

TWENTY-FIRST CENTURY LOAN SERVICING SOFTWARE

SERVICE SYSTEM -- NEW IMPROVED VERSION FOR 2010

Borrower Information			
Loan	0000000001	Note Amount(\$)	1000000.00
SSN or Tax ID	000-00-0000 (include dashes)	Note Date	03/01/2006
First Name/Middle	John A.	Note Rate (%)	10.00
Last Name	Smith	Amount Financed (\$)	1000000.00
Spouse SSN	000-00-0000 (include dashes)	Gross Fees (\$)	0.00
Spouse First Name	Jane B.	Net Fees (\$)	0.00
Spouse Last Name	Smith	Broker Fees (\$)	0.00
Address Line 1	Twenty-First Century	Manage Fees (\$)	0.00
Address Line 2	P.O. Box 1419	Points (%)	0.00
City	Santa Barbara	APR 1 (%)	10.00
State	CA California	APR 2 (%)	10.00
Zip Code	93102 1419	Annual Cap (%)	0
Home Phone	805 964 6677	Lifetime Cap (%)	0
Work Phone	805 964 5007	Prime Rate (%)	0.00
Loan Rep ID	no loan rep	Rate Margin (%)	0.00
Broker ID	no broker	Maturity Term	360 (months)
Company Code	no company	Amortization Term	360 (months)
Branch Code	no branch	Amortization Code	S straight line
checking account	00000-00000	Rate Type Code	F fixed rate
bank routing number	0000000000	Rate Index Code	1 Prime Rate Index 1
savings account	00000-00000	Loan Type Code	80 30 year full amortization
credit card number	0000-0000-0000	Borrower Type Code	N non-consumer
expiration date	03/05/2006 (mm/dd/yyyy)		
Payment Frequency Code	M monthly	Payment Amount (\$)	8000.00
Late Charge (%)	5.00	Grace Days	15 (days)
Prepay Indicator (y/n)	Y	Prepay Term	12 (months)
Number of Liens	0	Liens Amount (\$)	0.00
Statement Indicator (y/n)	Y	Refinance Indicator (y/n)	N
Foreclosure Indicator (y/n)	N	Bankruptcy Indicator (y/n)	N
Bank Status Code	000 no bank status	Credit Life Insurance	
Premium Amount (\$)	0.00	Cancel Amount (\$)	0.00
Coverage Amount (\$)	0.00	Policy Date	(mm/dd/yyyy)
Policy Term	0 (months)	Ballon Payment	
Due Date	(mm/dd/yyyy)	First Payment	
Due Date	04/01/2006 (mm/dd/yyyy)		

- **Written in highly efficient visual pascal programming language with a graphical point and click interface for the windows environment.**
- **Incorporates high performance SQL client /server database architecture for both single user and multi-user network applications.**
- **Accrues interest daily based on fixed and variable rates with annual and lifetime floor/ceilings by individual loan.**
- **Prints customer statements, payment coupons, 1098 tax forms and processes payment transactions.**
- **Automatically assesses late charges and processes payment reversals.**
- **Supports collection activities with online displays, collection letters, notes/comments, printed reports and follow up reminders.**
- **Stores complete loan account history from origination through payoff.**
- **Calculates payoff worksheet with prepayment penalty options.**
- **Investor tracking features including statements, distribution checks and 1099 tax forms.**
- **SERVICE SYSTEM -- Software Price: \$1595**

