

THE DMM LOSS MITIGATION

WEB PORTAL

ATTORNEY MANUAL

(September 2013)

NJB Loss Mitigation Program Edition*

**This Manual is for use in the New Jersey Bankruptcy Court Loss Mitigation Program ONLY*

WHAT IS THE DMM LOSS MITIGATION WEB PORTAL?	2
REGISTRATION	3
LOG IN	4
HOME PAGE	5
MY PROFILE	6
<i>Updating Your Account</i>	6
<i>Authorized Users</i>	7
MESSAGE CENTER	7
<i>Message Counter</i>	7
<i>New Messages</i>	8
ADD NEW BORROWER	9
<i>Submitting a Borrower through the Portal</i>	9
ACCOUNT DASHBOARD	16
NEW	16
OPENED	16
DECISION REPORTED	16
CLOSED	16
REJECTED	16
<i>Re-Opening an Account</i>	16
INCOMPLETE	16
<i>Re-Opening an Account</i>	16
SAVED	16
ALL	16
BORROWER ACCOUNT PAGE	18
UPDATING INFORMATION	19
EMAIL SERVICER	19
ADD / UPDATE DOCUMENTS	19
VIEW FILE HISTORY/MESSAGES	19
CLOSE FILE/REPORT FINAL RESULT	22
TOOLS	22
SERVICER RESPONSES AND STATUS UPDATES	24
INTAKE	24
DECISION	24
STATUS UPDATE REQUESTS / NO RESPONSE	24
SERVICER INVITATIONS	26
DOWNLOADING A SERVICER INVITATION	26
RESPONDING TO AN INVITATION	27
DMM DOCUMENTOR™	30
DOWNLOAD AND INSTALL DMM DocuMENTOR™	30
USING THE DMM DocuMENTOR™	30
<i>Open the pdf document</i>	30
<i>Select Pages</i>	31
<i>Save New Document</i>	32
ADDITIONAL INFORMATION	34

What is the DMM Loss Mitigation Web Portal?

The DMM Loss Mitigation Web Portal is a secure electronic interface that enables attorneys and loan servicers to communicate more effectively and efficiently about distressed borrowers in need of loan resolutions – before, during or after a bankruptcy.

Servicer Required Documentation

Providing complete and accurate documentation to the servicer is the single most important component of a loss mitigation review. Without the proper information and documentation, servicers cannot complete a review. To facilitate this process, the Portal generates a customized list of forms and documents required by each servicer for each borrower. This customized package will even include servicer-specific forms and documentation. The debtor's attorney need only answer some basic questions about the borrower and their income sources and the Portal will automatically generate a list of forms and documentation needed. This reduces error and expedites the review.

Knowledge That Submissions Have Been Received

All information submitted by the attorney (including any documentation) is posted and stored on the Portal and available to the attorney and servicer to see at any time. As a result, attorneys can submit their clients for loss mitigation review and have the confidence that their complete submission has been delivered to the servicer. And, servicers can proceed with a review knowing that they have received all of the information from the attorney. No more phone calls or searching for faxes.

Dynamic Communications

The Portal opens up a whole new dedicated and direct channel for clear communication between attorneys and servicers. The Portal automatically tracks the status of every file – from submission to resolution. Attorneys and servicers can message each other through the Portal to resolve any issues that may arise throughout the process and submit any additional documentation that may be required. And, all communications between attorney and servicer are tracked; thus, ensuring that both attorney and servicer are always on the same page. A full history of every account can be viewed at any time with a click of a button. In addition, both parties receive notice of any updates or changes to an account – on the Portal and via email.

NJB Loss Mitigation Program

The NJ bankruptcy court has established a formal loss mitigation program ("LMP") and is requiring that all servicers and debtors use the Portal to facilitate the Court's administration of the LMP. NJB Court personnel and Trustees will be able to monitor and review all documentation and communication exchanged between the debtor and creditor to ensure that the loss mitigation is proceeding as required pursuant to the Court's LMP.

Simple and Easy

The Portal is web-based and requires nothing more than an internet connection and an email address.

Portal Fee

Pursuant to NJB's LMP, debtors' attorneys will pay a one-time transaction fee of \$25 for each borrower account submitted through the Portal.¹ The payment of the fee is incorporated into the submission process online.

More Information

For more information on the Portal, please contact Igor Roitburg or Joe Smith at 800-481-1013 or email us at support@defaultmitigation.com.

To register to use the Web Portal, please go to <https://www.dclmwp.com>


¹ Debtors' attorneys who wish to use the DMM Portal for submissions outside of the NJB LMP may do so as well. However, submissions outside of the NJB LMP may only be made to servicers who have voluntarily agreed to accept such submissions and pay the Portal fee. Please refer to the Portal for an updated list of such servicers.


Registration

You must be registered to use the DMM Web Portal. To register:

1. Go to www.dclmwp.com
2. Under “Create an Account”, select “Attorneys (Borrowers / Debtors)” from the dropdown menu and click the “Go To Registration” button (See Figure 1)
3. Complete the Signup form
4. Click “Submit Account”

DMM will verify the information provided and you will be notified by email once access has been granted. (The verification process usually takes less than 24 hours)



Homeowners - Click Here For Help 

Welcome to the DMM Loss Mitigation Web Portal

Existing Users	Invitation Code Only	Create an Account
<p>If you are already registered to use the DMM Portal, login here:</p> <p>Email*: <input type="text"/></p> <p>Password*: <input type="password"/></p> <p>Forgot?</p> <p>Invitation Code: <input type="text"/></p> <p>Loan Number: <input type="text"/></p> <p>* - Required</p> <p>If you received an invitation code, please enter it above along with a valid loan number for the borrower. This will download your invitation to your account.</p> <p><input type="button" value="Login"/></p>	<p>If you received an Invitation Code but do not have an account, please enter the Invitation Code below along with a valid loan number for the borrower. (You will create your account after we verify the Invitation Code and loan number).</p> <p>Invitation Code*: <input type="text"/></p> <p>Loan Number*: <input type="text"/></p> <p>* - Required</p> <p>If you (or your organization) already have an account, please login under Existing Users.</p> <p><input type="button" value="Login"/></p>	<p>If you do not have a user account and you did not receive an invitation code, you can create your account here. Please select your user type from the menu below to register for the DMM Portal.</p> <div><div>Select “Attorney” from menu and click “Go To Registration”</div><div><div>--Select--</div><div><input type="button" value="Go To Registration"/></div></div></div> <p>Notice: All Parties attempting to register will be validated before registration is completed.</p>

Note: Use of this Portal in no way commits any of the parties to either offer or accept any loss mitigation solutions. This Portal provides a streamlined means of communication between interested parties. It enables parties interested in mortgage loss mitigation to submit all of the necessary documentation and to communicate with each other throughout the process via a secure web platform.

This site is owned and operated by Default Mitigation Management LLC. For any questions regarding the DMM Loss Mitigation Web Portal, contact Default Mitigation Management LLC at 800-481-1013 or click [here](#) to email us

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Figure 1 – www.dclmwp.com

Log In

After you have registered to use the DMM Web Portal, go to www.dclmwp.com, enter your email address and your password under “Existing Users” and click the “Login” button to gain access to the site. (See Figure 2)

Note: You do **not** need an Invitation Code to login. Enter an Invitation Code only if the servicer has sent you an invitation to participate in its online loss mitigation program (see “Servicer Invitations”).

[Homeowners - Click Here For Help](#) 


Default Mitigation Management

Login Here

Existing Users	Invitation Code Only	Create an Account
<p>If you are already registered to use the DMM Portal, login here:</p> <p>Email*: <input type="text"/></p> <p>Password*: <input type="password"/></p> <p>Forgot?</p> <p>Invitation Code: <input type="text"/></p> <p>Loan Number: <input type="text"/></p> <p>* - Required</p> <p>If you received an invitation code, please enter it above along with a valid loan number for the borrower. This will download your invitation to your account.</p> <p style="text-align: center;"><input type="button" value="Login"/></p>	<p>If you received an Invitation Code but do not have an account, please enter the Invitation Code below along with a valid loan number for the borrower. (You will create your account after we verify the Invitation Code and loan number).</p> <p>Invitation Code*: <input type="text"/></p> <p>Loan Number*: <input type="text"/></p> <p>* - Required</p> <p>If you (or your organization) already have an account, please login under Existing Users.</p> <p style="text-align: center;"><input type="button" value="Login"/></p>	<p>If you do not have a user account and you did not receive an invitation code, you can create your account here. Please select your user type from the menu below to register for the DMM Portal.</p> <p style="text-align: center;">--Select-- <input type="button" value="Go To Registration"/></p> <p>Notice: All Parties attempting to register will be validated before registration is completed.</p>

Note: Use of this Portal in no way commits any of the parties to either offer or accept any loss mitigation solutions. This Portal provides a streamlined means of communication between interested parties. It enables parties interested in mortgage loss mitigation to submit all of the necessary documentation and to communicate with each other throughout the process via a secure web platform.

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Figure 2 – www.dclmwp.com

Home Page

Your Home Page is broken down into 3 sections (See Figure 3):

- Main Navigation Bar
- Account Dashboard
- Tools

Each section is discussed in detail below.

