

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



JUST PRICE BestFIT

The Time is Now

To solve today's complex mortgage challenges will take collaboration and cooperation between lenders, borrowers, 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.

It's Time to Move Forward

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, it gives borrowers, lenders and counselors the ability to get on the same page and speak the same language so that voluntary final decisions and outcomes can be agreed upon collectively.

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

- Automated generation of industry-standard loan modification proposals based on borrower characteristics
- Automated identification of federal and state subsidy programs available to borrowers for refinance transactions
- Automated submission of workable solutions in a format lenders can easily incorporate into their applications
- A password-secure Web site that facilitates the fast, easy exchange of loan and borrower information between lenders and counselors or other approved service providers

It's Time to Decide

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

Just Price
BestFITSM



Visit www.justprice.org



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 borrowers and giving them the tools they need to develop responsible alternative mortgage proposals.

Just Price BestFIT performs the following functions:

- Provides an automated valuation of underlying property including effects of pending foreclosure comparables
- Outlines the conditions under which the existing loan can be refinanced
- Confirms borrower occupancy of subject property
- Automatically identifies the sustainability of the existing loan in relation to the borrower's ability to pay

- Validates borrower income
- Enables counselors to run a variety of "what-if" scenarios for a borrower

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

Just Price BestFIT is helping organizations like yours keep families in their homes. We are also helping them develop responsible and affordable mortgage solutions so other credit worthy borrowers can see their dream of home ownership come true.

Join us. Call 866.577.6968

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

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