FAST EFFICIENT COMPUTERIZED LOAN MANAGEMENT

TWENTY-FIRST CENTURY POWERSCAN LOAN DISPLAY

POWERSCAN SYSTEM -- NEW IMPROVED VERSION FOR 2010

LOAN	BORROWER	SSN/TAX ID	NOTE DATE	NOTE AMOUNT	NOTE RATE	PAYMENT	PRINCIPAL BALANCE	ACCRUED INTEREST	PAYMENT DUE	DUE DATE	DAYS LATE	PAYOFF	MATURITY DATE
214677648S	NIKOLAY BOYADZHIEV	214-67-0000	04/26/2005	\$8,506.36	18.9500	\$256.62	\$8,253.03	\$122.64	\$256.62	08/15/2005	0	\$8,375.67	04/26/2009
237137148	MICHELLE MURRELL	95-1234567	09/20/2004	\$10,378.87	12.3100	\$274.89	\$8,885.38	\$95.89	\$549.78	07/28/2005	4	\$8,981.28	09/20/2008
314781750S	JAMES SHELTON	314-78-0000	03/10/2005	\$9,321.51	20.9500	\$356.99	\$9,375.06	(\$685.94)	\$17.85	09/09/2005	0	\$8,689.12	03/10/2008
320048463O	KEVIN O'HARA	320-04-0000	03/10/2005	\$3,558.52	26.9500	\$0.00	\$0.00	\$0.00	\$0.00		0	\$0.00	03/10/2006
320362402V	MARY ANNE VORIG	320-36-0000	01/13/2005	\$2,504.80	24.9500	\$0.00	\$0.00	\$0.00	\$0.00		0	\$0.00	11/13/2005
320480923M	GLORIA MORGAN	320-48-0000	08/30/2004	\$10,527.14	12.2500	\$235.50	\$9,194.94	\$98.75	\$471.00	07/28/2005	4	\$9,293.69	08/30/2009
320925272L	JANUSZ LUBAS	320-92-0000	03/26/2005	\$10,730.74	19.9500	\$284.00	\$10,391.21	\$163.53	\$568.00	07/25/2005	7	\$10,554.74	03/26/2010
323625539I	LATOYA JONES	323-62-0000	03/25/2005	\$8,563.99	26.9500	\$297.89	\$8,305.37	\$196.23	\$312.79	08/15/2005	0	\$8,501.61	03/25/2009
324049573S	KORNELL SZYMANSKI	324-04-0000	04/04/2005	\$20,208.25	15.9000	\$492.70	\$20,047.24	\$279.20	\$1,034.66	07/15/2005	17	\$20,326.44	04/04/2010
326720238A	Karissa Jones	326-72-0000	02/12/2005	\$12,372.41	15.9900	\$654.46	\$10,537.34	\$147.38	\$1,374.36	07/15/2005	17	\$10,684.71	02/12/2008
328683731W	SEAKESHA WAITE	328-68-0000	02/11/2005	\$5,300.00	25.0000	\$0.00	\$0.00	\$0.00	\$0.00		0	\$0.00	02/11/2006
329482643V	VALERIE WILLIAMS	329-48-0000	11/08/2003	\$16,986.10	12.2500	\$379.99	\$12,540.20	\$118.05	\$854.98	07/15/2005	17	\$12,658.25	11/08/2008
330400927A	GREG ANTONUCCI	330-40-0000	05/24/2004	\$23,597.03	13.9900	\$811.01	\$16,798.59	\$141.65	\$851.56	07/30/2005	2	\$16,940.24	05/24/2007
330402437Q	THOMAS QUISH	330-40-0000	09/21/2004	\$8,690.42	14.9000	\$302.55	\$8,274.92	\$141.16	\$1,671.98	03/28/2005	126	\$8,816.08	09/21/2007
331620843C	KARMEN CHATMAN	331-62-0000	04/19/2005	\$17,480.38	18.9500	\$453.44	\$17,256.27	\$286.36	\$906.88	07/30/2005	2	\$17,522.63	04/19/2010
331706809M	CHRISTOPHER MATURO	331-70-0000	06/15/2004	\$4,135.27	6.0000	\$602.62	\$435.94	\$5.13	\$1,205.24	03/15/2006	0	\$441.07	06/15/2009
334746344L	DEBORAH LANDFEAR	334-74-0000	11/22/2004	\$20,406.32	13.0000	\$464.30	\$18,691.62	\$213.03	\$928.60	07/28/2005	4	\$18,904.66	11/22/2009
334805537C	CHRISTOPHER CORMIER	334-80-0000	07/26/2004	\$7,557.53	16.9900	\$218.03	\$6,324.45	\$64.77	\$228.93	07/28/2005	4	\$6,389.22	07/26/2008
336523548S	DAVID STILES	329-82-0000	01/03/2005	\$6,334.49	24.9500	\$300.71	\$6,434.70	\$618.08	\$1,894.47	03/15/2005	139	\$7,042.79	05/03/2007
336783591C	SANTOSH CHANDY	336-78-0000	03/24/2005	\$9,791.92	26.9500	\$336.89	\$9,842.45	\$612.23	\$1,398.09	05/30/2005	63	\$10,454.69	03/24/2009
337844668A	JABEZ ANDERSON	337-84-0000	01/01/2005	\$4,847.02	23.9500	\$323.18	\$3,731.04	\$73.20	\$678.68	07/15/2005	17	\$3,804.24	07/01/2006
338504981L	DEBRA LUKE	338-50-0000	03/08/2004	\$15,494.42	15.3000	\$373.41	\$12,358.70	(\$784.48)	\$373.41	12/15/2005	0	\$11,574.22	03/08/2009
338783173A	JASON BUSH	338-78-0000	11/01/2004	\$3,659.20	29.4700	\$203.59	\$2,891.03	\$74.24	\$427.54	07/15/2005	17	\$2,955.27	11/01/2006
341666689B	THOMAS BOULAHANE	341-66-0000	06/19/2004	\$12,000.15	14.9900	\$581.79	\$6,334.11	\$57.23	\$581.79	08/30/2005	0	\$6,391.34	06/19/2006
344565372M	ROBIN MITCHELL	344-56-0000	04/22/2005	\$13,443.64	26.9500	\$463.21	\$13,212.43	\$312.18	\$926.42	07/30/2005	2	\$13,524.61	04/22/2009
345600223S	LOUIS SANTIAGO, JR	345-60-0000	06/14/2004	\$12,209.08	16.4500	\$299.82	\$10,588.02	\$152.54	\$629.63	07/15/2005	17	\$10,740.55	06/14/2009
346602257W	TOM WHITE	346-60-0000	03/22/2005	\$28,521.52	12.9900	\$609.79	\$27,713.64	\$315.62	\$609.79	08/15/2005	0	\$28,029.26	09/22/2010
347649659A	ARMANDO ARCEO	347-64-0000	11/13/2004	\$7,605.05	14.9000	\$212.47	\$5,663.68	\$73.98	\$212.47	12/15/2005	0	\$5,737.66	11/13/2008