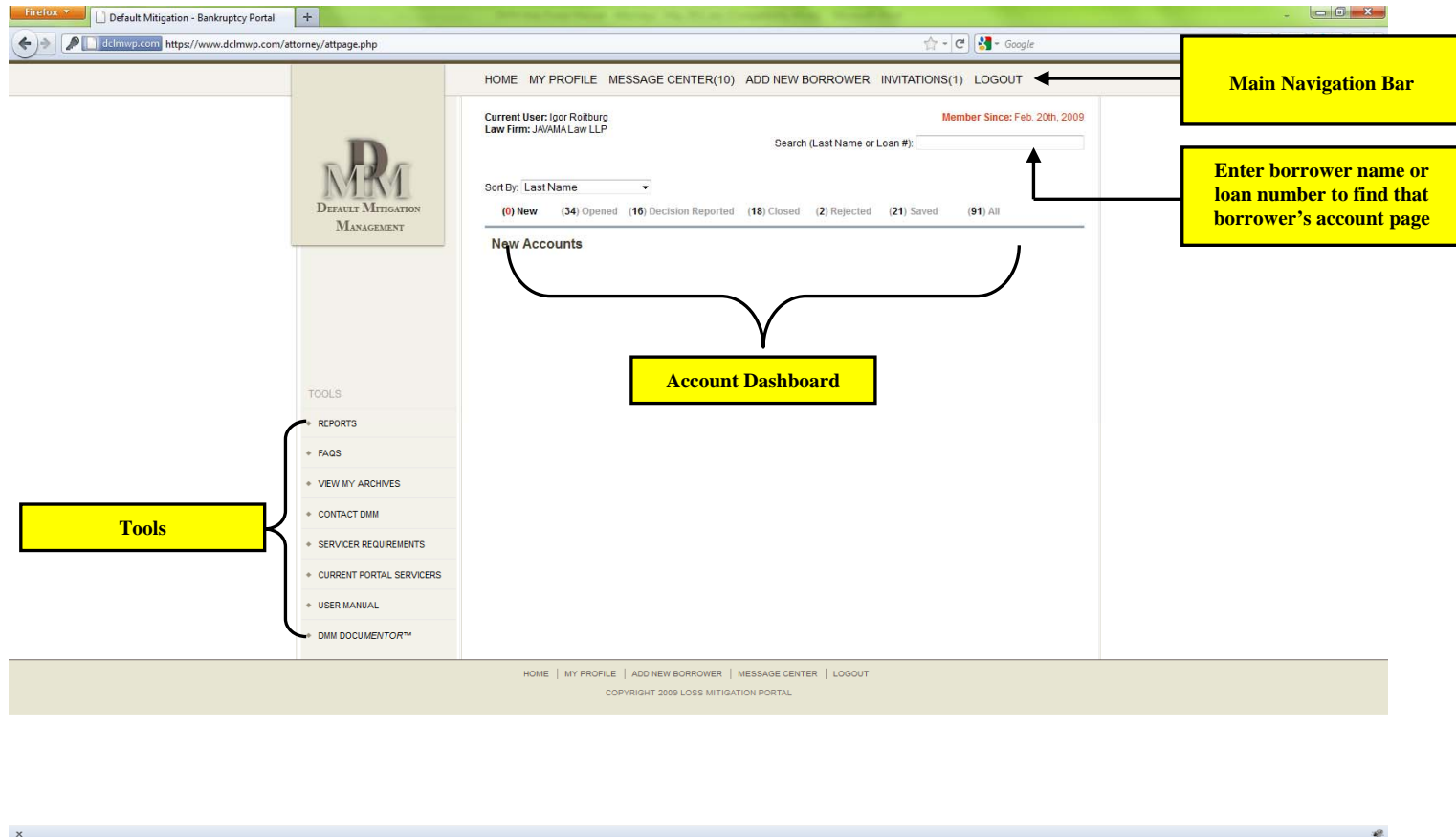


Figure 3 – Home Page After Login

Main Navigation Bar

The Main Navigation Bar will appear on every screen and give you quick access to the following:

- Home Page
- My Profile - this is your user account information. From here you can edit your profile and add users to your account. (See Figure 4)
- Message Center – provides a quick link to any new messages you have received on any of your accounts (see Figure 5)
- Add New Borrower – click here to access the Add New Borrower Wizard which will guide you through the process of submitting a new account through the Portal.
- Invitations – click here to review and submit any accounts the servicer may have sent to you (see “Servicer Invitations” section for details)
- Logout

My Profile

Firefox | Default Mitigation - Bankruptcy Portal | dclmwp.com | https://www.dclmwp.com/attorney/att_account_options_user_profile.php

HOME MY PROFILE MESSAGE CENTER(10) ADD NEW BORROWER INVITATIONS(1) LOGOUT

Current User: Igor Roitburg
Law Firm: JAVAMA Law LLP
Member Since: Feb. 20th, 2009
Search (Last Name or Loan #):

Attorney Profile:

First Name: Igor	
Last Name: Roitburg	
Address: 631 Washington Avenue #1	
Phone: 859-663-2928	
Fax: 859-663-2935	
Law Firm: JAVAMA Law LLP	
Email: roitburg@uslmco.com	
Password: 12345	
Password Recovery Question: What city were you born in?	
Password Recovery Answer: odessa	

Authorized Users:

Name	Email	
jacob.roitburg	iroitburg@njtaxlieninvestor.com	X
miles.austin	miles.austin@iajalf.com	X

Add New Authorized User

Tools:

- REPORTS
- FAQS
- VIEW MY ARCHIVES
- CONTACT DMM
- SERVICER REQUIREMENTS
- CURRENT PORTAL SERVICERS
- USER MANUAL
- DMM DOCUMENTOR™


HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT
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Callout 1: Your user account information. To update, click the pencil icon, enter the updated information and click “Save Change”.

Callout 2: Your authorized users are listed here. To add a new authorized user, click “Add New Authorized User”. To delete a user, click the “X”.

Figure 4 – My Profile

Updating Your Account

You can update any of your user information by clicking the  next to the information you want to update. This will bring up a pop up box. Enter the new information in the pop up box and click “Save Change”. Your account will automatically be updated.

Authorized Users

At the bottom of the “My Profile” page you will find a list of your Authorized Users. These are users that you have added to your account and they have full access to all of your files on the Portal under your account. Authorized Users can perform any function that you as the primary user can. The Portal will identify which user performed a particular action with respect to any of your accounts.

- To add a new Authorized User, click the “Add New Authorized User” button. A new page will open. Provide the first and last name as well as the email address of the user you wish to add. Confirm you are responsible for this user’s activity on the Portal and click “Save User”. The user will receive an email with a temporary password and instructions on how to log in.
- To delete an Authorized User, click the “x” next to any Authorized User’s name. The user will be immediately removed and will no longer have access to your accounts.

Message Center

The Message Center shows you all of the new and unread messages you have received with respect to all of your accounts on the Portal. (See Figure 5)

The screenshot displays the 'Default Mitigation - Bankruptcy Portal' in a Firefox browser. The page title is 'Default Mitigation - Bankruptcy Portal' and the URL is 'https://www.dclmwp.com/attorney/att_message_center.php'. The navigation bar includes links: HOME, MY PROFILE, MESSAGE CENTER(6), ADD NEW BORROWER, INVITATIONS(1), and LOGOUT. The current user is 'Igor Roitburg, Law Firm: JAVMA Law LLP', and the member since date is 'Feb. 20th, 2009'. A search bar is labeled 'Search (Last Name or Loan #):'. A yellow callout box points to the '(6)' in the navigation bar, stating: '(#) indicates the number of new and unread messages'. The 'New Messages' section shows a list of messages with columns: Borrower, Loan #, Servicer, Bankruptcy Case #, Last Communication, and # Of New Messages. The table contains five rows of data.

Borrower	Loan #	Servicer	Bankruptcy Case #	Last Communication	# Of New Messages
williams, roy	6464313	TEST Mortgage - DO NOT USE	N/A	03-10-2010 12:08:10 Opened	(1)
Hils, Eliz	5555555	TEST Mortgage - DO NOT USE	N/A	06-03-2010 15:54:19 Opened	(1)
Jones, Felix	979746464	TEST Mortgage - DO NOT USE	N/A	04-18-2011 12:22:12 Closed/Final Result	(1)
doe, john	24456879	TEST Mortgage - DO NOT USE	N/A	11-03-2010 13:31:30 Opened	(2)
stamos, john	456231	TEST Mortgage - DO NOT USE	00-12568	12-02-2010 09:27:02 Opened	(1)

Tools: REPORTS, FAQs, VIEW MY ARCHIVES, CONTACT DMM, SERVICER REQUIREMENTS, CURRENT PORTAL SERVICERS, USER MANUAL, DMM DOCUMENTOR™

Footer: HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT
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Figure 5 – Message Center (New Messages)

Message Counter

The number in the parenthesis indicates the number of new and unread messages you have received.

New Messages

Clicking on “Message Center” will take you to a screen displaying your new messages. (See Figure 5) This screen will identify the following information:

- Borrower Name
- Loan #
- Servicer Name
- Bankruptcy Case Number
- Date/Time and Type of the Last Message
- Number of new messages for this account

To view any message, click the Borrower Name. You will be taken to the file history for that Borrower account and will see all of the new messages listed in short view. The short view will display the date/time of the new message as well as who took the action and what type of action was taken. (See Figure 6)

The screenshot shows the Default Mitigation - Bankruptcy Portal. The top navigation bar includes links for HOME, MY PROFILE, MESSAGE CENTER(6), ADD NEW BORROWER, INVITATIONS(1), and LOGOUT. The current user is Igor Reiburg, Law Firm: JAVAMA Law LLP, and the member has been active since Feb. 20th, 2009. A search bar is available for Last Name or Loan #.



Currently Viewing:
Borrower Name: stamos, john
Property Address: 123 why st washington, DC 102546
Servicer Name: TEST Mortgage - DO NOT USE
Loan Number: 456231
Bk. Case Number: 00-12568

On the left, a sidebar lists tools: REPORTS, FAQs, VIEW MY ARCHIVES, CONTACT DMM, SERVICER REQUIREMENTS, CURRENT PORTAL SERVICERS, USER MANUAL, and DMM DOCUMENTOR™.

The main content area shows a message history table with columns: Date, Activity By, Action Taken, and Details. A message from 12-02-2010 09:27:02 by the Servicer is shown as 'Opened'. A yellow callout box with the text "Click here to see the full file history" points to the "Full History" link above the table. Another yellow callout box with the text "Click here to see the message details" points to the "Details" link in the table row.

