporation and implementation of our current loan system we experienced significant issues in some vital areas, such as payment processing, loan documentation, and reporting. When such technical issues were discovered, there was often a slow response time and several frustrations have been unable to be resolved. As such, we are issuing this RFP to explore other opportunities for our cloud-based, end-to-end lending needs.

At time of issuing the RFP, LendingKind has 155 active loans in the amount of \$700,000.00. The average loan is around \$9,000.00. We currently only offer vehicle loans, but we are interested in expanding our line to include commercial loans, and possibly home loans. We would like a system that can support us now and as we grow. Our goal is to have \$4-5 million in loans in the next three years.

B. Objectives:

The general purpose of the full-service loan system is to meet the following objectives and project scope requirements:

1. Project Defined

- a. The purpose of this project is to choose a new loan system. We will choose from the proposals submitted by potential companies that can meet our loan system needs. We need the system to be end-to-end, with smooth service for both the end-user and back-room support. We need accurate reports and responsive technical support. We would like



to start working with the chosen company officially by the start of the new year.

2. Project Goals

- a. The goal is to have a smooth front-end process that works for the loan coordinators and the customers. From the accounting and back-office support aspect, we want to be able to service the loans and pull the data we need as accurately as possible.

3. Date Requirements

It has been determined by HumanKind Lending that the following timeline is required to meet the various completion dates:

- a. Within **one month (30 calendar days)** of the signing of the contract, there shall be an established and agreed upon timeline regarding the scheduling of meetings, benchmarks, and goals for the development and implementation of the loan system.
- b. The new loan system shall be developed, tested, and implemented **no later than October 31, 2023**.
- c. The deadlines will NOT be extended. Loan system companies submitting proposals must have the full intention of meeting these deadlines.

4. Relevance of Responses.

Proposal/bid responses should be limited to information relevant to the audit services specifically requested.

5. Non-negotiables/top items

We have compiled a list of the items we would like in a full-service loan system. **Please see** “Needs List” attachment.

We recognize that loan programs will require customization and flexibility on both LK’s and the loan company’s part in order to address our needs. We recognize that at times our “wants” might not be possible, but we are requiring that at a minimum our needs are met.

The attached “Needs List” has both needs and wants, but for clarification, we have included our non-negotiables below for your reference.

Our non-negotiable features include:



- a. Flexibility of user functions
 - i. This includes for clients, as well as staff and back-office use, the ability to change levels of access based on the staff member/client.
 - 1. For instance, features for our back-office staff to be able to mark files/documents as private so that the client cannot view it.
- b. Amortization Tables
 - i. For instance, we need to be able to combine all clients in one report and be able to filter by different categories, including date ranges.
- c. Lead time for support resolution shall be no more than 2 business days **(48 hours)** during the week.
- d. Ability to hold large file sizes quickly/easily move them (export/import)
 - i. For instance, the ability to drop folders and multiple files at a time).

6. References

For your reference, TurnKey has been HumanKind Lending's loan origination and loan servicing provider since 2021.

Our ideal system:

Our ideal system would be a start to finish loan system that allows for the origination, collateral, underwriting, loan servicing, reporting, and overall loan process. If that is not possible, we require that the two systems work well together and communicate with one another.



PART IV EXPECTATIONS

In order to obtain the loan origination and serving company to best meet HumanKind Lending's needs, the following is expected in all requests for proposals:

Organization and Background

1. Provide the name, address, telephone number and email address of the contact person for this RFP.
2. Provide the address and telephone number for your main office and indicate which office(s) will service this account.
3. Provide a brief description of your company's background, history and ownership structure. Please include:
 - a. Years of experience delivering the requested services.
 - b. Years of experience serving the nonprofit sector.
 - c. Your company's expertise in serving the CDFI sector.
 - d. Average experience and tenure of your professionals at your company
 - e. Regulatory agencies, both federal and state, are responsible for oversight of your company, based on its organizational structure.
 - f. Your company's client base and average loan volume for clients.
 - g. Your company's licensing information and accreditations, as applicable.
 - h. Any commitments to providing quality loan services (I.e., voluntarily adhering to higher standards of loan servicing quality through external review processes, and/or being a dedicated member of one or more lending-based voluntary membership quality centers for companies that provide loan origination and/or loan servicing, etc.)
 - i. Proposal specific strengths of the assigned team members to this project.
4. Indicate if, within the past five years, your organization, an officer or principal has been involved in actual or threatened litigation, administrative or regulatory, or similar investigation proceedings relating to your loan system services. If so, provide an explanation and indicate the status or disposition. Under disposition, include any censures or reprimands received from the regulatory bodies.



