



DLM Cloud Edition Order Form				
Subscription	Monthly Cost	✓	Monthly Subtotal	
DLM Cloud Edition Core (includes 2 user accounts)	\$100.00	✓	\$100.00	Contact:
ACH Module	\$15.00			Org. Name:
Adjustable Rate (AR) Module	\$15.00			Address:
Analytics Module	\$10.00			City:
Capital Manager Module	\$30.00			State:
CDFI Reporting Module	\$10.00			Zip:
Client Manager Module	\$20.00			Telephone:
Credit Bureau Reporting Module	\$20.00			Email:
Document Origination Module	\$25.00			
Document Storage Module	\$25.00			
Escrow Module	\$35.00			
Exporter Module	\$50.00			
Fee-Based (riba-free) Loan Module	\$5.00			
Flexible Schedule Module	\$5.00			
Importer Module	\$50.00			
LenderFit API Module	\$25.00			
Line of Credit/Interest-Only Module	\$5.00			
Loan Loss Reserve Module	\$5.00			
Office of Refugee Resettlement Reporting Module	\$15.00			
Online Client Portal Module	\$50.00			
Online Payment Module (requires Online Client Portal Module)	calculate on Online Payment Module sheet		\$0.00	This field updates automatically based on the Online Payment Module sheet monthly subtotal.
Outcome Tracker API Module	\$15.00			
Participation Module	\$30.00			
Pipeline Module	\$10.00			
Pre-Scheduler Module (requires Line of Credit/Interest-Only Module)	\$20.00			
QuickBooks Desktop Module	\$30.00			
QuickBooks Online Module	\$30.00			
Retained Earnings Module	\$15.00			
SBA Community Advantage (1502) Reporting Module	\$50.00			
SBA Microloan Reporting Module	\$30.00			
			Subscription Monthly Subtotal:	\$100.00

Additional User Accounts (2 user accounts included in Core)				
Additional user (\$20/user)	\$20 x <u> </u> = \$			
5 user pack (\$15/user)	\$75.00			
10 user pack (\$10/user)	\$100.00			
			Additional User Monthly Subtotal:	\$0.00
			Subscription and Additional User Monthly Subtotal:	\$100.00

Annual Subtotal:	\$1,200.00
10% discount for pre-paying annually:	-\$120.00

Setup Services				
Set up and initial training (one-time fee)	\$1,800.00	✓	\$1,800.00	
Data migration from DLM Desktop	\$500.00			
Data conversion from other system				
			Setup Subtotal:	\$1,800.00
			Grand Total:	\$3,000.00
			Grand Total with 10% discount:	\$2,880.00

Online Payment Module Subtotal Form

Online Payment Module	Monthly Cost	Monthly Subtotal
	\$20.00	

Subsidy Tier	Per transaction cost to borrower	Expected monthly transaction volume	Monthly Cost	Monthly Subtotal
Tier 1: No subsidy	\$1.50	unlimited	\$0.00	
Tier 2: Partial subsidy		25	\$18.00	
		50	\$30.00	
		100	\$50.00	
		250	\$75.00	
		500	\$100.00	
		1,000	\$150.00	
Tier 3: Full subsidy		2,000	\$250.00	
		25	\$36.00	
		50	\$60.00	
		100	\$100.00	
		250	\$150.00	
500	\$200.00			
1,000	\$300.00			
2,000	\$500.00			