At the bottom, a footer contains the text: HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT and COPYRIGHT 2009 LOSS MITIGATION PORTAL.

Figure 6 – New Messages

Click the Details  to view the details of the message. The details will include information about the user as well as any message or documents they have sent to you. Clicking the Details  will also mark the message as read and your new message counter will be adjusted accordingly.

Note: to view the full history of this account, click the “Full History” folder.

Add New Borrower

To submit an account through the Portal, you will need to prepare a loss mitigation package for the borrower. **Preparing the proper loss mitigation package is critical to ensure that your client gets a complete and thorough review of all loss mitigation options that may be available to them.** The Portal facilitates this process by creating a customized list of forms and documents needed based on the information about the borrower and the loan.

Some of the typical forms and documents are:

Forms:

- Borrower Authorization – written authorization from the borrower permitting the servicer to speak to you as their representative. (You may use your own form if you wish; DMM provides a sample form for convenience only)
- HAMP Request for Mortgage Assistance (HAMP RMA) – standard HAMP financial form that servicers need to review your client for a potential HAMP modification (note: not every servicer participates in HAMP)
- IRS Form 4506-T – request for Tax Return transcript
- Dodd Frank Certification – certification required to be completed by borrowers seeking loss mitigation options
- Additional Servicer Information – any additional proprietary forms that the servicer has provided DMM. It is very important that the borrower complete these form(s) in addition to all other forms so that the servicer can evaluate the borrower for all loss mitigation options, not just HAMP.
- UBAF Form 710 – if the borrower’s loan is owned by Fannie Mae or Freddie Mac, you will need to complete the UBAF Form 710. The Portal will provide you with a link to both the Fannie Mae and Freddie Mac websites where you can look up the borrower’s loan to determine if either organization owns the loan.

Supporting Documents: While many of the forms are standardized, the supporting documentation is as unique as the borrower themselves. The supporting documentation will need to document all of the income the borrower is claiming on the financial forms. The required documentation will vary based on the sources of income. Please be careful in identifying the borrower’s (and co-borrower’s) employment status as well as the sources of the household income. Based on the information you provide, the Portal will generate a list of supporting documentation that is needed. Typical documentation includes:

- Recent pay stubs
- Recent bank statements
- Recent Tax Return
- Recent utility bill to demonstrate occupancy

Submitting a Borrower through the Portal

To start a new submission, click “Add New Borrower” at the top of your Portal page which will open the Add Borrower Wizard page. (See Figure 7)

HOME MY PROFILE MESSAGE CENTER(17) ADD NEW BORROWER INVITATIONS(1) LOGOUT

Current User: Igor Rollburg
Law Firm: JAVAMA Law LLP

Member Since: Feb. 20th, 2008

Search (Last Name or Loan #):

ADD NEW BORROWER

Please answer the questions below. Based on your answers, the DMM Portal will generate a customized list of forms and documents you will need to provide. Please answer these questions carefully. Failure to provide the proper forms and/or documents may result in your review being delayed or rejected.

1. Bankruptcy Info

Is the borrower in active bankruptcy?

☐ Yes

☐ No

2. Mortgage Servicer Info

Select 1st Mortgage Servicer:

(If your servicer does not appear in this list, you cannot use the DMM Portal at this time to make your submission)

Select 2nd Mortgage Servicer:

(If your servicer does not appear in this list, you cannot use the DMM Portal at this time to make your submission)

3. Household Income Info

What is the Borrower's employment status?

☐ Employed - currently receiving pay check

☐ Self-Employed

☐ Unemployed

What is the Co-Borrower's employment status?

☐ There is no Co-Borrower

☐ Employed - currently receiving pay check

☐ Self-Employed

☐ Unemployed

What other sources of Income does the Household have? (check all that apply)

☐ Other earned income - i.e., bonuses, tips, commissions, overtime

☐ Rental Income

☐ Spouse's Income

☐ Non-Borrower Contributions - 3rd party providing income but not a borrower on the loan

☐ Alimony / Separation Maintenance / Child Support (note: borrowers are not required to document this income. Provide this ONLY if you wish the Servicer to consider this income)

☐ Trust Income

☐ Death Benefits

☐ Child Care / Babysitting

☐ Foster Care

☐ Severance Pay

☐ Disability Income / VA Benefits

☐ Unemployment and/or welfare

☐ Pension Income / Other Retirement Accounts

☐ Social Security

Complete the Questionnaire and click "Submit"

Figure 7 – Add New Borrower Page – Questionnaire

The first page of the Add New Borrower Wizard is a brief questionnaire. Please complete this information carefully and accurately and click “Submit”. Based on the answers you provide, the Portal will generate a customized list of forms and documents that you will need to complete and gather (See Figure 7A).

The screenshot shows the 'ADD NEW BORROWER' page in a web portal. At the top, there is a navigation bar with links: HOME, MY PROFILE, MESSAGE CENTER(17), ADD NEW BORROWER, INVITATIONS(1), and LOGOUT. Below this, the current user is identified as Igor Roitburg, Law Firm: JAVAMA Law LLP, and the member since date is Feb. 20th, 2009. A search bar is present for Last Name or Loan #.

The main heading is 'ADD NEW BORROWER'. Below it, the process is divided into three steps:

- Step 1 - Complete the Following Forms for Each Servicer:**
 - [Borrower Authorization](#) - signed and dated by each Borrower
 - [HAMP Request for Modification and Affidavit \(RMA\)](#) - signed and dated by each Borrower
 - [IRS Form 4506-T](#) - signed and dated by each Borrower
 - [Dodd-Frank Certification](#) - signed and dated by each Borrower
 - Additional Servicer Forms - review and complete as necessary
 - 1st Mortgage: [TEST Mortgage - DO NOT USE Additional Information](#)
 - 2nd Mortgage: None
 - [Uniform Borrower Assistance Form 710](#) - signed and dated by each Borrower
- Step 2 - Gather the Following Documentation:**
 - Proof of Income
 - [Borrower Income](#) - Most Recent Two (2) Pay Stubs
 - [Co-Borrower Income](#) - Self Employment Documentation - click [here](#) for details
 - [Additional Household Income](#) - see below
 - Rental Income - click [here](#) for details
 - Social Security - click [here](#) for details
 - Most Recent Two (2) Month's Complete Bank Statement
 - Most Recent Tax Return
 - Proof of Occupancy - i.e., utility bill or phone bill
- Step 3 - Scan and Upload:**

After you have completed and gathered all of the requisite forms and documents, please scan them and use the Add New Borrower Wizard to upload and submit them directly to the Servicer. **Please see important restrictions on all attachments submitted through the Portal - [here](#).**

FAILURE TO SUBMIT ANY OF THE REQUIRED DOCUMENTS MAY RESULT IN YOUR SUBMISSION BEING DELAYED OR REJECTED.

If you have any questions, please check the [FAQs](#) or contact DMM at support@defaultmitigation.com with any questions.

At the bottom, there are two buttons: 'Begin Add New Borrower Wizard' and 'Go Back to Income Questionnaire'.

Yellow callout boxes provide additional guidance:

- Left Callout:** 'List of forms to download and complete.' with an arrow pointing to Step 1.
- Right Callout (Top):** 'Helpful Tips' with links: 'Short Sales & Deeds in Lieu' and 'Why you should complete the Additional Servicer Information'.
- Right Callout (Middle):** 'List of documentation needed. Be sure to click on any links to download details.' with an arrow pointing to the 'Additional Household Income' section in Step 2.
- Right Callout (Bottom):** 'Click “Begin Add New Borrower Wizard” to create borrower record and upload docs' with an arrow pointing to the 'Begin Add New Borrower Wizard' button.

A sidebar on the left contains a 'TOOLS' menu with links: REPORTS, FAQs, VIEW MY ARCHIVES, CONTACT DMM, SERVICER REQUIREMENTS, CURRENT PORTAL SERVICERS, USER MANUAL, DMM DOCUMENTOR™, TRAINING VIDEO, and DMM DOCUPREP™.

Figure 7A – Add New Borrower – List of Forms and Documents

After you complete and gather all of the forms and documents, you will need to scan and save them. Please check your scan settings and make sure you are scanning in black and white at a resolution no greater than 200 DPI. Each document will be uploaded individually and has a file size limit to ensure that the servicer can download the file. You will not be able to upload a file if it exceeds those limits. More detailed information about the scan setting (including the file size limitations for each file) is located online.

After you have scanned and saved all of your documents, click the Begin Add New Borrower Wizard and the Wizard will walk you through the step-by-step process of adding the borrower record and the borrower's documents and submitting them directly to the servicer. (See Figures 8A and 8B)

Follow the instructions on each page and provide the information requested or upload the required document. As you complete each screen, click “Save and Continue” to move to the next screen. The **✗** will change to a **✓** on the menu on the left once you have completed and saved the information. (See Figure 8A) To edit any screen, click the page name and you will be returned to that screen. Edit the information and click “Save and Continue”.

Note: when you get to the “Mortgage(s) Info” screen, click the “Add a Mortgage” button. The Portal will automatically recognize that you are making a submission in NJB and that NJBB has a formal Loss Mitigation Program. A pop-up will appear asking you if you are making your submission pursuant to the LMP. **Make sure to select “Yes” and click “Continue” if you are making a submission pursuant to the NJB LMP.** The Mortgage Info screen will then include information about the Court LMP including (See Figure 8C):

- The date the loss mitigation order was issued
- The date the loss mitigation period expires
- The date of the status conference / status report
- Upload copy of the loss mitigation order (please be sure to upload a copy of the order which will be attached to the borrower’s account and available for the servicer to review).

Completed screens will show **✓**. Screens that have yet to be completed will show **✗**.

