

BrytSoftware.com - Product Feature Guide

	LOAN TRACKING: Basic	LOAN TRACKING: Professional	LOAN SERVICING	LOAN ORIGINATION
CRM (Contract Relationship Management) Features				
Contact Database	☑	☑	☑	☑
Number of contacts included	Unlimited	Unlimited	Unlimited	Unlimited
Contacts can include any company or individual associated with your loans	☑	☑	☑	☑
Contact Loan List includes a link to any loan the contact is associated with	☑	☑	☑	☑
Email Contacts using the Bryt Quick Tools, and record the email in the Email Section	☑	☑	☑	☑
Record a Note related to an activity associated with the contact	☑	☑	☑	☑
Upload and store documents and files associated with the contact	☑	☑	☑	☑
Custom Documents that can be auto-populated with data from your Bryt database.	☒	☑ Requires Custom Document Module	☑ Requires Custom Document Module	☑ Requires Custom Document Module
Create Custom User Defined Fields associated with your contact	☒	☑ Requires Custom User Defined Field Module	☑ Requires Custom User Defined Field Module	☑ Requires Custom User Defined Field Module
Loan Creation Features				
Loan Creation Wizard steps the user through the creation of a loan	☑	☑	☑	☑
Flexible loan creation options allow for most standard interest rate accrual methods (Ex 30/360, 30/365, Actual/360, etc.)	☑	☑	☑	☑
Supports multiple co-borrowers	☑	☑	☑	☑
Supports multiple payment frequencies including weekly, every other week, twice monthly, monthly, quarterly and annually	☑	☑	☑	☑
Supports single pay period loans	☑	☑	☑	☑
Supports Periodic or Actual Days for interest Day-Count	☑	☑	☑	☑
Supports 360/364/365 Interest Per Diem calculations	☑	☑	☑	☑
Supports first period prorated payment calculations	☑	☑	☑	☑
Supports multiple amortization methods for calculation of payment/schedule.	☑	☑	☑	☑
Supports Standard or Fixed Payment for calculation of payment/schedule.	☑	☑	☑	☑
Creates Payment/Amortization Schedule for your borrowers	☑	☑	☑	☑

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Supports Late Fee calculation using either Late Fee Percentage or Late Fee amount	✓	✓	✓	✓
Loan Details Features				
Loan List show quick summary of all loans in the system	✓	✓	✓	✓
Loan List can be customized for each individual user	✓	✓	✓	✓
Loan List can be filtered and sorted by multiple loan fields	✓	✓	✓	✓
Loan List can be exported to Excel	✓	✓	✓	✓
Loan Summary provides a snapshot of each loan in the system including Loan Status, Loan Configuration, Loan Balances, Loan Issues and Loan Story	✓	✓	✓	✓
Loan Schedule shows a schedule of future principal and interest payments, as well as a history of payments received.	✓	✓	✓	✓
User Notes provides a historical record of user added notes and allows user to record a note related to an activity associated with the loan	✓	✓	✓	✓
Emails provide a historical record of all emails related to the loan and allows the user the ability to email contacts related to the loan	✓	✓	✓	✓
Contact List includes a link to any borrower that is associated with the loan	✓	✓	✓	✓
Upload and store documents and files associated with the loan	✓	✓	✓	✓
Expanded Contact List includes a link to any contact that is associated with the loan (borrowers, vendors, etc)	✗	✓ Requires Loan Contacts Module	✓ Requires Loan Contacts Module	✓ Requires Loan Contacts Module
Custom Loan Documents that can be auto-populated with data from your Bryt database.	✗	✓ Requires Custom Document Module	✓ Requires Custom Document Module	✓ Requires Custom Document Module
Basic Loan Register with standard accounts	✗	✓	✓	✓
Collateral tab allows users to record information related to collateral (properties / assets / automobile)	✗	✓ Requires Collateral Module	✓ Requires Collateral Module	✓ Requires Collateral Module
Create Custom User Defined Fields associated with your loan	✗	✓ Requires Custom User Defined Field Module	✓ Requires Custom User Defined Field Module	✓ Requires Custom User Defined Field Module
Custom Loan Register allows users to create multiple loan registers using custom chart of accounts entities	✗	✗	✓ Requires Advanced Loan Accounting Module	✓ Requires Advanced Loan Accounting Module

