



# RDR: MORTGAGE MODIFICATION

## UNIQUE NET-CASH FLOW ASSESSMENT SYSTEM

### WEB-BASED SECURITY

The RDR algorithmic software operates with numerous layers of security for your members confidence and peace of mind..

### PRODUCTS % SERVICES

- Collections
- Underwriting
- Mortgage Modification
- Balance Transfer
- Hybrid Financing

### CUSTOMER SUPPORT

Help is available at all times to assist with problems or concerns while using our products.

1-888-332-5819

### CONTACT

[info@responsibledebtrelief.org](mailto:info@responsibledebtrelief.org)

1-888-332-5819 (P)

1-585-385-6227 (F)

The RDR algorithmic risk assessment software is a fast and efficient tool for mortgage modifications. The software is easy to use and the calculations are objective and reliable across all states, tax filing statuses, and household structures. RDR software can be customized for your specific needs and provides you with a detailed, net after-tax cash flow analysis of your members' and their households' financial condition. More importantly, the precision of the RDR software is based on the current financial situation of members. As a result, the RDR net cash-flow analysis offers an invaluable tool to devise the most appropriate mortgage modification that will last for the duration of the loan.

The RDR mortgage modification system can be customized for your organization. Well-trained RDR counselors can conduct the initial household financial assessment or it can be conducted by in-house staff. After completing the counseling session, the financial data are saved in a retrieval and revisable file format that is accessible through a secure website that meets the highest standards for maintaining the private information of your members. In addition, members are required to submit a signed affidavit that affirms the truthfulness and accuracy of the financial information.



Those staff members that have been granted authorization to use the data, can then quickly utilize the RDR software (from an easy to access web-based server) and make the mortgage modification decisions in only a few minutes. The RDR algorithm calculates the basic financial condition which can then be used to make the final mortgage modification decision based on specific standards and current macro-economic conditions.

Simple to use, easy to interpret, and surprisingly precise, your staff will be better equipped to handle the complexities of mortgage modifications in this period of financial uncertainty. The RDR algorithmic risk assessment system features intensive training and technology support for staff by experienced RDR program managers. These include on-site and web-based workshops as well as problem-solving support via e-mail and telephone.

To provide an in-depth analysis, the RDR mortgage modification module can alter the mortgage payment by multiple variables:

- Reduce Interest Rate
- Increase amortization
- Reduce Principal
- OR any combination of the above

This module also contains government guidelines that provides assistance to comply with the "Home Affordability Program": Monthly cost of home (including taxes, insurance, principal, interest, and association fees) = 31% of Monthly Gross Income.

For a more detailed description of the mortgage modification module and steps to implementation, contact us at [info@responsibledebtrelief.org](mailto:info@responsibledebtrelief.org). We can arrange for webinar to actively demonstrate the RDR algorithmic software and select features.