Current User: Igor Roitburg
Law Firm: JA/AMA Law LLP

Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

Create Borrower Record

- ✓ Borrower Name
- ✓ Borrower Address
- ✗ Mortgage(s) Info
- ✗ Bankruptcy Info
- ✗ Borrower Action

Upload Documents

- ✗ Borrower Authorization
- ✗ HAMP RMA
- ✗ 4506T-EZ
- ✗ Dodd-Frank Certification
- ✗ Additional Servicer Info
- ✗ Pay Stubs
- ✗ Bank Statements
- ✗ Tax Returns
- ✗ Proof of Occupancy
- ✗ Others

Borrower Name:

First Name: John
Middle Name:
Last Name: Doe

Co-Borrower Name:

First Name:
Middle Name:
Last Name:

Save and Continue **Save and Return Home**

Next Steps
[Review and Submit](#)

Complete the information required on the page

Click here to save and continue with the Add New Borrower Wizard

Figure 8A – Add New Borrower Wizard
(Create Borrower Record – Borrower Name)

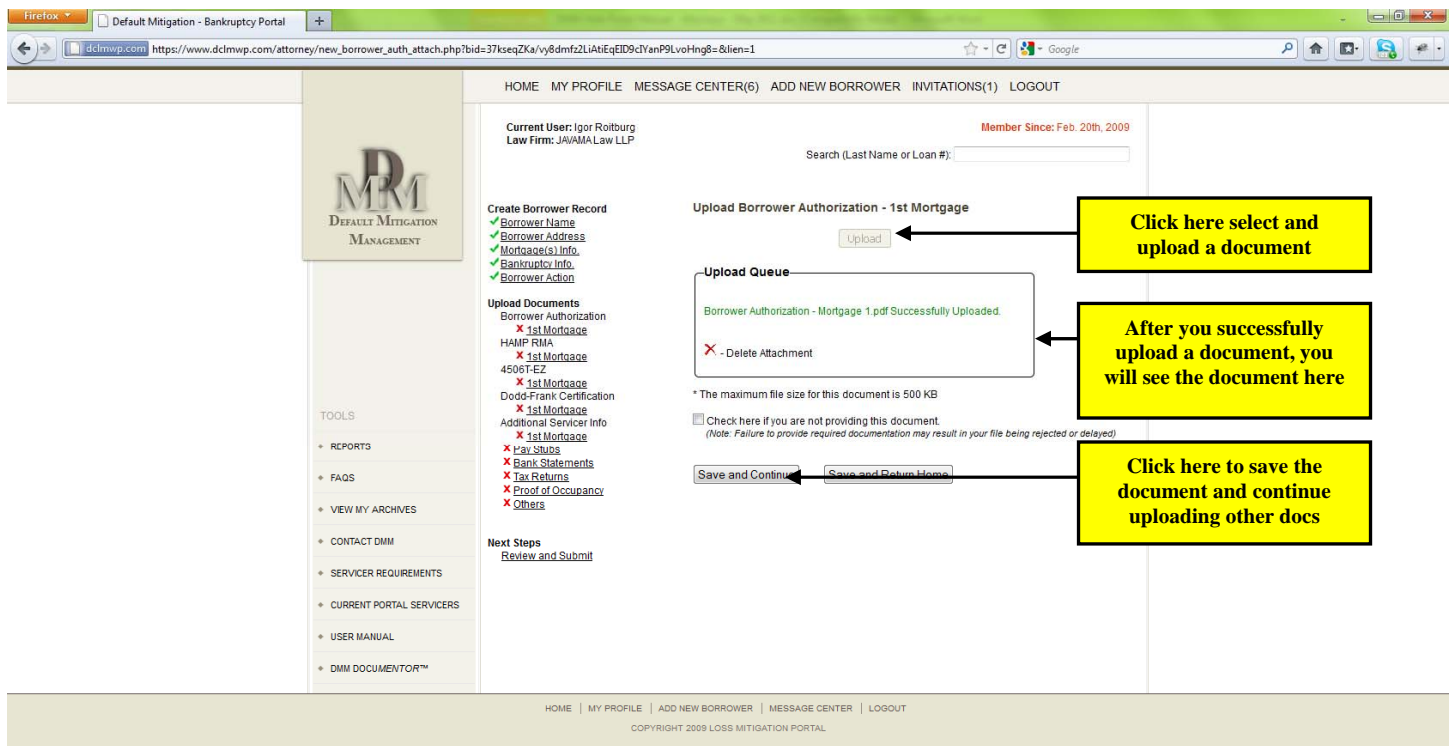


Figure 8B – Add New Borrower Wizard
(Upload Documents –Borrower Authorization)

Once you have entered all the information and uploaded all of the documents, you will be asked to review all of the information provided. After you confirm the information, click “OK- Submit”. You will be given a pop-up requesting you confirm your agreement to communicate through the Portal. Click “OK”. If you are submitting the account pursuant to the NJB LMP, a credit card processing page will appear (see Figure 8D). Please complete the credit card information and remit your payment of \$25 for the submission of the account to the servicer. This is a one-time fee for each account.²

Once you complete payment, the account will be submitted to the servicer for review and will now appear in your New Accounts folder until the servicer completes the intake process. (Note: as soon as you submit the file through the Portal, it is delivered directly to the servicer and the servicer is notified via email that a new submission has been made).

² Debtors’ attorneys who wish to use the DMM Portal for submissions outside of the NJB LMP may do so as well. However, submissions outside of the NJB LMP may only be made to servicers who have voluntarily agreed to accept such submissions and pay the Portal fee. Please refer to the Portal for an updated list of such servicers.

HOME MY PROFILE MESSAGE CENTER(163) ADD NEW BORROWER INVITATIONS(10) LOGOUT

Current User: Igor Roitburg
Law Firm: JAVAMA Law LLP

Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

Create Borrower Record

- ✓ Borrower Name
- ✓ Borrower Address
- ✓ Bankruptcy Info.
- ✗ Mortgage(s) Info.
- ✗ Borrower Action

Upload Documents

- ✗ Borrower Authorization
- ✗ HAMP RMA
- ✗ 4506-T
- ✗ Dodd-Frank Certification
- ✗ Additional Servicer Info
- ✗ Pay Stubs
- ✗ Bank Statements
- ✗ Tax Returns
- ✗ Proof of Occupancy
- ✗ Others

Next Steps
[Review and Submit](#)

Mortgage Information:

Lien Type:

Servicer:
Name: (Tip: refer to borrower's last mortgage statement. The Servicer is the company to whom the borrower makes payments.)

Loan Number:
(Note: Only enter one loan number. example: 56277388)

Comments:

Court Loss Mitigation Program?: Yes [Change LMP Status](#)

Please complete the following if available

Date Loss Mitigation Order Issued:

Date Loss Mitigation Period Expires:

Date Status Conference / Status Report Due:

Upload Loss Mitigation Order: No file chosen
* The maximum file size for this document is 1 MB

TOOLS

- ♦ REPORTS
- ♦ FAQs
- ♦ VIEW MY ARCHIVES
- ♦ CONTACT DMM
- ♦ SERVICER RECORDS
- ♦ CURRENT PORTAL SERVICERS
- ♦ USER MANUAL
- ♦ DMM DOCUMENTOR™
- ♦ TRAINING VIDEO
- ♦ DMM DOCUPREP™

Complete NJB LMP info

Figure 8C – Mortgage Info Page – Court Loss Mitigation Program

HOME MY PROFILE MESSAGE CENTER(163) ADD NEW BORROWER INVITATIONS(10) LOGOUT

Current User: Igor Roitburg
Law Firm: JAVAMA Law LLP

Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

PAYMENT PROCESSING

Please enter the billing information below:

Please do not click the Submit Payment button more than once or your credit card may be charged multiple times.

First Name:

Last Name:

Street Address:

City:

State:

Zip:

Card Type:

Card Number (numbers only):

Expiration Date: /

Security Code: [What's This?](#)

☐ I hereby authorize payment of \$25.00 to Default Mitigation Management, LLC.

TOOLS

- ♦ REPORTS
- ♦ FAQs
- ♦ VIEW MY ARCHIVES
- ♦ CONTACT DMM
- ♦ SERVICER REQUIREMENTS
- ♦ CURRENT PORTAL SERVICERS
- ♦ USER MANUAL
- ♦ DMM DOCUMENTOR™
- ♦ TRAINING VIDEO
- ♦ DMM DOCUPREP™

Figure 8D – Credit Card Processing Page

Account Dashboard

The Account Dashboard (See Figure 3) shows all of your accounts organized into 8 different folders based on the current status of the account. Accounts are automatically placed into the different folders based on the actions taken by the attorney and/or the servicer and all parties are notified of the change in status by email and in the account history. The 8 different statuses are as follows:

- New – accounts that have been submitted to the servicer, but have not completed intake – i.e., servicer has not yet reviewed your submission and confirmed that it is complete and ready to be evaluated.
- Opened – after the servicer completes the intake process and is ready to move forward with a review of the account, the account will be moved to the Opened folder.
- Decision Reported – after the servicer completes its review of the submission, the servicer will advise whether the request has been approved or denied and the account will be moved into the Decision Reported folder.
- Closed – once the account review has been completed and the final result determined, either the servicer or the attorney can close the account and report the final decision. (Note: either party can also close the account if they wish to terminate the review before its conclusion)
- Rejected – if, during intake, the servicer finds that the submission is deficient, the servicer will reject the submission and note the deficiency. This is **not** a substantive denial of the submission; rather it is a notification that there is an issue with the submission itself.
 - Re-Opening an Account – any rejected submission can be resubmitted to the servicer by clicking the [“Re-Open Account”](#) link. (See Figure 9). Clicking the Re-Open Account link will open a pop up box. Select the action you are taking to cure the rejection and click “Submit”. The account will automatically be resubmitted to the servicer and moved back to the New folder. You will not need to re-create the account.
- Incomplete – if, during intake, the servicer finds that any of the documentation is missing or not properly completed, the servicer will mark the submission as “Incomplete” and identify the issues with the documentation. This is **not** a substantive denial of the submission; it is simply a notice that there is a problem with the documents that needs your attention.
 - Re-Opening an Account – any submission marked “Incomplete” can be resubmitted to the servicer by clicking the [“Re-Open Account”](#) link. (See Figure 9). Clicking the Re-Open Account link will open a pop up box. Select “Complete Package” and you will be provided with upload queues for each document. Upload the documents the servicer advised were missing and/or incomplete and click “Submit”. The account will automatically be resubmitted to the servicer and moved back to the New folder. You will not need to re-create the account.
- Saved – accounts that you have started to create but have not yet submitted to the servicer are stored here. You can view and update these accounts at any time.
- All – displays all of your accounts.

