

# Easily manage the entire lifecycle of your vehicle loan portfolio



## *Drive greater efficiencies and lower costs*

Whether you are a direct, indirect or floor plan lender, you can originate, service and handle all of your collections with a single loan system. Recognized for its flexibility, automation, and user-friendly design, the Nortridge Loan System is quickly becoming the new standard in the vehicle financing industry.

Why have separate systems to manage loan origination and loan servicing? Customized workflows take you through each step of the application tracking and origination process. Loans can be automatically set up according to your unique terms and payment plans. The tracking of dealer reserves, recourse, insurance and collateral is easy and efficient. Late fees, promises-to-pay, and custom collection campaigns are easy to set up and track. User defined status codes allow you to track each loan during all stages including active, deferred, collections, legal, out-for-repo, paid-off, charged-off, and bankruptcy.

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## **Key Features**

- Pull, analyze and store credit reports, and report credit to the major credit bureau agencies right in NLS
- Configurable loan origination with rules-based verifications, stipulations, alerts and document generation.
- Track pending, declined and approved applications
- Enter borrower and co-borrower information just once
- Quickly verify borrower data (address, employment, income, bank account, and references)
- Interest structures supported include rule of 78s and simple
- Handles fixed and variable rates, even default and post-maturity interest
- Cash processing made simple using native Western Union and MoneyGram interfaces along with full ACH integration
- Multiple fees are tracked including DMV, doc prep, GPS, repo and legal
- Automate billing, late notices and / or coupon book generation
- For indirect lenders, generate dealer payment checks or pay via ACH, net of discount, reserves and special withholds
- Never lose track of a repo with our customizable repossessions workflow
- Automatically add forced-place insurance
- Easily configure new loan programs without additional programming
- Quickly generate powerful static pool reports

***Finally, there's one loan system to do it all, from origination to servicing, to collections and repossessions.***



Call for a demonstration or more information  
800.993.6227



**NORTRIDGE**  
SOFTWARE COMPANY