- **Spreadsheet format with graphical point and click interface.**
Loans are color coded for **on time**, **in grace** and **late**.
- **System function buttons and hot keys for quick access to:**
 - Add New Loan Ctrl + F1
 - Modify Existing Loan Ctrl + F2
 - Post Payment Ctrl + F3
 - View Borrower Info Ctrl + F4
 - Display/Update Notes/Comments Ctrl + F5
 - Amortization Schedule Ctrl + F6
 - Payment Coupons Ctrl + F7
 - Customer Statement Ctrl + F8
 - Ledger Card Ctrl + F9
 - Payoff Worksheet Ctrl + F10
 - Post Payoff Ctrl + F11
- **POWERSCAN SYSTEM -- Software Price: \$795**

FAST EFFICIENT COMPUTERIZED LOAN MANAGEMENT

TWENTY-FIRST CENTURY INTERNET ACCESS SYSTEM

ACCESS SYSTEM -- CUSTOMER STATEMENTS ON THE WEB

http://192.168.0.152/InternetAccess/StatementForm.aspx - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://192.168.0.152/InternetAccess/StatementForm.aspx> Go Links >>

Twenty-First Century Loan Company
Customer Statement

account number	date due	account balance	y-t-d interest	amount due
347649659A	04/01/2006	\$508722.44	\$4565.32	\$2878.26

late charge: \$143.91
applies on: 04/17/2006

customer name: Bullemer J. Robert remit to:
address: 330 Serenidad Place Twenty-First Century Loan Company
Goleta, CA 93117 P.O. Box 1419
Santa Barbara, CA 93102

Date	Principal Amount	Interest Amount	Late Charge	
3/13/2006 12:00:00 AM		\$596.93	\$2,281.33	\$0.00

account number	date due	account balance	y-t-d balance	amount due
347649659A	04/01/2006	\$508722.44	\$4565.32	\$2878.26

print exit

Done Internet

- Customers may log on to view/print their account statement via the internet.
- **ACCESS SYSTEM -- Software Price: \$795**

FAST EFFICIENT COMPUTERIZED LOAN MANAGEMENT



For more information contact:
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TWENTY-FIRST CENTURY INVESTOR PERFORMANCE TRACKING SYSTEM