Note: you can search for any account by the borrower last name or loan number. Simply type the borrower’s last name or loan number in the search box located in the upper right hand corner and a list of all accounts matching that information will be displayed. Click on the borrower name or loan number to view that account.

HOME
MY PROFILE
MESSAGE CENTER(163)
ADD NEW BORROWER
INVITATIONS(10)
LOGOUT

Current User: Igor Roitburg
Law Firm: JAVAMA Law LLP

Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

Borrower Information

Borrower Name:	Shaw, Bob	
Co-Borrower Name:	None	
Mailing Address:	1 any street any city, CT 12345	
Property Address:	Same	

Mortgage Information

1st Mortgage

[View History/Messages](#)

Company:	TEST Mortgage - DO NOT USE	Email Servicer
Loan Num:	164646797	
Comments:		

Attachments:

Update

Borrower Authorization:

[Shaw \(Loan #164646797\) - Borrower Authorization.pdf](#) (Added 07-25-2012)

HAMP RMA:

[Shaw \(Loan #164646797\) - HAMP RMA.pdf](#) (Added 07-25-2012)
[Shaw \(Loan #164646797\) - HAMP RMA Update1.pdf](#) (Added 07-25-2012)

4506-T:

[Shaw \(Loan #164646797\) - 4506-T.pdf](#) (Added 07-25-2012)

Dodd-Frank Certification:

[Shaw \(Loan #164646797\) - Dodd-Frank Certification.pdf](#) (Added 07-25-2012)

Additional Servicer Info:

[Shaw \(Loan #164646797\) - Additional Servicer Info.pdf](#) (Added 07-25-2012)

Pay Stubs:

[Shaw \(Loan #164646797\) - Pay Stubs.pdf](#) (Added 07-25-2012)

Bank Statements:

[Shaw \(Loan #164646797\) - Bank Statements.pdf](#) (Added 07-25-2012)

Tax Returns:

[Shaw \(Loan #164646797\) - Tax Returns.pdf](#) (Added 07-25-2012)

Proof of Occupancy:

[Shaw \(Loan #164646797\) - Proof of Occupancy.pdf](#) (Added 07-25-2012)

Status:


rejected
[Re-Open Account](#)

Click here to re-open a rejected account

Figure 9 – Borrower Account Page
(Re-Opening a Rejected Account)

17

Borrower Account Page



Current User: Igor Roitburg
Law Firm: JAVAMA Law LLP

Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

TOOLS

- ♦ REPORTS
- ♦ FAQs
- ♦ VIEW MY ARCHIVES
- ♦ CONTACT DMM
- ♦ SERVICER REQUIREMENTS
- ♦ CURRENT PORTAL SERVICERS
- ♦ USER MANUAL
- ♦ DMM DOCUMENTOR™
- ♦ TRAINING VIDEO
- ♦ DMM DOCUPREP™

Borrower Information	
Borrower Name:	Holman, Greg
Co-Borrower Name:	None
Mailing Address:	1 any street any city, NJ 08540
Property Address:	Same


Mortgage Information	
1st Mortgage M (2)	
Company:	TEST Mortgage - DO NOT USE Email Servicer
Loan Num:	6547646
Comments:	
<p>Attachments:</p> <p>Update</p>	<p>View History/Messages</p> <p>Borrower Authorization: Holman (Loan #6547646) - Borrower Authorization.pdf (Added 06-18-2012)</p> <p>HAMP RMA: Holman (Loan #6547646) - HAMP RMA.pdf (Added 06-18-2012) Holman (Loan #6547646) - HAMP RMA Update1.pdf (Added 06-18-2012)</p> <p>4506-T: Holman (Loan #6547646) - 4506-T.pdf (Added 06-18-2012)</p> <p>Dodd-Frank Certification: Holman (Loan #6547646) - Dodd-Frank Certification.pdf (Added 06-18-2012)</p> <p>Additional Servicer Info: Holman (Loan #6547646) - Additional Servicer Info.pdf (Added 06-18-2012)</p> <p>Pay Stubs: Holman (Loan #6547646) - Pay Stubs.pdf (Added 06-18-2012)</p> <p>Bank Statements: Holman (Loan #6547646) - Bank Statements.pdf (Added 06-18-2012)</p> <p>Tax Returns: Holman (Loan #6547646) - Tax Returns.pdf (Added 06-18-2012)</p> <p>Proof of Occupancy: Holman (Loan #6547646) - Proof of Occupancy.pdf (Added 06-18-2012)</p>
Status:	opened Close File/Final Result
2nd Mortgage	
Company:	No 2nd Mortgage Submitted

Figure 10 – Borrower Account Page

Each borrower will have its own account page where you can view all of the information and documents you provided to the servicer (See Figure 10). From this page, you can:

- Update any information
- Email the servicer
- Add/Update documents
- View the file history/messages
- Close the file/report the final result

Updating Information

To update any information, click the  next to the information you want to update. This will bring up a pop up box. Enter the new information in the pop up box and click “Save Change”. Your account will automatically be updated.

Email Servicer

If you need to contact the servicer for any reason, click “Email Servicer”. A pop up will appear. Type your message and attach any documents you want to forward to the servicer. You do not need to know the servicer’s email address as the Portal will automatically route the message to the designated associates (Note: any documents you send to the servicer will automatically be indexed and added to the Attachments section for this account).


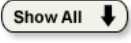
Add / Update Documents

To add or update any documents, click the Update button located in the Attachments cell under the Mortgage Information block (See Figure 10). A pop up will appear with a list of all document types. Click the “Browse” button next to each document type you want to upload and select the document you wish to submit. You can only upload one document for any document type except for the “Other” category. You may upload as many “Other” documents as you wish. After you have completed uploading all of the documents, click “Submit” to complete the upload. (See Figure 10A) (Note: any documents you send to the servicer will automatically be indexed and added to the Attachments section for this account).

View File History/Messages

All account activity – from submission to final resolution – is recorded and time/date stamped for all users to view at any time. To view the file history, click the “[View History/Messages](#)” link. This will take you to a new page that shows the full history of the account. (See Figure 10B) The page will be displayed in short view with only the following basic information:

- Date on which activity occurred
- Who took the action – i.e., servicer or attorney
- Type of action taken

To view any message in greater detail, click the  in the Details column for the action you want to review. To view the details of all of the actions, click .

A copy of the transactional history can be printed at any time by clicking the “[Printable Version](#)” link which will open a new page and show all of the transactions in detail view together with the date and time on which the transactional history was printed. This is the transactional report that should be included with all status reports submitted to the Court.

[close](#) or Esc Key

Please Attach Documents (if applicable):

Borrower Authorization:

[Bell \(Loan #56874311\) - HAMP RMA Update1.pdf](#) ✗

4506-T:

Dodd-Frank Certification:

Additional Servicer Info:

Pay Stubs:

Bank Statements:

Tax Returns:

Proof of Occupancy:

[Bell \(Loan #56874311\) - Other - Misc Doc 1.pdf](#) ✗

Other:

[Bell \(Loan #56874311\) - Borrower Authorization Update24.txt](#) (Added 07-25-2012)
[Bell \(Loan #56874311\) - Borrower Authorization Update25.txt](#) (Added 07-25-2012)

Click here to find document to upload

After document uploaded, it is indexed

Submit multiple "Other" documents

Once all documents uploaded, click "Submit" to send to servicer

Figure 10A – Update Documents Pop-Up

Close File/Report Final Result

Once a final decision has been made and all documents (if appropriate) have been completed and finalized, the account should be closed and the final result reported. Either the attorney or the servicer can close the account. Once closed, the account will automatically be moved to the Closed folder. (Note: the account will remain on the Portal and the parties will still be able to communicate with each other after the file is closed).

Accounts should **not** be closed until:

- If approved, the modification is permanent and all documentation executed
- If denied, all appeals have been exhausted and the decision final

Any changes to the borrower account – i.e., editing any borrower info or sending a message to the servicer, will automatically generate an email notification to the servicer and a record of the transaction will be recorded in the account history.

Tools

The Tools menu provides access to the following:

- Reports – information on the accounts you have submitted.
- FAQs – answers to commonly asked questions. Please make sure to review this.
- View My Archives – link to your archived accounts.
 - To help you better manage your accounts, any account that has been closed or rejected can be archived. To archive an account, select the desired folder – Closed or Rejected – and select any accounts you wish to remove from this page and move to your archives. Then click “Archive Selected Accounts”. The selected accounts will be moved to your archives. (See Figure 11) To retrieve any archived account, click “View My Archives”.
- Contact DMM – DMM contact information.
- Servicer Documents – link to download servicer documentation. Click here to see a list of all required forms and documents for the servicers.
- Current Portal Servicers – list of all of the servicers currently using the Portal. If a servicer is not listed here, you cannot submit an account to them through the Portal. Please check back regularly as we are working to add new servicers all the time.
- DMM DocuMentor™ - a desktop application that helps you separate large pdf files into the individual documents you need to submit. (See “DMM DocuMentor™” Section)
- Training Video – a video detailing how the Portal works.
- DMM DocuPrep – if you need assistance preparing your complete loss mitigation package, DMM can assist you. Click on this link to find out more about our document preparation services (Note: there is a separate fee for this). This is not required. It is available only for those attorneys wishing to use the service.

