

**THE DMM LOSS MITIGATION**

**WEB PORTAL**

**ATTORNEY MANUAL**

**(May 2011)**

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## **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**

Through the Portal, servicers can advise attorneys of their requirements for submitting files for loss mitigation. Servicers can even attach any documentation they require to be completed for loss mitigation consideration including any required forms such as authorizations and financial information for the borrower.

### **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.

### **Court and Trustee Access**

Court personnel and Trustees can view any file in their district that was submitted through Portal. Future releases of the Portal plan to allow Trustees to further assist in loss mitigation process.

### **Simple and Easy**

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

### **Free**

The Portal is free for attorneys and their borrower clients. Servicers pay DMM a small processing fee for each complete package delivered to them.

## **History of the Debtor's Counsel Loss Mitigation Web Portal**

The Portal is the culmination of the work of many people representing the various stakeholders in the loss mitigation process. The Portal was developed by DMM in collaboration with the "Mortgage Issues Liaison Committee" of the National Association of Chapter Thirteen Trustee (NACTT) and the support of the Bankruptcy Judges.

In October 2008, DMM launched a pilot program for the Portal. The Portal went national on January 1, 2009. Building on its success, DMM released a new version of the Portal on May 4, 2009. Servicers representing over 75% of the mortgage servicing volume are already using the Portal with more expected to join.

### **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](mailto:support@defaultmitigation.com).

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

## Registration

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

1. Go to [www.dclmwp.com](http://www.dclmwp.com)
2. Under “Create an Account”, click the “[Attorneys Click Here](#)” link (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)

The screenshot shows a web browser window displaying the DMM Loss Mitigation Web Portal. The page title is "Welcome to the DMM Loss Mitigation Web Portal". The page is divided into three main sections: "Existing Users", "Invitation Code Only", and "Create an Account".

- Existing Users:** Contains a "Login" button and instructions for users who are already registered.
- Invitation Code Only:** Contains a "Login" button and instructions for users who received an invitation code but do not have an account.
- Create an Account:** Contains instructions for new users and several links: "Servicers Click Here", "Attorneys Click Here", "Counselors Click Here", "Pro Se Filers Click Here", "Court/Trustees Click Here", and "Default Attorneys Click Here". A yellow callout box with the text "New Users Click Here To Register" points to the "Attorneys Click Here" link.

At the bottom of the page, there is a "Privacy Policy" link and a copyright notice: "COPYRIGHT 2009 LOSS MITIGATION PORTAL".

**Figure 1 – [www.dclmwp.com](http://www.dclmwp.com)**

## Log In

After you have registered to use the DMM Web Portal, go to [www.dclmwp.com](http://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”).

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

**DM**  
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><a href="#">Forgot?</a></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><a href="#">Servicers Click Here</a></p> <p><a href="#">Attorneys Click Here</a></p> <p><a href="#">Counselors Click Here</a></p> <p><a href="#">Pro Se Filers Click Here</a></p> <p><a href="#">Court/Trustees Click Here</a></p> <p><a href="#">Default Attorneys Click Here</a></p> <p><b>Notice:</b> 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 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.

The screenshot shows the Default Mitigation - Bankruptcy Portal home page after login. The page is divided into three main sections:

- Main Navigation Bar:** Located at the top, it includes links for HOME, MY PROFILE, MESSAGE CENTER(10), ADD NEW BORROWER, INVITATIONS(1), and LOGOUT. A yellow callout box labeled "Main Navigation Bar" points to this area.
- Account Dashboard:** The central area displays user information (Current User: Igor Roitburg, Law Firm: JAW/AMA Law LLP, Member Since: Feb. 20th, 2009) and a search bar for "Search (Last Name or Loan #)". Below this is a "Sort By: Last Name" dropdown and a summary of account statuses: (0) New, (34) Opened, (16) Decision Reported, (18) Closed, (2) Rejected, (21) Saved, and (91) All. A yellow callout box labeled "Account Dashboard" points to this section.
- Tools:** A vertical sidebar on the left contains a "TOOLS" section with links for REPORTS, FAQs, VIEW MY ARCHIVES, CONTACT DMM, SERVICER REQUIREMENTS, CURRENT PORTAL SERVICERS, USER MANUAL, and DMM DOCUMENTOR™. A yellow callout box labeled "Tools" points to this sidebar.