Monthly Subtotal: \$0.00



Add-On Module	Description	Available	Monthly Subscription
ACH Module	<p>Allows you to post EFT and automated payments in one batch routine. Tag loans to include in ACH routine; choose posting date for the batch; review and edit payment amounts prior to posting.</p> <p>Creates NACHA files to upload to your depository bank(s). Prepare one or more NACHA files to upload to your organization's depository bank; eliminate double-entry in banking software. Creates reports. Create, print and save the list of posted transactions; use rollback feature for corrections.</p>	✓	\$15
Adjustable Rate (AR) Module	<p>Allows you to adjust interest rates according to a periodic schedule. Tag individual loans as AR loans (others will not be adjusted); adjust the interest rate for designated loans on a periodic basis (quarterly, annually, etc.); perform rate adjustments for all AR loans in a single batch operation.</p> <p>Implements "Prime Plus" loan rates, provides three adjustment factors:</p> <ul style="list-style-type: none"> – Common Base Rate factor (e.g., pegged to a published index such as the Prime Rate) – Individual Plus Rate factor which may be set differently for each AR loan – Maintains set payment amount, calculates re-amortized principal and interest payments, or updates interest-only payments for each AR loan. 	✓	\$15
Analytics Module	<p>Projected Earnings Report calculates current interest accruals and forecasts future portfolio earnings.</p> <ul style="list-style-type: none"> – Calculate interest accruals for each loan account, and display accruals by fund or for the portfolio as a whole. – Forecast interest earnings, principal repayments, and ending balances for any range of months. – Print summary reports by loan fund or entire portfolio. <p>Trend Analysis Report performs trend analysis for selected range of months and calculates historical data through selected date.</p> <ul style="list-style-type: none"> – See portfolio at-risk trends month by month over selected range of months broken down by amount and percent of portfolio risk, month by month. Track your average monthly fund balance and loan loss rate. – Historically, calculate total loans issued, funds approved, and funds disbursed. See the number of loans paid in full and charged off, dollar amounts charged off, and percent of portfolio lost. Calculate the total dollar amount of repayments received by fees, interest, and principal, and calculate average loan size, term, and interest rate over the life of the fund. 	✓	\$10
Assistive Technology Module	<p>Stores specialized data for assistive technology clients. Store all the information you must report on your AFP clients in an integrated loan tracking system; eliminate the need to re-enter data in more than one database system.</p> <p>Conforms to the new reporting requirements for Telework and AFP. List devices financed, disabilities addressed, and financing obtained; conduct required follow-up surveys of assistive technology clients; produce summary reports displaying AT demographics.</p>	TBA	\$40
Capital Manager Module	<p>Tracks sources of capital. Track your organization's sources of lending capital; track matching requirements for capital commitments from these funding sources.</p> <p>Monitors the organization's repayment requirements. Analyze the organization's repayment requirements back to source; monitor the performance of the master loan account and participating loan funds.</p> <p>Tracks transfers between RLF and LLR accounts. Track the flow of funds within the Revolving Loan Fund (RLF) accounts and Loan Loss Reserve (LLR) accounts.</p> <p>Produces master balance and cash flow statements. Monitor cash flow for each Revolving Loan Fund (RLF) and Loan Loss Reserve (LLR) account; analyze funds available to lend; monitor funds committed but not yet loaned.</p> <p>Analyzes Earnings Performance of the Portfolio. Analyze the spread between your cost of funds and the earnings performance of the loan portfolio; track the generation of excess earnings that may be captured as program income.</p>	✓	\$30
CDFI Reporting Module	<p>Reports electronically to the CDFI Fund through its AMIS system. Store information on all transaction-level data required by the current CDFI reporting requirements; conform to specialized demographic categories outlined by CDFI manual.</p> <p>Transmits transaction-level data on all community loan fund accounts. Comply with the CDFI's preferred reporting format (XML) for electronic reporting; upload data directly to the CDFI website; print reports summarizing data transmitted to the CDFI.</p>	✓	\$10
Client Manager Module	<p>Documents the technical assistance (TA) you provide your clients. Keep track of the TA hours you provide; enter full narrative descriptions of the TA task you perform for each client.</p> <p>Helps you analyze your TA performance and plan for the future. Produce summary reports by client, by staff, or by type of technical assistance; analyze how much time you spend on each type of TA; monitor your technical assistance plans.</p> <p>Allows you to define your own outcomes and track the associated TA hours. Create outcome categories (such as job creation, revenue generation); monitor and analyze TA hours.</p>	✓	\$20