TRACKER SYSTEM -- NEW IMPROVED VERSION FOR 2010

INVESTORID	INVESTORNAME	MONTH	BEGINNINGCAPITAL	INVESTMENTS	WITHDRAWALS	ENDINGCAPITAL	PRINCIPALRECEIVED	INTERESTRECEIVED	OTHERRECEIVED	SERVICEFEES	DISTRIBUTIONS
000000001	Gary A. Anderson	1	\$981,835.82	\$0.00	\$0.00	\$976,098.99	\$3,736.83	\$1,311.73	\$0.00	\$30.88	\$0.00
000000001	Gary A. Anderson	2	\$976,098.99	\$0.00	\$0.00	\$973,175.28	\$2,923.72	\$3,283.88	\$0.00	\$29.11	\$0.00
000000001	Gary A. Anderson	3	\$973,175.28	\$250,000.00	\$0.00	\$1,217,486.96	\$3,767.79	\$1,920.53	\$0.00	\$28.23	\$5,660.10
000000001	Gary A. Anderson	4	\$1,217,486.96	\$0.00	\$0.00	\$1,216,627.10	\$859.86	\$9,639.14	\$0.00	\$25.86	\$0.00
000000001	Gary A. Anderson	5	\$1,216,627.10	\$0.00	\$130,000.00	\$986,627.10	\$2,465.69	\$96.43	\$0.00	\$0.00	\$0.00
000000002	Mary C. Chen	1	\$981,967.23	\$0.00	\$0.00	\$980,541.87	\$1,425.36	\$886.29	\$0.00	\$29.96	\$0.00
000000002	Mary C. Chen	2	\$980,541.87	\$0.00	\$0.00	\$977,292.69	\$3,249.18	\$4,733.54	\$0.00	\$29.57	\$0.00
000000002	Mary C. Chen	3	\$977,292.69	\$250,000.00	\$0.00	\$1,218,276.39	\$6,311.89	\$2,293.91	\$0.00	\$26.60	\$8,497.20
000000002	Mary C. Chen	4	\$1,218,276.39	\$0.00	\$0.00	\$1,216,564.85	\$2,311.44	\$2,237.88	\$0.00	\$26.64	\$0.00
000000002	Mary C. Chen	5	\$1,216,564.85	\$0.00	\$130,000.00	\$986,564.85	\$10,297.87	\$7,248.18	\$0.00	\$0.00	\$0.00
000000003	Sally L. Lee	1	\$976,292.92	\$0.00	\$0.00	\$974,241.74	\$2,051.19	\$445.36	\$0.00	\$29.94	\$0.00
000000003	Sally L. Lee	2	\$974,241.74	\$0.00	\$0.00	\$967,966.60	\$6,375.14	\$3,103.32	\$0.00	\$29.34	\$0.00
000000003	Sally L. Lee	3	\$967,966.60	\$250,000.00	\$0.00	\$1,207,665.52	\$9,187.87	\$1,114.01	\$0.00	\$27.38	\$10,273.78
000000003	Sally L. Lee	4	\$1,207,665.52	\$0.00	\$0.00	\$1,205,689.57	\$1,975.95	\$3,107.36	\$0.00	\$22.83	\$0.00
000000003	Sally L. Lee	5	\$1,205,689.57	\$0.00	\$130,000.00	\$995,689.57	\$10,193.89	\$8,721.88	\$0.00	\$0.00	\$0.00
000000004	John S. Smith	1	\$983,474.99	\$0.00	\$0.00	\$979,325.95	\$4,149.04	\$1,046.10	\$0.00	\$35.47	\$0.00
000000004	John S. Smith	2	\$979,325.95	\$0.00	\$0.00	\$977,303.64	\$2,022.31	\$2,154.56	\$0.00	\$34.21	\$0.00
000000004	John S. Smith	3	\$977,303.64	\$250,000.00	\$0.00	\$1,213,615.60	\$6,874.68	\$4,813.36	\$0.00	\$33.30	\$11,654.43
000000004	John S. Smith	4	\$1,213,615.60	\$0.00	\$0.00	\$1,212,705.14	\$2,910.46	\$5,342.01	\$0.00	\$31.45	\$0.00
000000004	John S. Smith	5	\$1,212,705.14	\$0.00	\$130,000.00	\$982,705.14	\$11,129.13	\$3,858.04	\$0.00	\$0.00	\$0.00

- Spreadsheet format with graphical point and click interface. Investor's accounts are color coded for **investments**, **withdrawals** and **no activity**.
- System function buttons and hot keys for quick access to:

Investor Information	Ctrl + F1
Investor Account Transactions	Ctrl + F2
Investor Account Balances	Ctrl + F3
Investor Loans	Ctrl + F4
View Investor Information	Ctrl + F5
Investor Summary Report	Ctrl + F6
Distribution Summary Report	Ctrl + F7
Distribution Statements	Ctrl + F8
Distribution Checks	Ctrl + F9
Distribution Check Register	Ctrl + F10
- **TRACKER SYSTEM -- Software Price: \$795**

FAST EFFICIENT COMPUTERIZED LOAN MANAGEMENT

TWENTY-FIRST CENTURY VEHICLE LOAN SERVICING SOFTWARE

VLOANS SYSTEM -- NEW IMPROVED VERSION FOR 2010

The screenshot displays a software window titled "Vehicle Information". It contains a form with the following fields and values:

Loan	0000000001
Vehicle Number	1 [1 - 10]
Vehicle Description	Mercedes SUV
Vehicle Year	2006
Vehicle Make	Mercedes
Vehicle Model	ML320
Vehicle Identification Number	1234567890987654321
Vehicle License	MY 320
Vehicle Address	240 State Street
Vehicle City	Santa Barbara
Vehicle State	CA California
Vehicle Zip Code	93102 1419
Vehicle County	SB Santa Barbara
Vehicle Insurance Company	Farmers Insurance Company
Policy Number	9999-44456-01234
Insurance Policy Date	05/20/2006 [mm/dd/yyyy]
Insurance Term	12 [months]
Vehicle Market Value (\$)	56000.00
Appraiser ID	000002 Douglas
In House Assessment (y/n)	<input type="checkbox"/>

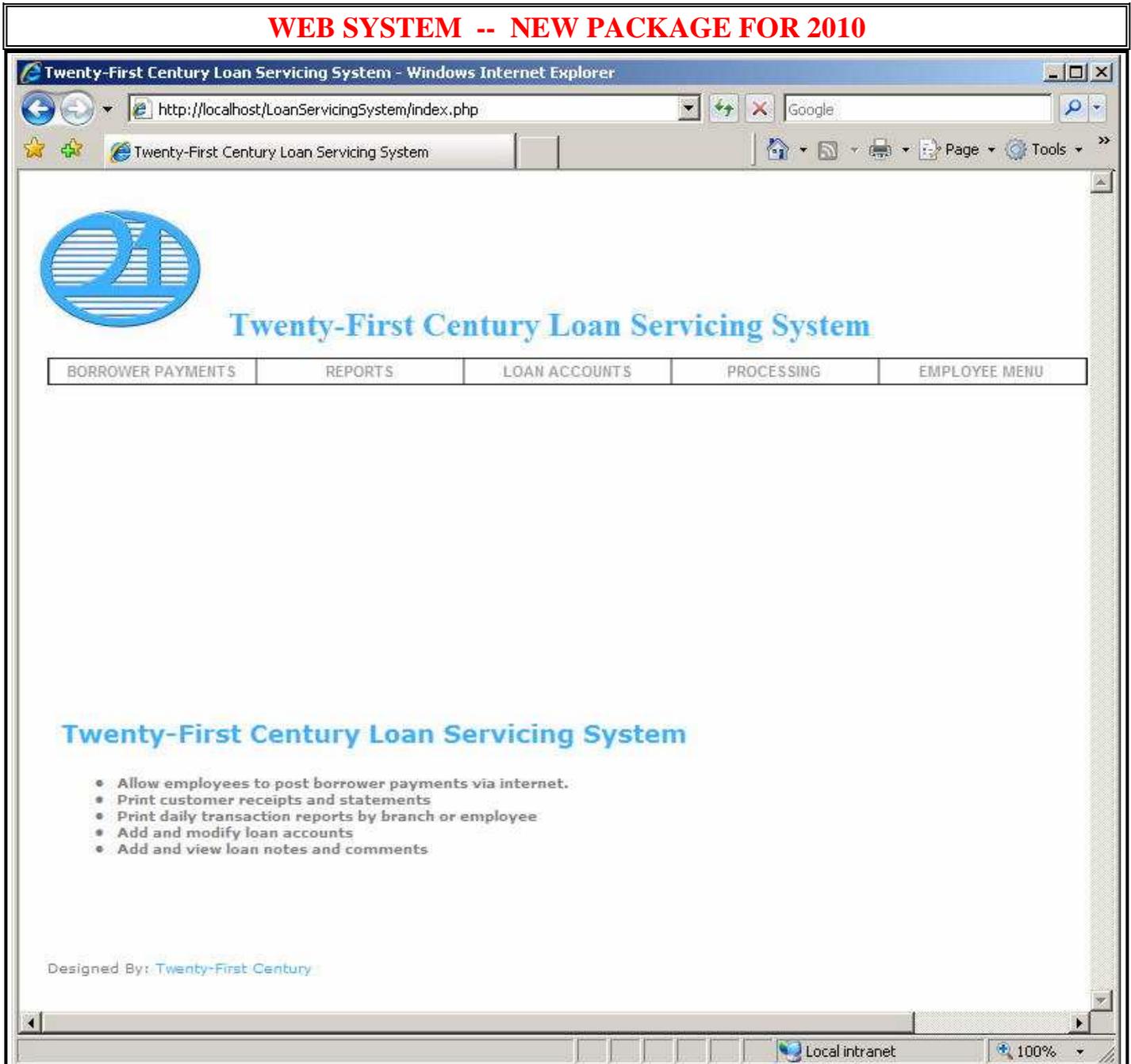
At the bottom of the window, there are three buttons: "Print Vehicle Information" (with a printer icon), "OK" (with a green checkmark), and "Cancel" (with a red X).