At the bottom of the page, there is a footer with navigation links (HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT) and a copyright notice: COPYRIGHT 2009 LOSS MITIGATION PORTAL.

*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

The screenshot shows the 'My Profile' page in a web browser. The browser address bar shows the URL: [https://www.dclmwp.com/attorney/att\\_account\\_options\\_user\\_profile.php](https://www.dclmwp.com/attorney/att_account_options_user_profile.php). The page header includes navigation links: HOME, MY PROFILE, MESSAGE CENTER(10), ADD NEW BORROWER, INVITATIONS(1), and LOGOUT. The user's current information is displayed as: Current User: Igor Roitburg, Law Firm: JAVAMA Law LLP, Member Since: Feb. 20th, 2009. A search box is available for searching by Last Name or Loan #.

The 'Attorney Profile' section contains the following information:

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


The 'Authorized Users' section contains the following table:

Name	Email	[X icon]
jacob roitburg	iroitburg@njtaxlieninvestor.com	[X icon]
miles austin	miles.austin@ajfajf.com	[X icon]

Below the table is a button labeled 'Add New Authorized User'. Two yellow callout boxes provide instructions: the first points to the pencil icons in the Attorney Profile section, stating 'Your user account information. To update, click the pencil icon, enter the updated information and click "Save Change".'; the second points to the X icons in the Authorized Users table, stating '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.

