

PREMIUM FINANCE LOAN MANAGER

Schedule of Additional Modules

Module	Feature Set	Included in Enhanced System
Novell Netware NLM or Windows NT Service Pak	<ul style="list-style-type: none"> Provides networking utilities and library functions which provide 50-300% speed increase over local area networks 	Yes
Multi Finance Company Module	<ul style="list-style-type: none"> allows for the monitoring of discrete loan portfolios includes first additional database all accounting transactions, production and statistical information totally separate and independent 	No
Additional Finance Company Database	<ul style="list-style-type: none"> Cost for each additional database 	No
Laser Check Module	<ul style="list-style-type: none"> Provides printing of checks on laser printer including check number and MICR line information. Requires blank stock and magnetic ink cartridge. 	Yes
Advanced Agency Fee Module	<ul style="list-style-type: none"> Includes fee tracking for agents and managing general agents. Includes provisional run of agency and MGA fees with full reporting and allows management to change any fee on a loan by loan basis or lump sum basis (for any broker or MGA) before paying fees. Includes full printing and reporting of fee checks paid to brokers and MGAs every month. This interfaces with the Laser check module so all agency fee checks are printed on laser printer. Includes ability to create unlimited programs with the following parameters: ability to calculate a fee using a fixed percentage of the premium or amount financed (ie. 1% of premium, 1.5% of amount financed, etc...) ability to calculate a fee using a fixed interest rate and a number of days (ie. amount financed at 6% for 20 days, premium at 4% for 30 days, etc...) ability to calculate a fee based upon a mark-up over a given base rate. ability to make fee payment contingent on a minimum number of days to hold premium payment to broker. ability to specify a minimum fee per loan. ability to specify a minimum premium amount to qualify for a fee. 	No
Light Agency Fee Module	<ul style="list-style-type: none"> Includes fee tracking for agents and managing general agents. Includes full reporting of fees paid to brokers and MGAs. Includes ability to manually adjust a fee for any account. Includes ability to create programs with the following parameters: ability to calculate a fee using a fixed percentage of the amount financed (ie. 1.5% of amount financed, etc...) ability to calculate a fee based upon a mark-up over a given base rate. ability to specify a fixed fee per loan regardless of size. 	No
Enhanced Reporting Module	<ul style="list-style-type: none"> brings system report total to over 120 reports includes reporting by state/province, lender and territory many reports have selectable sort criteria (ie. sort by borrower name, sort by account number, sort by cancellation date, etc...) 	Yes
Enhanced Agent and G/A Databases	<ul style="list-style-type: none"> including agent appointments with MGAs and carriers and MGA appointments with carriers. includes dates of appointment confirmation and designated payee for any appointment combination. 	Yes
Ad-Hoc Report Writer	<ul style="list-style-type: none"> Provides full customized query capability to PFLM. Users can select against any table or combination of tables, any column (field) values and any sort criteria Comparisons can be made against specified values or other columns Report formatting allows specification of column values to appear on report and the order of their appearance and totals or averages for numeric columns. Reports can be saved for future retrieval. Reports can be exported to spreadsheets for further customization. 	Yes
A.M. Best P/C Key Rating Guide Interface	<ul style="list-style-type: none"> includes capability to import ratings, financial size, FPI index and other important factors into Premium Finance Loan Manager company database 	Yes
Automated Over-night End of Day Processing Module	<ul style="list-style-type: none"> includes recalculation of exposure by Carrier, MGA, and broker all reports, notices and forms are printed to disk during the evening and can be printed at leisure the next morning. any system report can be added to this module so that reports required on a daily basis will be available the next morning. 	Yes

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Historical Data Module	<ul style="list-style-type: none"> ability to preserve data in exact form at end of month. no limit to number of past months automated ability to attach and run reports for any preserved month end (includes back dating and updating of internal system dates). 	Yes
ACH Debit or Credit Module	<ul style="list-style-type: none"> Allows for automatic electronic debiting of borrower accounts or electronic crediting of Agent/GA accounts. 	No
ACH Debit & Credit Module	<ul style="list-style-type: none"> Allows for automatic electronic debiting and crediting of borrower accounts. 	No
Generic Bridge Module	<ul style="list-style-type: none"> Allows for the generic import of quote data from a 3rd party software package to help eliminate unnecessary duplicate data entry. Input 1 supplies the file layout. 	No
Check-by-Fax Module	<ul style="list-style-type: none"> Allows for the creation of an insureds or agent check for posting all in one step. Allows you to create "bulk" checks from agents for payments on multiple accounts. Included is Input 1's Windows based check writing program so no additional check writing software is needed. 	No
Check-by-Web*	<ul style="list-style-type: none"> Same as above with the additional option of an on-line check payment feature for agents and insureds. On-line confirmation of a submitted payment is automatically delivered to the user via email. Includes the uploading of data from Input 1's webserver to your PFLM system every night. 	No
Follow-Up Memo Module	<ul style="list-style-type: none"> Allows for the creation of special user memos, which can be scheduled for future reminders. Users can assign follow-up memos to other users System generates a report every night for each user, showing all follow-up memos that must be attended to the next business day. 	Yes
Agent Profitability Report	<ul style="list-style-type: none"> Provides a detailed breakdown of agent profitability based on variables such as cost per loan, cost of funds, late charges, charge offs, etc. Can be run for any agent over any given time period. 	No

- Check-by-Web requires the Check-by-Fax Module and a user of Accounts-in-View as an ASP service or a software license.