DEFAULT MITIGATION MANAGEMENT

Sort By: Last Name

(0) New (34) Opened (16) Decision Reported (18) Closed (2) Rejected (22) Saved (92) All

Closed Accounts

Solicitation Submission (2)

Loss Mitigation Program (2)

<< Previous 1 Next >>

Borrower	Servicer	Loan Number	Days Since Submission	Final Result	
Broussard, Anthony	TEST Mortgage - DO NOT USE (1st)	125475896	198 days	Loan Modified	<input type="checkbox"/>
Brown, Jerry	TEST Mortgage - DO NOT USE (1st)	789456	605 days	Loan Modified	<input type="checkbox"/>
clinton, bill	TEST Mortgage - DO NOT USE (1st)	111111	726 days	Loan Modified	<input type="checkbox"/>
clinton, bill	TEST Mortgage - DO NOT USE (2nd)	22222	726 days	Loan Modified	<input type="checkbox"/>
Daniels, Greg	Wells Fargo Home Mortgage / Americas Servicing Company (1st)	708-0253900153	663 days	No Workout	<input type="checkbox"/>
eastwood, clint	TEST Mortgage - DO NOT USE (1st)	456789	542 days	Loan Modified	<input type="checkbox"/>
favre, brett	TEST Mortgage - DO NOT USE (1st)	100044	598 days	Government Making Home Affordable Loan Modification (HAMP)	<input type="checkbox"/>
Jones, felix	TEST Mortgage - DO NOT USE (1st)	979746464-OLD	347 days	Other	<input type="checkbox"/>
Jones, Felix	TEST Mortgage - DO NOT USE (1st)	979746464	14 days	Other	<input type="checkbox"/>
kent, clark	TEST Mortgage - DO NOT USE (1st)	100085	597 days	Loan Modified	<input type="checkbox"/>
nixon, richard	TEST Mortgage - DO NOT USE (1st)	777777	724 days	Loan Modified	<input type="checkbox"/>
owens, terrell	TEST Mortgage - DO NOT USE (1st)	999888	638 days	Loan Modified	<input type="checkbox"/>
Palmer, Carson	TEST Mortgage - DO NOT USE (1st)	456321	557 days	Government Making Home Affordable Loan Modification (HAMP)	<input type="checkbox"/>
Roitburg, Igor	Bank of America - NON-BK ONLY (1st)	10001	604 days	No Workout	<input type="checkbox"/>
smith, joan	TEST Mortgage - DO NOT USE (1st)	45689	579 days	Loan Modified	<input type="checkbox"/>
Wayne, John	TEST Mortgage - DO NOT USE (1st)	456127	612 days	Loan Modified	<input type="checkbox"/>
wayne, jonathan	TEST Mortgage - DO NOT USE (1st)	97646349679	457 days	Loan Modified	<input type="checkbox"/>
williams, roy	TEST Mortgage - DO NOT USE (1st)	6464313	415 days	No Workout	<input type="checkbox"/>

☐ Select/Deselect All
[Archive Selected Accounts](#)

TOOLS

- REPORTS
- FAQS
- VIEW MY ARCHIVES
- CONTACT DMM
- SERVICER REQUIREMENTS
- CURRENT PORTAL SERVICERS
- USER MANUAL
- DMM DOCUMENTOR™

HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT

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Select any account you want archived by checking the box and click "Archive Selected Accounts"

Figure 11 – Closed Accounts

Servicer Responses and Status Updates

Intake


Pursuant to the NJB LMP, servicers must respond within 10 business days to a submission. This does not mean that a decision will necessarily be reported within 10 days. It does mean, however, that the servicer should acknowledge receipt of your package and advise you if there are any issues within 10 days. If there is an issue with your submission, the servicer will reject your submission and advise as to the reason why the account has been rejected. The account will be moved to the Rejected folder (see “Re-Opening an Account” for how to resubmit a rejected account). If the account has been accepted, the account will be marked “Opened” and will be moved to the Opened folder.


Decision

Every servicer is different and while all of the servicers on the DMM Portal are doing what they can to respond in as timely a fashion as possible, the fact remains that servicers are receiving an unprecedented number of requests. Currently, after a file has been opened, review can take anywhere between 30-90 days with most servicers responding within 45-60 days. During this time, it is critical for you to monitor your files and check them for messages from the servicer. Quite often we see servicers asking attorneys for additional information/clarification on files. It is up to you to respond to those requests to keep the process moving forward.



DMM is constantly working with servicers on ways to speed up the process and increase the efficiency with which it is completed. Servicers continue to dedicate more resources towards utilizing the Portal and we expect the overall response times to get markedly better. Our shared goal with our servicers is to be able to reduce total review times to no more than 10 days from the date the file is submitted. We will keep you posted of all new developments as they arise.

Status Update Requests / No Response

If the servicer has not completed intake and either accepted or rejected your submission within 7 days of the submission, you will see a  button next to the account. Click this button to automatically send a status update request to the servicer.

Similarly, if the servicer has not reported a decision within 30 days of opening the submission, a  button will appear. Please click it to request a status update. (See Figure 12)

All “No Response” messages are logged in the account history. Also, DMM receives a copy of all “No Response” notices. DMM monitors these notices and if a servicer is not responding in a timely fashion, we will follow up with them on your behalf.

Note: the  button will only appear after the prescribed time period has passed. If you click the button, it will no longer appear; however, if the servicer continues to not take any action on an account, the  button will again appear after the 7 days (or 30 days as appropriate) has passed.

TOOLS

- REPORTS
- FAQS
- VIEW MY ARCHIVES
- CONTACT DMM
- SERVICER REQUIREMENTS
- CURRENT PORTAL SERVICERS

- DMM DOCUMENTOR™
- TRAINING VIDEO
- DMM DOCUPREP™

Borrower Information

Borrower Name:	Clarke, Nate	
Co-Borrower Name:	None	
Mailing Address:	1 any street any city, WI 53201	
Property Address:	Same	

Mortgage Information

1st Mortgage (2)

[View History/Messages](#)

Company:	Bank of America - BK ONLY (LMP Group)	Email Servicer
Loan Num:	31346412478	
Comments:		

Attachments:

Borrower Authorization:

[Clarke \(Loan #31346412478\) - Borrower Authorization.pdf](#) (Added 03-08-2012)
[Clarke \(Loan #31346412478\) - Borrower Authorization Update1.pdf](#) (Added 03-11-2012)

HAMP RMA:

[Clarke \(Loan #31346412478\) - HAMP RMA.pdf](#) (Added 03-08-2012)

4506-T:

[Clarke \(Loan #31346412478\) - 4506-T.pdf](#) (Added 03-08-2012)

Dodd-Frank Certification:

[Clarke \(Loan #31346412478\) - Dodd-Frank Certification.pdf](#) (Added 03-08-2012)

Additional Servicer Info:

[Clarke \(Loan #31346412478\) - Additional Servicer Info.pdf](#) (Added 03-08-2012)

Pay Stubs:

[Clarke \(Loan #31346412478\) - Pay Stubs.pdf](#) (Added 03-08-2012)

Bank Statements:

[Clarke \(Loan #31346412478\) - Bank Statements.pdf](#) (Added 03-08-2012)

Tax Returns:

[Clarke \(Loan #31346412478\) - Tax Returns.pdf](#) (Added 03-08-2012)
[Clarke \(Loan #31346412478\) - Tax Returns Update1.pdf](#) (Added 04-03-2012)

Proof of Occupancy:

[Clarke \(Loan #31346412478\) - Proof of Occupancy.pdf](#) (Added 03-08-2012)

Status:	new Close File/Final Result No Response
---------	--

Click here to send status update request to servicer and notify DMM that servicer has not responded

Figure 12 – Borrower Account Page (No Response Button)

Servicer Invitations

Some servicers may wish to initiate the loss mitigation process through the Portal even though you have not submitted a package to them through the Portal. In this case, the servicer will create the borrower record on the Portal and send an Invitation email to you with details on how to download the borrower's record and complete the submission. The Invitation email will include an "Invitation Code", which is a unique 8-character code that you will need to provide to download the borrower record into your profile. The Invitation email will also reference the borrower's loan number(s). These loan numbers will be redacted except for the last two digits. You will need to enter the full loan number to download the record to your account.

Downloading a Servicer Invitation

If you receive an Invitation email, go to www.dclmwp.com and under Existing Users, enter your email address and password together with the Invitation Code and a valid loan number. (If more than one loan number is referenced, you can enter either loan number and both loan numbers will automatically be downloaded). (See Figure 13)

Firefox - Default Mitigation - Bankruptcy Portal
dclmwp.com https://www.dclmwp.com/index.php

MM
DEFAULT MITIGATION
MANAGEMENT

Welcome to the DMM Loss Mitigation Web Portal

Existing Users	Invitation Code Only	Create an Account
<p>If you are already registered to use the DMM Portal, login here.</p> <p>Email: <input type="text"/></p> <p>Password: <input type="password"/></p> <p>Forgot?</p> <p>Invitation Code: <input type="text"/></p> <p>Loan Number: <input type="text"/></p> <p>* - Required</p> <p>If you received an invitation code, please enter it above along with a valid loan number for the borrower. This will download your invitation to your account.</p> <p><input type="button" value="Login"/></p>	<p>If you received an Invitation Code but do not have an account, please enter the Invitation Code below along with a valid loan number for the borrower. (You will create your account after we verify the Invitation Code and loan number).</p> <p>Invitation Code: <input type="text"/></p> <p>Loan Number: <input type="text"/></p> <p>* - Required</p> <p>If you (or your organization) already have an account, please login under Existing Users.</p> <p><input type="button" value="Login"/></p>	<p>If you do not have a user account and you did not receive an invitation code, you can create your account here. Please click on the appropriate link below to register for the DMM Portal.</p> <p>Servicers Click Here</p> <p>Attorneys Click Here</p> <p>Counselors Click Here</p> <p>Pro Se Filers Click Here</p> <p>Court/Trustees Click Here</p> <p>Default Attorneys Click Here</p> <p>Notice: All Parties attempting to register will be validated before registration is completed.</p>

Note: Use of this Portal in no way commits any of the parties to either offer or accept any loss mitigation solutions. This Portal provides a streamlined means of communication between interested parties. It enables parties interested in mortgage loss mitigation to submit all of the necessary documentation and to communicate with each other throughout the process via a secure web platform.