Credit Bureau Reporting Module	<p>Reports electronically to major credit bureaus. Report credit history of all your borrowers on a timely and regular basis; comply with Metro II le format (required by all national bureaus: Equifax, Experian, Innovis, TransUnion); review the credit file in detail prior to submitting it to the bureaus. Helps your clients establish conventional credit. Guide your clients into the economic mainstream by reporting on their performance in your lending program.</p> <p>Additional requirements: Unless your organization is large enough to report independently to the credit bureaus, you may be required to report through Credit Builders Alliance (CBA) which was set up to assist community lenders.</p> <p>Contact CBA for membership and services: www.creditbuildersalliance.org</p>	✓	\$20
Document Origination Module	<p>Allows you to create loan documents within DownHome Loan Manager. Create templates for any individual loan documents you need from origination to payoff. Populate templates with information from debtors and loan terms. Download finished documents from individual loan records. There are no limits on how many templates or documents you create.</p>	✓	\$25
Document Storage Module	<p>Allows you to store documents for people, businesses, loans, and loan applications. Store, manage, and access all the documents you need including PDFs, images, word documents, and spreadsheets up to 50 GB. Extra storage available in 50 GB increments.</p>	✓	\$25
Escrow Module	<p>Integrates escrow requirements into loan repayment terms. Define escrow categories (such as taxes, insurance, management fees); post payments automatically to escrow reserve. Monitors escrow reserves and repayment obligations. Monitor escrow account balances for individual borrower accounts; analyze escrow reserves by loan fund or entire portfolio.</p>	✓	\$35
Exporter Module	<p>Allows you to export transaction data to a general ledger system. Creates an export file that can be imported into general ledger systems. Currently available for MIP Fund Accounting with more to follow.</p>	✓	\$50
Fee-Based (riba-free) Loan Module	<p>Manages fee-based loans that do not charge interest. Tag loans that follow fee-based rather than interest-bearing terms; follow Islamic banking interest-free (riba-free) lending practice. Assesses periodic fixed fee. Enter periodic fixed fee on the loan terms screen; fixed fee is automatically assessed with transaction postings. Produces billing statements that reflect fee-based schedule. Produce billing statements that display periodic fee charges rather than interest.</p>	✓	\$5
Flexible Schedule Module	<p>Accommodates a variety of repayment schedules. Handle weekly, bi-weekly, monthly, semi-monthly, quarterly, semi-annual or annual repayment schedules; automatically calculate correct billing dates; choose between a simple (daily) interest formula or a fixed interest schedule; produce amortization schedules that follow the specified repayment terms.</p>	✓	\$5
IDA Savings Module	<p>Tracks all aspects of your IDA program. Define the savings purpose and dollar goal of your IDA participants; monitor the savings deposits and balances for each of your IDA savers; keep track of your organization's match obligation; monitor assets purchased through IDA savings and matching funds.</p> <p>Imports savings data from participating bank(s). Import monthly savings account data from your participating banks; import your bank-supplied electronic file with savings deposit details directly into DLM; eliminate manual data entry.</p> <p>Reports on IDA progress and outcomes. Report on the demographic characteristics of your IDA participants; show the on-going progress of your savings program; display savings goals met and outcomes achieved as a result of your efforts.</p> <p>Integrates tightly with other DLM modules. Monitor lending, IDAs and enrollments all in one database system.</p>	TBA	\$75
Importer Module	<p>Allows you to import loan data into an existing DownHome portfolio. Creates borrowers, loans, and initial loan disbursement based on an import file. Creates transactions on existing loans based on an import file.</p>	✓	\$50
LenderFit API Module	<p>Easily transfers loan applicant data between databases. Create and manage loan applications and documents in Lenderfit, then push a button to transfer applicant, business, and proposed loan details to DLM where you can create, fund, and service the loan. <i>Requires our Pipeline Module.</i></p> <p>Learn more about LenderFit at www.lenderfit.io.</p>	✓	\$25
Line of Credit/Interest-Only Module	<p>Allows you to set a loan to act as a line of credit. Make additional disbursements throughout the life of the loan up to the credit limit.</p> <p>Allows you to set a regular or auto-reset payment schedule type. Handles standard payments, interest-only payments, or re-amortized payments.</p> <p>Automatically reset the payment amount as interest-only or re-amortized. Use the billing system to automatically adjust payment amounts according to the terms of the loan.</p>	✓	\$5
Loan Loss Reserve Module	<p>Allows you to set different loan loss reserve requirements for each loan. Assign the percentage required for loan loss reserve according to the risk factors you establish for your portfolio.</p> <p>Monitors overall loan loss reserve requirements for the entire portfolio. Monitor the reserve requirements for each loan fund and the portfolio as a whole; analyze whether current loan loss reserves are sufficient to cover the risk factors.</p>	✓	\$5