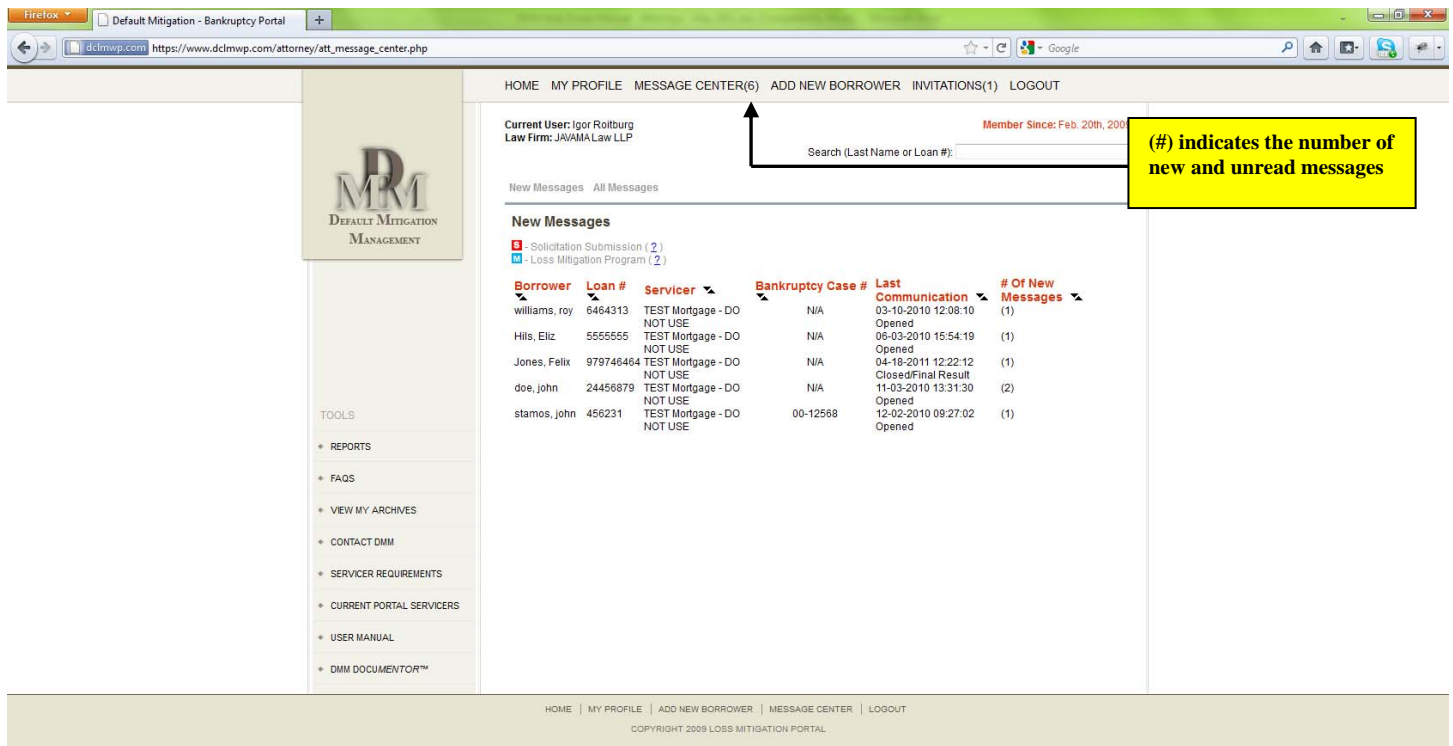
## Authorized Users

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 shows the Default Mitigation - Bankruptcy Portal. The page title is "Default Mitigation - Bankruptcy Portal" and the URL is "https://www.dclmwp.com/attorney/att\_message\_center.php". The current user is Igor Roitburg, Law Firm: JAWMA Law LLP, and the member since date is Feb. 20th, 2008. The page has a search bar for "Search (Last Name or Loan #):" and a navigation menu with "HOME", "MY PROFILE", "MESSAGE CENTER(6)", "ADD NEW BORROWER", "INVITATIONS(1)", and "LOGOUT". A yellow callout box points to the "(6)" in the navigation menu, stating "(#) indicates the number of new and unread messages". The "New Messages" section shows a list of messages with columns for Borrower, Loan #, Servicer, Bankruptcy Case #, Last Communication, and # Of New Messages. The table contains 6 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)
Hlis, 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	00-12588	12-02-2010 09:27:02 Opened	(1)

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, a member since Feb. 20th, 2009. The 'Currently Viewing' section displays borrower information for stamos, john, including property address, servicer name (TEST Mortgage - DO NOT USE), loan number (456231), and bankruptcy case number (00-12568). Below this, there is a 'Full History (1) New Messages Only' section and a 'New Messages' section with a 'Return to Borrower View Page' link. A table lists new messages with columns for Date, Activity By, Action Taken, and Details. A yellow callout box points to the 'Full History' link, and another points to the 'Details' column in the message table.

Date	Activity By	Action Taken	Details
12-02-2010 09:27:02	Servicer	Opened	↓

**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

Clicking “Add New Borrower” opens up the Add Borrower Wizard. (See Figure 7)

The screenshot shows the 'Add New Borrower' page in a web browser. The browser address bar shows 'https://www.dclmwp.com/attorney/new\_borrower\_main.php'. The page header includes 'HOME MY PROFILE MESSAGE CENTER(6) ADD NEW BORROWER INVITATIONS(1) LOGOUT'. The current user is 'Igor Roitburg, Law Firm: JAJAMA Law LLP', with a membership date of 'Feb. 20th, 2009'. A search bar is present. The main content area is titled 'ADD NEW BORROWER' and 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 4506LEZ - 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 necessaryA dropdown menu labeled '---Select Servicer---' is below the list. A 'Helpful Tips' box contains links for 'Short Sales & Deeds in Lieu' and 'Why you should complete the Additional Servicer Information'.
- 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 billA note states: '\* 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](#).

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 DIMM at [support@defaultmitigation.com](mailto:support@defaultmitigation.com) with any questions.