This site is owned and operated by Default Mitigation Management LLC. For any questions regarding the DMM Loss Mitigation Web Portal, contact Default Mitigation Management LLC at 800-481-1013 or click [here](#) to email us.

[Privacy Policy](#)

COPYRIGHT 2009 LOSS MITIGATION PORTAL

Figure 13 – Home Page

Note: if you have not yet created a Portal account, use the "Invitation Code Only" section to enter the invitation code and loan number to download the invitation. You will be asked to create an account.

Responding To An Invitation

After you login, instead of opening your Account Dashboard, the Portal will automatically open to your Invitations page (See Figure 14). The Invitations page will list all of the invitations you have received from any servicer. These accounts will remain on your Invitations page until you complete and submit the borrower's package back to the servicer. To proceed with the submission, click the borrower's name. You will be taken to the Questionnaire page. Answer the questions to create your customized list of forms and documents needed to provide to the servicer. (See Figure 15)

The screenshot shows the 'Default Mitigation - Bankruptcy Portal' in a Firefox browser. The URL is https://www.dclmwp.com/attorney/att_invitations.php. The page header includes navigation links: HOME, MY PROFILE, MESSAGE CENTER(6), ADD NEW BORROWER, INVITATIONS(1), and LOGOUT. The current user is Igor Roitburg, Law Firm: JAVAMA Law LLP. A search bar is available for 'Search (Last Name or Loan #)'. The main content area is titled 'Invitations' and includes a 'Download Another Invitation' link. A table lists the following invitation:

Borrower	Servicer	Loan Number	Sent Date
Doe, John	TEST Mortgage - DO NOT USE (1st)	3000009	03-10-2010

Annotations on the page include:

- A yellow box pointing to the borrower's name: "Click Borrower's Name to open the record and begin submission process".
- A yellow box pointing to the 'INVITATIONS(1)' link: "# indicates total invitations".
- A yellow box pointing to the 'Download Another Invitation' link: "Click here if you have received other invitations that you want to download without having to login again."

The footer contains navigation links: HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT, and a copyright notice: COPYRIGHT 2009 LOSS MITIGATION PORTAL.

Figure 14 – Invitations Page

Firefox - Default Mitigation - Bankruptcy Portal

https://www.dclmwp.com/attorney/new_borrower_solicitation_main.php?id=48ED91b0eQA/dEHCDZLg4how4JWXjRNHoCG***dlsvvc=

HOME MY PROFILE MESSAGE CENTER(6) ADD NEW BORROWER INVITATIONS(1) LOGOUT

Current User: Igor Roitburg
Law Firm: JAWAMA Law LLP

Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

INSTRUCTIONS FOR ACCEPTING INVITATION

Step 1 - Complete the Following Forms for Each Servicer:

- [Borrower Authorization](#) - signed and dated by each Borrower
- [HAMP Request for Modification and Affidavit \(RMA\)](#) - signed and dated by each Borrower
- [IRS Form 4506T-EZ](#) - signed and dated by each Borrower
- [Dodd-Frank Certification](#) - signed and dated by each Borrower
- Optional (but strongly recommended): [Additional Servicer Information](#) - review and complete as necessary

Helpful Tips

- [Short Sales & Deeds in Lieu](#)
- [Why you should complete the Additional Servicer Information](#)

* Freddie Mac-owned loans must also submit the [Form 1126](#). To find out if your loan is owned by Freddie Mac, click [here](#).

Step 2 - Gather the Following Documentation:

- Proof of Income
 - Most Recent Two (2) Pay Stubs*
 - Most Recent Two (2) Month's Complete Bank Statement
 - Most Recent Tax Return
- Proof of Occupancy - i.e., utility bill or phone bill

* Self-employed borrowers and/or borrowers with other sources of income such as social security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment, click [here](#) to determine the documentation you need.

Step 3 - Scan and Upload:

After you have completed and gathered all of the requisite forms and documents, please scan them and use the Add New Borrower Wizard to upload and submit them directly to the Servicer. **Please see important restrictions on all attachments submitted through the Portal - [here](#).**

Step 4 - Click Continue:

Click 'Continue' below to begin the submission process.

FAILURE TO COMPLETE OR SUBMIT ANY OF THE REQUIRED DOCUMENTS MAY RESULT IN YOUR SUBMISSION BEING DELAYED OR REJECTED.

If you have any questions, please check the FAQs or contact DMM at support@defaultmitigation.com with any questions.

[Continue](#)

Click "Continue" after you have gathered all your documents and are ready to submit the borrower's package.

Figure 15 – Instructions for Accepting Invitation

Once you have collected all of the documents, click “Continue” and begin the submission process.

Clicking “Continue” will open up the borrower record created by the servicer. Follow the instructions on the screens to complete the submission. (See Figure 16)

Firefox | Default Mitigation - Bankruptcy Portal | dclmwp.com | https://www.dclmwp.com/attorney/new_borrower_solicitation_record.php?bid=48ED910aQA/dEHcGdEZLg4hew4JWgJRNHoCG**dlsvvc=

HOME MY PROFILE MESSAGE CENTER(6) ADD NEW BORROWER INVITATIONS(1) LOGOUT

Current User: Igor Roitburg
Law Firm: JAJ/AMA Law LLP

Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

Servicer Record
[View](#)

Borrower Information
[Borrower Action](#)

Attachments
Instructions
Borrower Authorization
X 1st Mortgage
HAMP RMA
X 1st Mortgage
4506T-EZ
X 1st Mortgage
Dodd-Frank Certification
X 1st Mortgage
Additional Servicer Info
X 1st Mortgage
Pay Stub
X 1st Mortgage
Bank Statements
X 1st Mortgage
Tax Returns
X 1st Mortgage
Proof of Occupancy
X 1st Mortgage
Others
X 1st Mortgage

The following borrower record was created by the Servicer:
Click “Continue” below to proceed with your submission and attach your documents.

Borrower Information
Borrower Name: Doe, John
Co-Borrower Name: None
Address: 1 Any Street Any Town, NY 10022
Property Address: Same

Bankruptcy Information
Bankruptcy Filed?: Yes
Bankruptcy District: New York - Southern - Manhattan
Case Number: 10-09001
Status: Ch 13 - 341 Held
Account Submitted Per LMP?: (2) No

Mortgage Information
Servicer: TEST Mortgage - DO NOT USE
1st Mortgage Loan #: 3000009 [Add Comment](#)

(Note: To ensure proper file processing, you cannot change any of this information at this time. You will, however, be able to update this information after you submit this file to the Servicer)

[Continue](#) [Return Home](#)

TOOLS
+ REPORTS
+ FAQs
+ VIEW MY ARCHIVES
+ CONTACT DMM
+ SERVICER REQUIREMENTS
+ CURRENT PORTAL SERVICERS
+ USER MANUAL
+ DMM DOCUMENTOR™

HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT
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Figure 16 – Servicer Record Created for Borrower

Please note that some servicers may have already attached documents to your borrower’s record. For example, if you previously submitted a borrower authorization to the servicer, they may upload that document on your behalf. If the servicer has elected to upload a document to your account, a "✓" will appear next to that document in the Attachments Menu (left menu). Please review this document and confirm its accuracy. If you want to update the document, click the "Update" link (on the document upload page). Both documents will become part of the record. (Note: A "✓" will not appear next to "Other" Attachments even if the servicer has uploaded a document.)

If the servicer has not uploaded any document to your account, a "X" will appear next to that document in the Attachments Menu. Please upload the required document. If the servicer's instructions do not require a particular document, check the checkbox under the Upload Queue to indicate that the document is not required. The "X" will change to "✓" once you upload the document or indicate it is not required.

Once you have attached all of your documents, review and submit your information to the servicer for processing. Your file will be moved to the “New” folder and processed like any other submission. A S will appear next to the borrower’s name to indicate that this was a submission that was initiated by the servicer.

DMM DocuMentor™

The DMM Portal requires that all documents be uploaded individually. This enables the DMM Portal to automatically index every document submitted and assist the servicer in quickly reviewing your submission. While this makes the process more efficient, we recognize that this may require some additional work on your part, particularly if you are receiving the documentation electronically by email or e-fax from your clients as one pdf package.

In an effort to assist you in compiling the requisite documentation and preparing it for upload onto the Portal, DMM has made available a desktop application – the DMM DocuMentor™. The DMM DocuMentor™ is free for you to download and use. Once installed, the DMM DocuMentor™ will dis-assemble any pdf into its component pages and allow you to quickly and easily identify, select and save the pages for each individual document, eliminating the need to manually print, scan and save the pages you need.

Download and Install DMM DocuMentor™

To download a copy of the DMM DocuMentor™, under Tools click “DMM DocuMentor™” and then click “Download DMM DocuMentor™”. Follow the on-screen instructions to install the program. Once installed, the DMM DocuMentor™ will be available for you to use with any pdf document. Simply launch the DMM DocuMentor™ from your computer programs list and you are ready to use it.

Using the DMM DocuMentor™

After you launch the DMM DocuMentor™, the program will open and the instructions screen will appear. Please review the instructions carefully and click “OK” to begin using the DMM DocuMentor™.