Office of Refugee Resettlement Reporting Module	<p>Allows you to set different loan loss reserve requirements for each loan. Assign the percentage required for loan loss reserve according to the risk factors you establish for your portfolio.</p> <p>Monitors overall loan loss reserve requirements for the entire portfolio. Monitor the reserve requirements for each loan fund and the portfolio as a whole; analyze whether current loan loss reserves are sufficient to B26cover the risk factors.</p> <p>Integrates with loan tracking. Track ongoing loan performance; seamlessly integrate with all other DLM modules.</p>	TBA	\$15
Online Client Portal Module	<p>Allows your borrowers to track their loans online. Borrowers can log in to see their loan terms and transaction history, download billing statements, and produce an amortization schedule.</p> <p>Secure messaging between you and your borrowers.</p> <p><i>When paired with the Online Payment Module, allows your borrowers to make payments online.</i></p>	✓	\$50
Online Payment Module	<p>When paired with the Online Client Portal Module, allows your borrowers to make payments online. Accept one-time and recurring payments. Choose to have your borrowers pay a small transaction fee, or subsidize those fees through your module subscription.</p> <p><i>Requires our Online Client Portal Module.</i></p>	✓	Calculate on Online Payment Module sheet
Outcome Tracker API Module	<p>Easily transfers data between the two database systems. Track customizable client information in Outcome Tracker, including client notes and demographics; see all DLM lending activity on shared client records in Outcome Tracker; changes made in one system are updated</p>	✓	\$15
Participation Module	<p>Creates participation loans from multiple loan sources. Disburse funds from multiple loan programs; define separate terms for each participation loan; issue a single bill to the borrower that reflects the master participation loan; override set terms and payment allocations when necessary.</p> <p>Tracks repayments to multiple funding sources. Apportion repayments to each participating loan fund; monitor the performance of the master loan account and participating loan funds.</p> <p>Produces reports. Create transaction reports by subloan and by master participation loan.</p>	✓	\$30
Pipeline Module	<p>Keeps track of all loan inquiries and loan applications. Integrate fully with existing borrower tracking in DLM.</p> <p>Defines key stages of progress from inquiry through loan approval. Define milestones along the application process (examples of milestones: inquiry, application received, under review, approved, deferred, denied, withdrawn, etc.).</p> <p>Monitors each applicant's progress through stages. Tag stages of development for each applicant and record contact dates.</p> <p>Produces reports on all applicants in the pipeline. See who has inquired and how many applicants are in each stage of development; inquire by date range or application stage.</p>	✓	\$10
Pre-Scheduler Module	<p>Predefine an irregular repayment schedule. Allows you to build a schedule that presets changing terms for a loan to follow over its life cycle.</p> <p>Accommodate complex loan products. Accommodates seasonal loans, stepped payments, interest-only periods, tiered interest rates, scheduled balloon payments, etc.</p> <p>Automate the servicing of loans with changing variables. Automatically adjusts billing statements to reflect specific changes called for by the predefined schedule.</p> <p><i>Requires our Line of Credit/Interest-Only Module.</i></p>	✓	\$20
QuickBooks Desktop Module	<p>Exports your financial data from DLM directly into QuickBooks Desktop. Include transaction, loan and customer-level data; match up fund accounts in your existing QuickBooks company file, or have DLM set up accounts for you; synchronize data whenever you choose; prepare sales deposits and receipts for easy review within QuickBooks.</p> <p>Compatible with QuickBooks Pro 2008 or higher.</p>	✓	\$30
QuickBooks Online Module	<p>Exports your financial data from DLM directly into QuickBooks Online. Include transaction, loan and customer-level data; match up fund accounts in your existing QuickBooks company file, or have DLM set up accounts for you; synchronize data whenever you choose; prepare sales deposits and receipts for easy review within QuickBooks.</p> <p>Compatible with QuickBooks Online Plus or higher.</p>	✓	\$30
Retained Earnings Module	<p>Tracks the portion of interest collected and retained by your organization as a servicing fee. Tag individual loans that are subject to a retained earnings fee and specify the exact percentage to be retained on each loan.</p> <p>Creates reports on retained earnings. Run individual loan reports or portfolio reports displaying retained earnings income.</p>	✓	\$15
SBA Community Advantage (1502) Reporting Module	<p>Serves SBA Community Advantage Program loans from beginning to end. Tracks and manages the unique life cycle of CA loans, from loan closing to sale to investors in the secondary market, to participation loan servicing, all the way to final termination. Calculates interest-based fees owed to the SBA and the service fees retained by the CA lender.</p> <p>Reports electronically to Capital Access Financial System (CAFS). Produces the SBA 1502 file to be submitted to CAFS. Calculates total amounts to wire to CAFS. Includes break-outs to the SBA and the secondary market.</p>	✓	\$50



3971 EVANSTON AVE N • SEATTLE, WA 98103
 info@downhomesolutions.com | www.downhomesolutions.com
 tel 206.634.0884 toll-free 877.800.4476 fax 206.634.0885

SBA Microloan Reporting Module	<p>Reports electronically to the SBA through its Microloan Program Electronic Reporting System (MPERS). Takes the information you've already entered in DLM and exports it into XML formatted files that can be uploaded to the new MPERS website portal.</p> <p>Submits Loan Origination File. Submits required information on the borrower, business, and details of the microloan itself; validates that all required demographic information about the individual borrower and business has been submitted, as well as essential loan characteristics (e.g., approved amount, closing date, interest rate, etc.).</p> <p>Submits Loan Servicing File. Updates all of the active SBA loan accounts previously entered into MPERS with latest balances, delinquency status, and outcomes such as job creation and improved revenue; gathers up information about loans that terminated during the reporting period and reports on their final outcomes.</p>	✓	\$30
Data Conversion and Migration	<p>Moving from another database or an in-house information system? Ready to switch from our Legacy Desktop Edition to DLM Cloud Edition? Let us convert your existing data and import it into our DownHome Loan Manager database to make your transition flow smoothly.</p>	✓	Call for quote