A 'Begin Add New Borrower Wizard' button is located at the bottom of the main content area. The footer contains 'HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT' and 'COPYRIGHT 2009 LOSS MITIGATION PORTAL'.

**Figure 7 – Add New Borrower Page**

The first page of the Wizard details the instructions for submitting a package through the Portal to the servicer. Please read them carefully.

### Submitting a Borrower through the Portal

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 making available online the required forms as well as a list of the supporting documentation needed. These forms and documents are accessible under the Tools section of the site – “Servicer’s Requirements” or when you click “Add New Borrower”.

The required 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 has provided this form for convenience only)
- HAMP Request for Modification and Affidavit (HAMP RMA) – standard HAMP financial form that servicers need to review your client for a potential HAMP modification
- IRS Form 4506T-EZ – 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. To find if your servicer has provided any such forms, simply select the servicer from the drop down list and their proprietary forms will appear. 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.
- Freddie Mac Financial Form – click the link provided to check if your client’s loan is owned by Freddie Mac. If it is, Freddie Mac is requiring their own separate form be completed **in addition** to all other forms.

Supporting Documents:

- Proof of Income
  - 2 most recent paystubs\*
  - 2 most recent monthly bank statements
  - Most recent tax return
- Proof of Occupancy – copy of utility or phone bill

\* Because not every borrower is a regular wage earner and/or borrowers may have income from other sources than employment, the Portal provides its users with a chart of other potential income sources and the documentary proof required to be submitted. Any such documents should be uploaded to the “Other” document queue which will appear after all other documents have been uploaded.

**Please be sure to review this very carefully as servicers will not be able to review your request unless and until you have provided all of the requisite forms and documents.**

After you 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

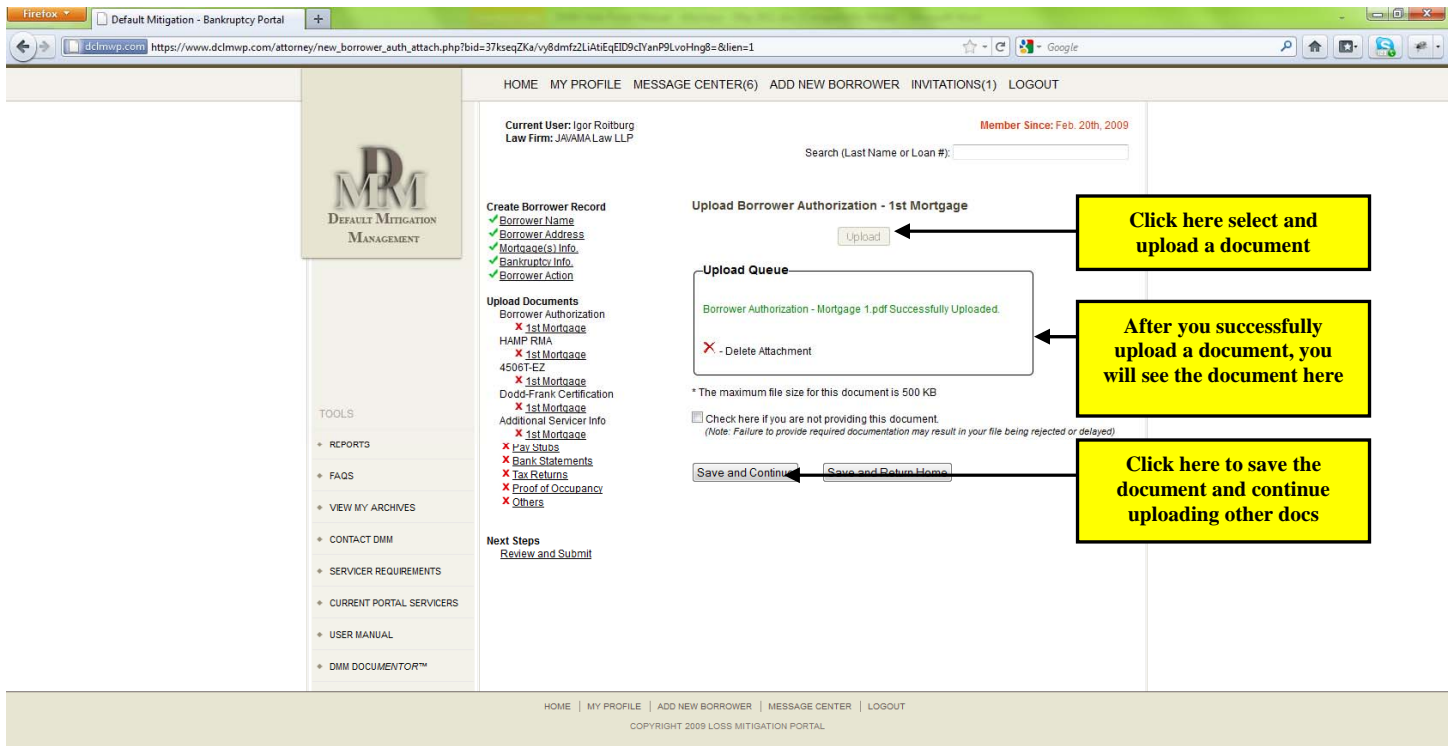
screen, click the page name and you will be returned to that screen. Edit the information and click “Save and Continue”.