Open the pdf document

The first step is to open the pdf document that contains the documents you will be using to create your loss mitigation package. To do this, click the “Open” button in the upper left corner. A dialogue box will open which will allow you to search your computer/network drive to find the pdf document you wish to use. Select the document and open it. (See Figure 18A). Note: make sure that a copy of the pdf document that you wish to use has been saved on your computer/network drive.

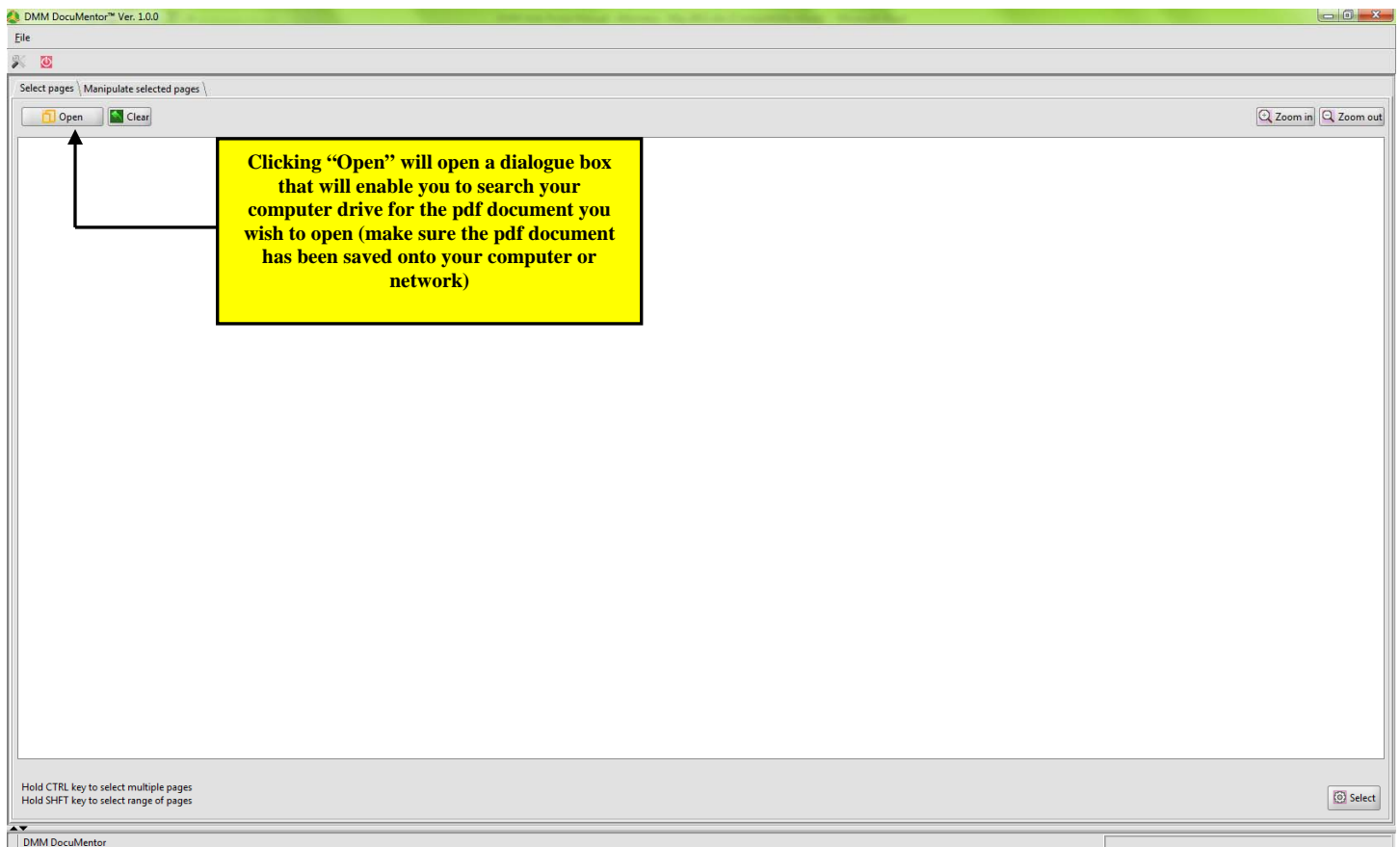


Figure 18A – DMM DocuMentor™

Select Pages

After you open the pdf document you wish to open, the DMM DocuMentor™ screen will show every page of the pdf individually. Click on the page(s) you wish to use for the first document you want to save. Highlighted pages will be outlined in red. To select multiple pages, hold the CTRL key while clicking on the pages. To select a range of pages, click on the first page and then click the last page of the range while holding the SHFT key (See Figure 18B).

After the pages have been selected, click the “Select” button in the lower right corner. (See Figure 18B)



Figure 18B - DMM DocuMentor™
(Selected pages highlighted)

Save New Document

After you select the pages, the “Manipulate selected pages” tab will open and will only show the pages you have selected. From this screen, you can manipulate the pages by changing their order or orientation. Adjust the pages as desired.

After you have adjusted the pages, towards the bottom of the screen, enter the following information which will be used to name and save your document to the specified location on your computer/network:

- Borrower Name – enter the borrower’s name
- Loan Number – enter the borrower’s loan number
- Document Type – select from the drop down menu which matched the document types on the Portal. (If you select “Other”, you will be asked to provide a document name)
- Click the “Browse” button to select the destination where your new documents will be saved to.

After you have entered all of this information, click “Save” in the lower right corner to save the document to your specified location. (See Figure 18C) A pop up will appear advising that your document has been successfully saved. Click “OK” and you will be returned to the original DMM DocuMentor™ screen. Select any other pages you wish to save and repeat the process above to save the new document. (Note: after you save your first document, you will be advised that “Some pages have already been selected. Would you like to replace them?” Select “Yes” to proceed.)

Once you have completed saving your individual documents to your computer/network drive, close the DMM DocuMentor™ and proceed to the Portal to upload your documents to the Portal.

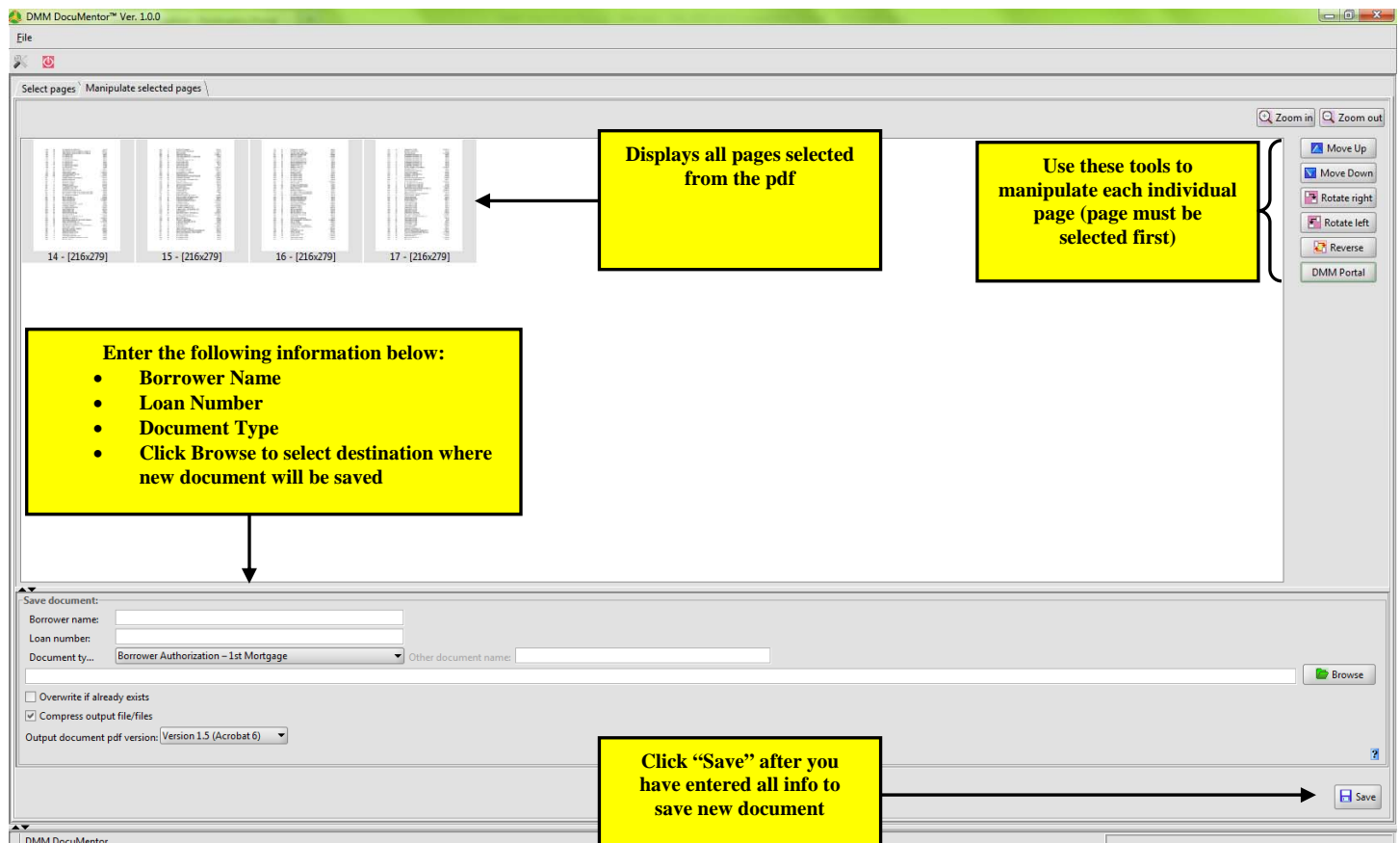


Figure 18C – DMM DocuMentor™
(Manipulate selected pages tab)

Additional Information

For additional information, please see click FAQs under the Tools menu.

To contact DMM, please call us at 1-800-481-1013 or email us at [support @defaultmitigation.com](mailto:support@defaultmitigation.com).