



CENTRIX SOLUTIONS, INC.

CENTRIX

COLLECT™

Standardize Your Past Due Loan Collections

The effective management of past due loan collections is a concern for financial institutions of all sizes. Although the reasoning behind such concern is straight forward, effectively administering these loans is multifaceted, requiring current information, consistent application of collection policies and effective contact management procedures.

Flexible Parameters

Note #	Customer Name	Status	Amount Due	Net Payoff	Days PD	Due Date	Collector
589480	ANDREW JACKSON	1st Call	548.97	26,362.78	31	02/18/2002	BFRANKLIN
374305	GEORGE WASHINGTON	1st Call	334.93	10,302.14	31	02/18/2002	BFRANKLIN
459595	JOHN ADAMS	1st Call	404.34	16,249.96	31	02/18/2002	BFRANKLIN
299290	THOMAS JEFFERSON	1st Call	.47	.47	31	02/18/2002	BFRANKLIN
442815	JOHN Q. ADAMS	2nd Call	172.62	7,286.02	32	02/17/2002	BFRANKLIN
92210	JAMES MONROE	2nd Call	100.92	3,981.27	32	02/17/2002	BFRANKLIN
415480	JAMES MADISON	2nd Call	165.67	6,234.78	32	02/17/2002	BFRANKLIN
202535	ANDREW JOHNSON	3rd Call	100.92	5,481.27	45	02/04/2002	BFRANKLIN
410610	GROVER CLEVELAND	Pending repo	463.58	18,231.64	67	01/13/2002	BFRANKLIN
457495	HARRY TRUMAN	Unassigned	199.58	2,287.46	90	12/21/2001	BFRANKLIN
459530	JOHN KENNEDY	Recourse	385.91	14,715.37	90	12/21/2001	BFRANKLIN
120585	BENJAMIN HARRISON	Repo to be sold	100.92	4,451.27	90	12/21/2001	BFRANKLIN
427025	JIMMY CARTER	Unassigned	482.23	19,537.77	91	12/20/2001	BFRANKLIN
118570	LYNDON JOHNSON	Unassigned	100.92	4,561.27	91	12/20/2001	BFRANKLIN
122970	RICHARD NIXON	Unassigned	100.92	4,341.27	91	12/20/2001	BFRANKLIN

Blue background indicates the account has been processed today.
Yellow background indicates the account has an expired collection status.

COLLECT™ streamlines collection efforts by providing for standardization, automation and contact management. Using COLLECT, the collector is automatically assigned and client-defined rules are established for collection procedures.

Manage Collections On-line

- Client Defined Collection Status
- Client Defined Collection Rules
- Automatic Collector Assignments

Comprehensive Information

Because comprehensive and accurate data is vital to collection efforts, the system incorporates collateral and cosigner information to be displayed on-line and included in customer notification.

- On-line Collection History
- Collateral Information
- Cosigner Name/Address/Telephone

Summary | Past Due | Customer | Alerts | Comments | Vehicle | Cosigners | Miscellaneous

JAMES MONROE
1234 MAIN STREET
LINCOLN, NE 68508
Home: (402) 488-3991

Work: (402) 488-3990
Birthdate: 08/01/1955
SSN: 123-45-6789

Collection Status: 2nd Call

Note Number: 92210
Principal: 4,396.72
Interest: 27.99
Payoff: 3,981.27
Rate Over: 8.75%

Payment Due Date: 02/17/2002
Payment Amt Due: 100.92
Total Amt Past Due: .00
Days Past Due: 32
One Day's Interest: 1.61

Regular Payment Amt: 377.84
Date Last Payment: 01/18/2002
Amt Last Paid: 1,257.81
Late Charges: .00

Update Collection Status
Collection Status: 3rd Call Days: 5 Last Status Change Date: 03/22/2002
Status Expiration Date: 03/27/2002

Comments: Contacted James. He will send payment next week.

Warning

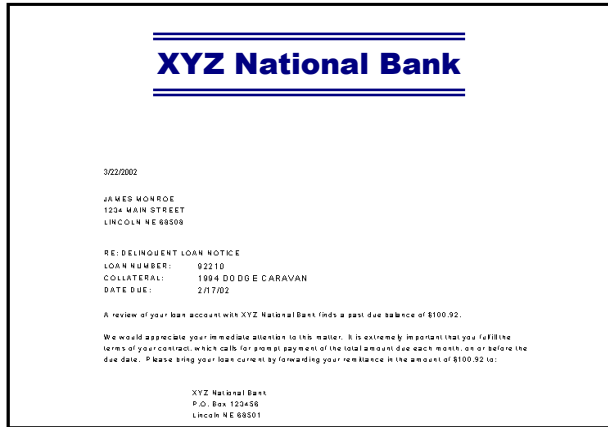
Alerts | Comments | Letters | Save | Cancel



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Contact Management

COLLECT maintains a chronological archive of all collection activity for each loan including letters sent, collector comments and collector reassignments. Management reporting also provides a record of all collection activity based on a specified date range.

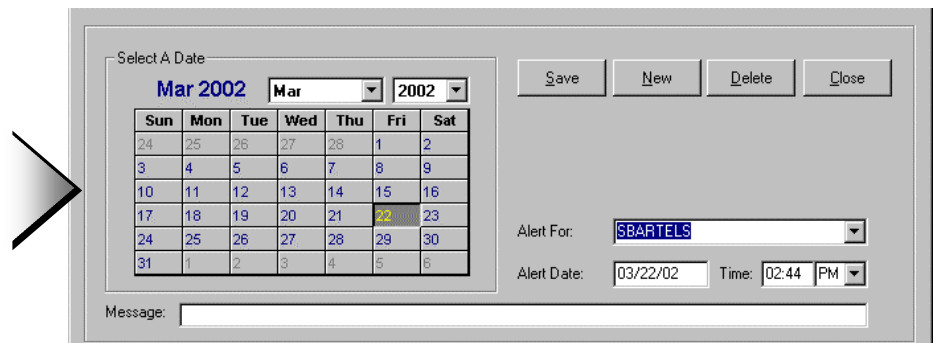


- **Collection Letters**
- **Cosigner Notification**
- **Management Reports**

Activity Management

Collectors can use COLLECT to schedule "alerts" for future activity. This feature allows for a date and time to be entered as well as an alert message. At the specified time, an on-screen alert will be displayed as a reminder. If warranted, the capability also exists to assign an alert to another collector.

- **Collector Alerts**



Centrix will interface COLLECT to the appropriate data repository (i.e. data warehouse, extract files, or directly into the loan system database – if available).

For more information contact Brad Johnson at (402) 488-3990 ext. 103 or visit our web site at www.centrixsolutions.com