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

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” and 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).

## Account Dashboard

The Account Dashboard (See Figure 3) shows all of your accounts organized into 7 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 7 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. For example, if the submission did not include a borrower authorization, the servicer may reject the package as being incomplete.
  - 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.
- 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.

Default Mitigation - Bankruptcy Portal - Mozilla Firefox  
 https://www.dclmwp.com/attorney/att\_info.php?id=MzUyOA==

HOME MY PROFILE MESSAGE CENTER(13) ADD NEW BORROWER INVITATIONS(1) LOGOUT

Current User: Igor Roitburg Member Since: Feb. 20th, 2009  
 Law Firm: JAVAMA Law LLP

Search (Last Name or Loan #):

**Borrower Information**

Borrower Name:	Jones, Felix	
Co-Borrower Name:	None	
Address:	1 any street, any town, CA 14502	
Property Address:	Same	

**Mortgage Information**

**1st Mortgage** [View History Messages](#)

Company:	TEST Mortgage - DO NOT USE <a href="#">Email Servicer</a>	
Loan Num:	979746464	
Comments:	2010-07-08 13:40:30 test of "loan#-OLD"	
Attachments:	<a href="#">Jones (Loan #979746464) - Borrower Authorization.pdf</a> (Added 07-08-2010) <a href="#">Jones (Loan #979746464) - Hardship Letter.pdf</a> (Added 07-08-2010) <a href="#">Jones (Loan #979746464) - Financial Statement.pdf</a> (Added 07-08-2010) <a href="#">Jones (Loan #979746464) - 4506-T.pdf</a> (Added 07-08-2010) <a href="#">Jones (Loan #979746464) - Fav Subs.pdf</a> (Added 07-08-2010)	
Status:	rejected <a href="#">Re-Open Account</a>	

**2nd Mortgage**

Company:	No 2nd Mortgage Submitted	
----------	---------------------------	--

Click [here](#) to add attachments

**Bankruptcy Information**

**General Information**

Bankruptcy Filed?:	No	
Bankruptcy District:	N/A	
Case Number:	N/A	
Chapter 7 / Chapter 13 Status:	N/A	

**Court Loss Mitigation Program**

Account Submitted Per LMP?:	No	
-----------------------------	----	--

TOOLS

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

Find: pate Next Previous Highlight all Match case  
Done

Click here to re-open a rejected account

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

## Borrower Account Page

The screenshot displays the Borrower Account Page for Robert Cooke. The page is divided into several sections:

- Borrower Information:** Borrower Name: Cooke, Robert; Co-Borrower Name: None; Mailing Address: 1 any street any town, CA 94512; Property Address: Same.
- Mortgage Information:** 1st Mortgage. Company: TEST Mortgage - DO NOT USE. Loan Num: 06412217359. Status: opened. Buttons: Close File/Final Result, No Response.
- Attachments:** A list of documents including Borrower Authorization.pdf, Hardship Letter.pdf, Financial Statement.pdf, 4508-T.pdf, Bank Statements.pdf, and Other - Paysstubss-Keith-Aug 09.pdf.
- Bankruptcy Information:** General Information. Bankruptcy Filed?: No; Bankruptcy District: N/A; Case Number: N/A; Chapter 7 / Chapter 13 Status: N/A. Court Loss Mitigation Program (LMP): No.
- Additional Information:** Borrower's Intent: Keep Home - i.e., modify loan, repayment plan, refinance, etc.; Borrower's Intent: Hamp.

Five yellow callout boxes with arrows point to specific features:


- Click here to view the file history/messages (points to View History/Messages)
- Click here to email the servicer (points to Email Servicer)
- Any attachments emailed or added will be added here (points to Attachments)
- Click here to close an account and report the final result (points to Close File/Final Result)
- Click here to add attachments (points to Click here to add attachments)

**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 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. (Note: any documents you send to the servicer will automatically be indexed and added to the Attachments section for this account).




## Add Documents

To add a new document (without sending a message to the servicer), click the “[here](#)” link to add new attachments located under the Mortgage Information block (See Figure 10). (Note: any documents you send to the servicer will automatically be indexed and added to the Attachments section for this account).