5. Indicate if, within the last three years, there have been any regulatory and/or audit findings. Please provide details about the findings and current status of said findings.
6. Indicate if, within the past five years, there have been any significant developments in your company such as changes in ownership, restructuring, personnel reorganizations, terminations, or investigations. Do you anticipate significant future changes at your company?
7. Provide evidence of errors and omissions liability insurance and/or fiduciary liability insurance.
8. Please provide, if any, specifics about what uniquely qualifies your company to serve our organizations. What skills do you bring, services do you offer, and experience does your company, and its loan system team members have that we should be aware of?

Client Service Philosophy and Professional Staff

1. Describe your client service philosophy and service standards.
2. Provide brief professional profiles of individual(s) to be assigned to this account / project.
3. How many full-time personnel do you employ? How many of these are senior professionals? What is the average turnover for your software, cloud-based technicians, or IT / engineering personnel?
4. Do you have personnel that specialize in serving the loan needs of CDFI or non-profits? If so,
 - a. How many resources are dedicated to this sector?
 - b. How long has your company-maintained resources dedicated to this sector?
5. Do you have personnel that specialize in providing suggestions for areas of improvement when it comes to loans and internal control standards? If so, please briefly describe these resources and their qualifications.
6. What is the availability of assigned account representatives to meet with our staff and/or board members in person? Via phone or conference call?
7. What is the availability of assigned account representatives to address IT and emergency related issues?
8. Please provide two (2) to four (4) client references, including organization name, contact name, contact title, contact phone number and contact email, if available. At least two (2) references shown should be similar in size and geography to HumanKind Lending.



9. Please provide resumes for the entire development and implementation team that would be working with our organization.

Support Services

1. Please describe how assigned personnel will support our staff.
2. What types of compliance support are in place? Please include a brief discussion of how you ensure client accounts and lending practices are following stated generally accepted lending standards in the United States of America as well as legislative requirements.
3. What additional governance, administrative and/or mission-based support does your organization offer? Please highlight any training, trend management or other methods your organization uses to assist clients in delivering their mission.

Lending Services

1. Briefly describe the loan system services delivered by your company
2. Please describe your current lending process and loan system software. Please include the customization and reporting features.
3. Describe your loan system methodology.
4. Describe your due diligence.
5. What is your company's most recent "best thinking" regarding suggestions or systems issued to other CDFI's and non-profits of similar size.

Fee Structure

1. Please provide your proposed fee structure, itemizing the services covered by the fees shown. Please indicate any separate fees based on the type of service provided. Please include multi-year pricing, including any one-time, first-year costs and how those will be handled.
2. Please list the anticipated time by staff level required to complete the scope of work outlined in this RFP.
3. Please state whether you would be willing to have a set fee for each objective completed (I.e., development of system, implementation of system, etc.) instead of an hourly fee. If so, what is the proposed fee for each set of



completion? Please state on-going costs, such as maintenance, data storage requirements, changes and system upgrades, etc.

4. Under what circumstances has your company sought additional fees in other loan system situations? Are there any conditions under which your company would seek additional fees in the first year of engagement? What, if anything, could prompt increases in subsequent years?
5. How long are your fees guaranteed?

Note: *Proposals should be no more than 20 pages long. If we have questions or need more information, we will follow up.*

Attachment: Needs List for Loan Servicing Program

Origination

Collateral

Underwriting

Servicing & Reporting

- Test/Dummy system
- Easier log in and password for client
- Intuitive system
- Centralized help desk
- Ability to track offer amount as well as loan closing amount without having to backtrack in the system
 - *Current system: Offer amount entered in origination, but when preparing to close, you must backtrack and change amount to the actual closing amount. User profile needs to reflect offer amount AND closing amount*
- Notification system to alert appropriate system users when a file needs action
 - EX.: Email/Alert notification needed to alert CFO to proceed with review and approval through underwriting
- Flexibility of user functions; *current systems hierarchy of access does not allow for flexibility*
 - EX: Administrative Assistant is unable to process client payments as her account access cannot be altered without giving her unneeded access to other pieces of the system
 - EX: Loan Officer cannot add collateral, push the profile to underwriting or view closing documents until the loan is completely process and moved into the Servicing portal
- Ability for managers to view, edit and service multiple branches
- Underwriting/Servicing: need the ability for new system to integrate with current financial system Blackbaud/Financial Edge
- Ability to enter notes and promise to pay information & dates
- Ability to hold large file size; drag/drop large files
 - Feature to filter what client can/cannot see
- Virtual signature option/compatibility with a program such as SignNow
- Payments:
 - Ability to manually enter cash payments; edit/remove late fees
 - Ability to accept a multitude of debit/cash cards- NO CREDIT CARDS
 - VISA, Master Card, Discover
 - Bluebird by AE, Fifth Third Access 360, FamZoo, Chime, CashApp, Varo, Netspend
 - Ability to accept bank account drafts (offer easy auto-draft on/off feature)
 - Ability for high level staff to adjust due dates
 - Authorize.net as payment processing partner