- Servicing system for lenders with loans on autos, trucks, RVs, boats, planes and other types of vehicles.
- Incorporates high performance SQL client /server database architecture for both single user and multi-user network applications.
- Accrues interest daily based on fixed and variable rates with annual and lifetime floor/ceilings by individual loan.
- Prints customer statements, payment coupons and processes payment transactions.
- Automatically assesses late charges and processes payment reversals.
- Supports collection activities with online displays, collection letters, notes/comments, printed reports and follow up reminders.
- Stores complete loan account history from origination through payoff.
- Calculates payoff worksheet with prepayment penalty options.
- Investor tracking features including statements, distribution checks and 1099 tax forms.
- **VLOANS SYSTEM -- Software Price: \$1595**

FAST EFFICIENT COMPUTERIZED LOAN MANAGEMENT

TWENTY-FIRST CENTURY WEB BASED SERVICING SOFTWARE

WEB SYSTEM -- NEW PACKAGE FOR 2010



- Written in widely popular php programming language for access through a browser on the public internet or internal intranet.
- Incorporates high performance multi-user SQL client /server database architecture.
- Accrues interest daily based on fixed and variable rates with annual and lifetime floor/ceilings by individual loan.
- Prints customer statements and processes payment transactions.
- Automatically assesses late charges and processes payment reversals.
- Supports collection activities with online displays, notes/comments and printed reports.
- Stores complete loan account history from origination through payoff.
- Calculates payoff worksheet with prepayment penalty options.

-- **Software Price:**

\$1595

TWENTY-FIRST CENTURY HARDWARE RECOMMENDATIONS



COMPUTER FOR QUICKER CUSTOMER SERVICE

- pentium 4 cpu 3 ghz – 2 mb L2 cache 800 mhz fsb
- memory 1 gb dual channel ddr2 SDRAM
- 160 gb high capacity hard disk drive 7200 rpm
- 17 inch flat panel high resolution color display screen
- ports: 1 printer lpt1
- graphics card 256 mb pci express x16
- standard keyboard/ standard mouse

BACKUP SYSTEM - RELIABLE INSURANCE

- option 1: cd rom 48x/32x/48x cdrw drive 700 mb
- option2: external usb drive 90 gb
- option3: zip drive - 250 mb disk cartridges

PRINTER - HIGH SPEED

- option 1: personal color inkjet
- option 2: work group laser
- option 3: high speed dot matrix

INTERNET ACCESS

- high speed broadband cable or dsl

BACKUP POWER SUPPLY

- 600 watt battery backup ups with usb line connection

OPERATING SYSTEM

- windows xp professional with antivirus software protection



For more information contact:

FINANCIAL SYSTEMS DIVISION

TWENTY-FIRST CENTURY COMPUTER SYSTEMS

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TWENTY-FIRST CENTURY COMPUTER SYSTEM LOAN SERVICING FORMS

MULTI-PURPOSE CHECKS

\$12/m

- 2,000 continuous form, 2 part carbonless
- for accounts payable checks



CALL TODAY FOR A SET OF SAMPLE FORMS



For more information contact:
FINANCIAL SYSTEMS DIVISION
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