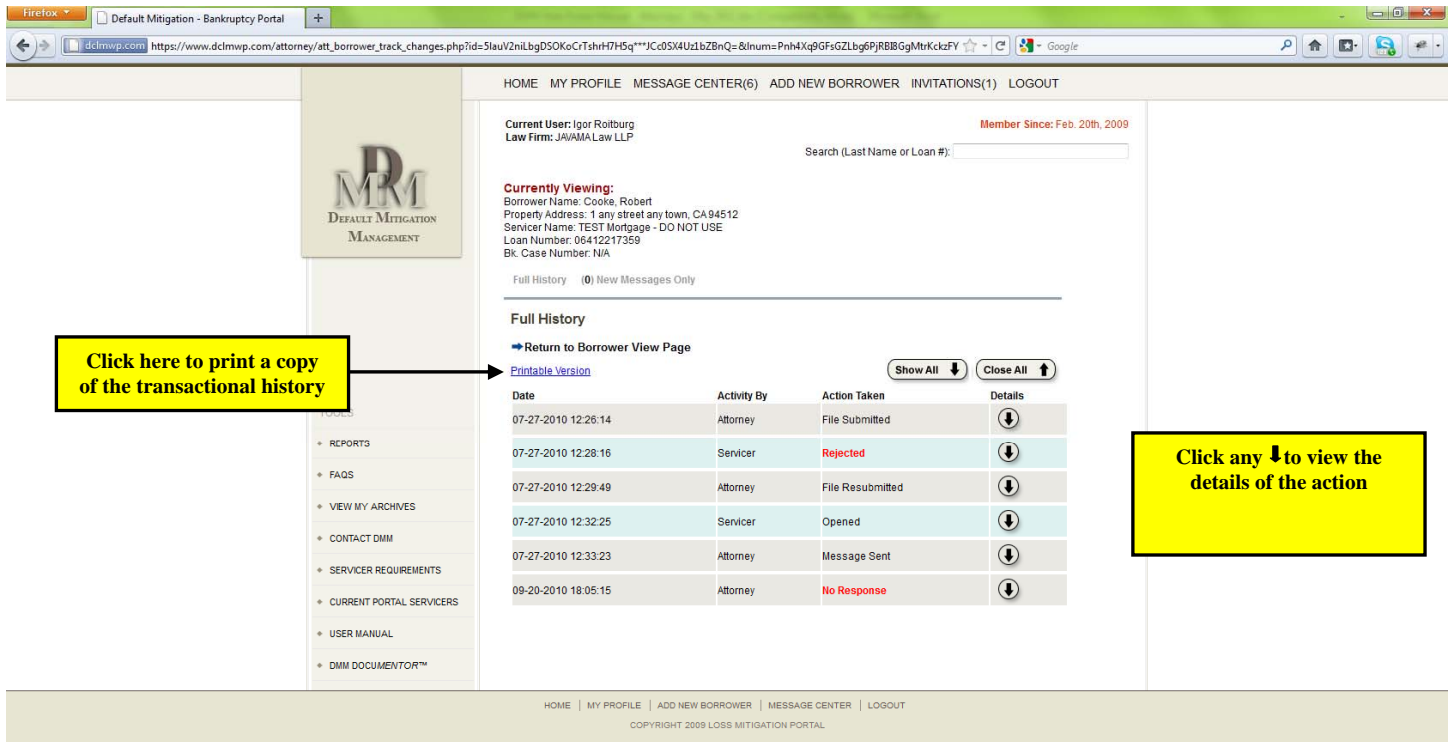
## View File History/Messages

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 10A) 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.



Current User: Igor Roitburg  
Law Firm: JAVAMA Law LLP  
Member Since: Feb. 20th, 2009

Search (Last Name or Loan #):

**Currently Viewing:**  
Borrower Name: Cooks, Robert  
Property Address: 1 any street any town, CA 94512  
Servicer Name: TEST Mortgage - DO NOT USE  
Loan Number: 06412217359  
Bk. Case Number: N/A

Full History 0 New Messages Only

[Return to Borrower View Page](#)

[Printable Version](#) Show All ↓ Close All ↑

Date	Activity By	Action Taken	Details
07-27-2010 12:26:14	Attorney	File Submitted	↓
07-27-2010 12:28:16	Servicer	Rejected	↓
07-27-2010 12:29:49	Attorney	File Resubmitted	↓
07-27-2010 12:32:25	Servicer	Opened	↓
07-27-2010 12:33:23	Attorney	Message Sent	↓
09-20-2010 18:05:15	Attorney	No Response	↓

Click here to print a copy of the transactional history

Click any ↓ to view the details of the action

Figure 10A – View History/Messages

## 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)

Firefox - Default Mitigation - Bankruptcy Portal  
 https://www.dclmwp.com/attorney/attpage.php#fragment-4



TOOLS

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

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

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

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

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

COPYRIGHT 2009 LOSS MITIGATION PORTAL

**Figure 11 – Closed Accounts**

## Servicer Responses and Status Updates

### Intake


Servicers who register to use the Portal agree to respond to the initial submission within 7 days. This does not mean that a decision will necessarily be reported within 7 days. It does mean, however, that the servicer should acknowledge receipt of your package and advise you if there are any issues within 7 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.

Firefox | Default Mitigation - Bankruptcy Portal | [dclmwp.com](https://www.dclmwp.com) | [https://www.dclmwp.com/attorney/att\\_info.php?id=AVTy735G4gjuZcGwN6rZ3Yc7ZAKlBLmoF5O/O\\*\\*\\*GTd=](https://www.dclmwp.com/attorney/att_info.php?id=AVTy735G4gjuZcGwN6rZ3Yc7ZAKlBLmoF5O/O***GTd=) | Google

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 #):

**Borrower Information**

Borrower Name:	Davidson, John
Co-Borrower Name:	None
Mailing Address:	1 any street any town, FL 11111
Property Address:	Same