- A feature that automatically identifies the exceptions to credit policy and that these would need to be documented online as to the reason for the exception to policy and who is granting it.
 - The system to allow others outside of the organization (contracted branches) to be assigned and have access to the system to solicit and do loans on our behalf.
 - Customer Service/IT: highly responsive with ETA on resolutions
 - Proficiency in English and working hours EST M-F; Responsive customer service
 - Advanced notifications when system updates will occur and how it will impact functionality
 - Flexibility to grow with HumanKind Lending to provide additional loan servicing options
 - Home, small business, etc.
 - Ability to revise the features or choices for the software/program at a later date
 - Ability to track defaults and payments toward those types of accounts
 - Customer log-in with features to update payment options, make a payment, see how much is left on their loan, how much they have paid towards interest/principle, etc.
 - User-friendly
 - Able to scan in documents for required items, and adjust the privacy settings for such documents (i.e., if the loan contract is signed physically on paper, it can be uploaded).
 - Two-factor authorization for clients and staff
 - Allowing password reset from the client's portal
 - Security measures in place for account access
 - Able to work with Data Privia (or a IT company for LendingKind) to address our IT needs (i.e., Loan documents showing "\$0" for amount owed).
 - Works with Authorize.net
 - We need flexible permission settings.
 - *Currently TurnKey has clunky permission settings and there are problems with our loan coordinators being able to view things that they need to during the collateral and underwriting process.*
-
- Reporting mechanisms to allow for varied reporting needs – We need reporting to be robust and flexible
 - All Reports Exportable via Excel
 - Merge fields to include Collateral
 - Full list of merge fields
 - Amortization Tables
 - Accounting Cash Flow
 - Accounting and Customer Details
 - Customer Data
 - Expected Payments
 - Loans Data
 - Loans Status (Past Due)
 - Payment Information
 - Business Performance

- Geographical
 - Risk
 - Time Series Report
- Portfolio (Chart & Table)
 - Active Loans vs Portfolio (Time Line)
 - Overall payments per interval
 - Amount Paid
 - Principal
 - Fees
 - Interest
 - Number of Loans Grouped by Loan Amount
 - Number of Loans grouped by Risk Level
 - Paid vs Disbursed
 - Approved vs Rejected
 - Balances for all clients
 - Data within a specific date range
- Operational
 - Business Status
 - New: Approved, Rejected, Amount Disbursed
 - Returning Clients: Approved , rejected Amount Disbursed
 - Amount of times late throughout term of loan
 - Active: Performing Loans, Amount, Paid, Earned, Average Interest
 - Non-performing Loans: Amount Debt, Outstanding Balance, Average Days Past Due (DPD)
 - Closed:
 - Paid in Full on Time: Amount, Earned Average Interest, Early Payments
 - Paid in Full with Delays: Amount Earned Average Interest, Earned Fees
 - Written Off: Amount, Unpaid Balance, Earned Fees
 - Application Statistics (Chart & Table):
 - Closed
 - Active
 - New
 - Origination Efficiency (Chart & Table):
 - Applications Originated, Average Origination Time, Maximum Origination Time, Approved, Rejected, Reworked
 - Risks (Chart & Table):
 - Bad Rate Trend
 - Delinquency Performance
 - Delinquency Migration
 - Vintage Analysis

- Scoring
 - System Stability
 - #, Score, Risk Level, Actual%, Expected%, Actuals Expected (A-E), (A/E), Loan(A/E), Index
 - Scorecard Accuracy
 - #, Score, Risk Level, Accounts, Bad, Bad Rate, Expected Bad Rate
 - Delinquency Performance
 - #, Score, Accounts, Current, 1-30, 31-60, 61-90, 91+, Written Off
 - Final Score
 - #, Score, Risk Level, Applicants, Approved, Approved%, Low-side%, High-side%
 - Underwriting
 - Underwriter Monitoring: #, Officer, Accounts%, Loan Amount%, Bad%
 - Overrides by Underwriters: # Officer, High-side%, Low-side%, Approved%, Rejected%
-
- Reports to all three credit bureaus
 - A reporting function by loan officer to show the status of their portfolio, exceptions needed/made, delinquencies, etc.

TOP ITEMS / NON-NEGOTABLES

1. Flexibility of user functions (*staff – back office use*)
2. Amortization Tables – *Combine all clients in one report and be able to filter by different categories, including date ranges.*
3. Lead time for support resolution is no more than 48 hours during the week.
4. Ability to hold large file sizes quickly/easily (*i.e., ability to drop folders and multiple files at a time*) and feature for back office to be able to mark files/documents as private so that the client cannot view it.

Our ideal system:

Our ideal system would be an end-to-end loan system that allows for the origination, collateral, underwriting, loan servicing, reporting, and overall loan process. If that is not possible, we require that the two systems would work well together and communicate with one another.