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Multi-lender Creditor/Investors allows loan to be funded by more than one investor. Includes calculation of fees/commission/etc for each investor	✘	✘	✔ Requires Investor Module	✔ Requires Investor Module
Fee Management allows the user to configure multiple fees associated to the servicing of a loan. Fees can also be allocated to investors or servicers according to predetermined amount or percentage.	✘	✘	✔ Requires Fee Management Module	✔ Requires Fee Management Module
Impound fees collected from a borrower where the funds are not directly applied to the principal, interest or other management/servicing fee for a loan. Fees collected are tracked separately in an impound/"escrow" account. Includes escrow analysis reporting.	✘	✘	✔ Requires Impound Module	✔ Requires Impound Module
Track of policies related to the loan (insurance policies, property tax policies, etc.). Configure notices linked to the policies to allow reminders about events associated with the policies (policy expiration, policy payment due, etc)	✘	✘	✔ Requires Custom Notices Module	✔ Requires Custom Notices Module
Loan Notices				
Standard Notices include (5) Pre-populated notices including payment request, payment received and (3) late notices.	✔	✔	✔	✔
Configure notices to email automatically based on "triggers" (example: number of days late)	✔	✔	✔	✔
Automatically record notices in the email section of the loan and the contact record	✔	✔	✔	✔
Editable notice templates allow you to customize the text of the notice. Notices can be auto-populated with data from your Bryt database	✔	✔	✔	✔
Dashboard widget provides a snapshot of queued and failed notices	✔	✔	✔	✔
Additional custom notices (in addition to the 5 standard notices) to automatically inform borrowers about special circumstances related to their loan (example: property insurance expiration, property tax due, balloon payment due, etc)	✘	✘	✔ Requires Custom Notices Module	✔ Requires Custom Notices Module
Loan Payment Features				
Loan Payment Wizard steps the user through the process of accepting a payment	✔	✔	✔	✔
Accept multiple payment types including regularly schedule payments, additional loan payment and loan payoffs	✔	✔	✔	✔
Record payment date, amounts and check number	✔	✔	✔	✔

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Loan Payment Wizard suggests the appropriate allocation of principal and interest based on predefined payment allocation method	✓	✓	✓	✓
Allows for additional reduction in principal for over paid payments	✓	✓	✓	✓
Allows for additional increase in principal for underpayments	✓	✓	✓	✓
Allows portions of the schedule payment to be waived or accrued (for example: unpaid late fees)	✓	✓	✓	✓
Schedule is automatically recalculated for variations to the regularly scheduled payment amount	✓	✓	✓	✓
Dashboard Features				
New Features & Announcements	✓	✓	✓	✓
Notice Summary showing Queued and Sent Notices	✓	✓	✓	✓
Loan Issues shows loans flagged for issues	✓	✓	✓	✓
Report Widget: Principal Balances over 12 months	✓	✓	✓	✓
Report Widget: Principal Balances showing historic weighted interest and total principal	✓	✓	✓	✓
Report Widget: Payments over last 12 months – principal, interest, late	✓	✓	✓	✓
Report Widget: Delinquent loan report	✓	✓	✓	✓
Reporting Features				
1098 & 1099 Generation	✓	✓	✓	✓
Standard Reports including: - Payment Register - Consolidated Payments by day	✓	✓	✓	✓
Custom Reports that can be auto-populated with data from your Bryt database.	✗	✓	✓	✓
Admin Features				
Maintain Company Details used for creating forms and reports for your company (for example: 1098, 1099 forms)	✓	✓	✓	✓
Customize the settings you use for Company Emails sent through the Bryt system, including email address info, BCC addresses and email signature	✓	✓	✓	✓
Create multiple user accounts for the same Bryt instance	✗	✓	✓	✓
Advanced Loan Accounting keep track of pay-ins, pay-outs, funding, service fees, etc, using a custom built Chart of Accounts	✗	✗	✓ Requires Advanced Loan Accounting Module	Not Applicable

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ACH/Recurring Pay-ins provides automation of recurring payments and ACH processing. Includes creation of NACHA file	✘	✘	✔ Requires ACH Module	Not Applicable
User Settings				
Maintain user details (name, phone number)	✔	✔	✔	✔
Maintain username/email address	✔	✔	✔	✔
Maintain password	✔	✔	✔	✔
Customize the user email settings for emails sent through the Bryt system, including email address info, BCC addresses and email signature	✔	✔	✔	✔
Portal Features				
Borrower Portal	✘	✔ Requires Borrower Portal Module	✔ Requires Borrower Portal Module	✔ Requires Borrower Portal Module
Investor Portal	✘	✘	✔ Requires Investor Portal Module	Not Applicable