

Automate the process of screening nonperforming mortgage loans with BestFIT's data capture, quality control and assessment capabilities.



## Just Price BestFIT<sup>SM</sup>

### The Best Time is Now

To solve today's complex mortgage challenges will take collaboration and cooperation between servicers, homeowners, HUD-approved home ownership counselors and local communities. Just Price BestFIT is the enabling technology that allows these critical stakeholders to work together seamlessly to keep families in their homes, protect owner-occupied communities and lay the foundation for a stronger future.

### BestFIT A Single Collaborative Platform

Just Price BestFIT technology, developed by Just Price Solutions, a nonprofit subsidiary of Neighborhood Housing Services of America (NHS) brings a simple, yet profound solution to your desktop. It is a data capture, quality control and assessment utility that automates the process of screening nonperforming mortgage loans to determine how best to move forward. When loan modification or refinancing is appropriate, this single collaborative platform gives homeowners, servicers and counselors the ability to get on the same page and speak the same language so that sustainable loan resolutions can be agreed upon quickly.

Just Price BestFIT is a transparent Web-based solution that offers:

- Automated calculation of a sustainable, long-term modification proposal based on the homeowner's true capacity to pay.
- Comprehensive budget analysis that includes all borrower expenses, not just those reported to credit bureaus.
- Automated, online management of modification proposals in a format servicers can easily incorporate into their workflow.
- A password-secure Web site that facilitates the fast, easy exchange of loan and homeowner information between servicers and counselors or other approved service providers.
- A gateway to fast, fair, sustainable mortgage loan products.
- Automated identification of federal and state subsidy programs available to homeowners for refinance transactions.



### It's Time to Decide

Just Price BestFIT allows homeowners and their advocates to develop a validated alternative mortgage proposal for servicers to consider. By outlining an actionable, sustainable plan, Just Price BestFIT helps families stay in their homes while giving servicers a way to avoid the additional costs associated with default and asset liquidation. Loss mitigation specialists simply review alternative mortgage proposals online to verify they meet policy requirements, and decide to accept or further negotiate based on the merits of each proposal.

### The Time is Now

Just Price BestFIT is in production around the country today. It is proven. It is performing. It is helping HUD-approved home ownership counselors better understand the strengths and the needs of distressed homeowners by giving them the tools to develop responsible modification proposals.

Just Price BestFIT performs the following functions:

- Automatically identifies the sustainability of the existing loan in relation to the homeowner's ability to pay. BestFIT captures comprehensive budget information from the homeowner to ensure sustainable solutions that reduce recidivism.
- Analyzes optimal resolutions for each homeowner through a cascade of rule sets including the HAMP Net Present Value v3.0, and individual servicer/investor rule sets.
- Both case-by-case and high volume portfolio bulk processing analysis.
- Provides an automated valuation of the underlying property (AVM) including effects of pending foreclosure comparables.
- Provides income and occupancy verification.
- Easy credit report access.

- Confirms homeowner occupancy of the subject property.
- Provides convenient reporting required by the National Foreclosure Mitigation Counseling Program (NFMC) and for Home Affordable Modification Program (HAMP).
- Optimal, automated selection of a "best fit" financing product based on the consumer's individual situation.

BestFIT helps streamline the loan modification and refinancing process for lenders and servicers so they can quickly identify homeowners who are eligible for these options and get them through the process faster. The final outcome is both appropriate and sustainable.

### BestFIT Consumer Portal

Just Price has created a "self service" consumer portal to help the consumer determine whether they are eligible for a loan modification. This easy-to-use online Web portal assists both the counselor and consumer to submit a complete modification proposal directly to servicers with all required forms and supporting documentation. The BestFIT Consumer Portal increases the efficiency of nonprofit housing counselors by pre-screening consumers so they can both move confidently through the modification process together.

Join us!

Call 866.577.6968 to learn how we can bring these same benefits to your organization.



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