**Mortgage Information**

**1st Mortgage** [View History/Messages](#)

Company:	TEST Mortgage - DO NOT USE <a href="#">Email Servicer</a>
Loan Num:	3696744
Comments:	
Attachments:	<a href="#">Davidson (Loan #3696744) - Borrower Authorization.pdf</a> (Added 11-08-2010) <a href="#">Davidson (Loan #3696744) - HAMP RMA.pdf</a> (Added 11-08-2010) <a href="#">Davidson (Loan #3696744) - 4506T.EZ.pdf</a> (Added 11-08-2010) <a href="#">Davidson (Loan #3696744) - Additional Servicer Info.pdf</a> (Added 11-08-2010) <a href="#">Davidson (Loan #3696744) - Pay Status.pdf</a> (Added 11-08-2010) <a href="#">Davidson (Loan #3696744) - Tax Returns.pdf</a> (Added 11-08-2010) <a href="#">Davidson (Loan #3696744) - Proof of Occupancy.pdf</a> (Added 11-08-2010)
Status:	opened <a href="#">Close File/Final Result</a> <b>No Response</b>
Company:	No 2nd Mortgage Submitted

Click [here](#) to add attachments

**Bankruptcy Information**

General Information	
Bankruptcy Filed?:	No
Bankruptcy District:	N/A
Case Number:	N/A
Chapter 7 / Chapter 13 Status:	N/A
Court Loss Mitigation Program <a href="#">?</a>	
Account Submitted Per LMP?:	No

**Additional Information**

Borrower's Intent:	Keep Home - i.e., modify loan, repayment plan, refinance, etc.
Borrower's Intent:	hamo

**TOOLS**

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

**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](http://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)

The screenshot shows the home page of the DMM Loss Mitigation Web Portal. The page is titled "Welcome to the DMM Loss Mitigation Web Portal" and features three main sections: "Existing Users", "Invitation Code Only", and "Create an Account".

- Existing Users:** This section is for users who are already registered. It includes fields for "Email:" and "Password:", a "Forgot?" link, and a "Login" button. A yellow callout box labeled "Enter Login Here" points to the "Email:" field.
- Invitation Code Only:** This section is for users who received an invitation code but do not have an account. It includes fields for "Invitation Code:" and "Loan Number:", a "Login" button, and a note: "If you (or your organization) already have an account, please login under Existing Users." A yellow callout box labeled "Enter Invitation Code and Valid Loan # Here" points to the "Invitation Code:" field.
- Create an Account:** This section is for users who do not have an account and did not receive an invitation code. It includes several links: "Servicers Click Here", "Attorneys Click Here", "Counselors Click Here", "Pro Se Filers Click Here", "Court Trustees Click Here", and "Default Attorneys Click Here".

At the bottom of the page, there is a note: "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." Below the note is a "Privacy Policy" link and a copyright notice: "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 Instructions page which will list the forms and documents you need to provide to the servicer. (See Figure 15)

The screenshot shows 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\_invitations.php'. The page features a navigation menu with links: HOME, MY PROFILE, MESSAGE CENTER(6), ADD NEW BORROWER, INVITATIONS(1), and LOGOUT. The current user is identified as 'Igor Roitburg' from 'JAY/MA Law LLP', with a membership since 'Feb. 20th, 2009'. A search bar is present for 'Last Name or Loan #'. The main content area is titled 'Invitations' and includes a 'Download Another Invitation' link. Below this is a table of invitations:

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

Annotations on the screenshot include:

- A yellow box with the text 'Click Borrower's Name to open the record and begin submission process' pointing to the name 'Doe, John' in the table.
- A yellow box with the text '# indicates total invitations' pointing to the 'INVITATIONS(1)' link in the navigation menu.
- A yellow box with the text 'Click here if you have received other invitations that you want to download without having to login again.' pointing to the 'Download Another Invitation' link.

*Figure 14 – Invitations Page*

Firefox - Default Mitigation - Bankruptcy Portal

https://www.dclmwp.com/attorney/new\_borrower\_solicitation\_main.php?id=48ED91z0QA/dEHCdZLg4fhw4JWXRNNHoCG\*\*dlvsvc=

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](mailto:support@defaultmitigation.com) with any questions.

TOOLS

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

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

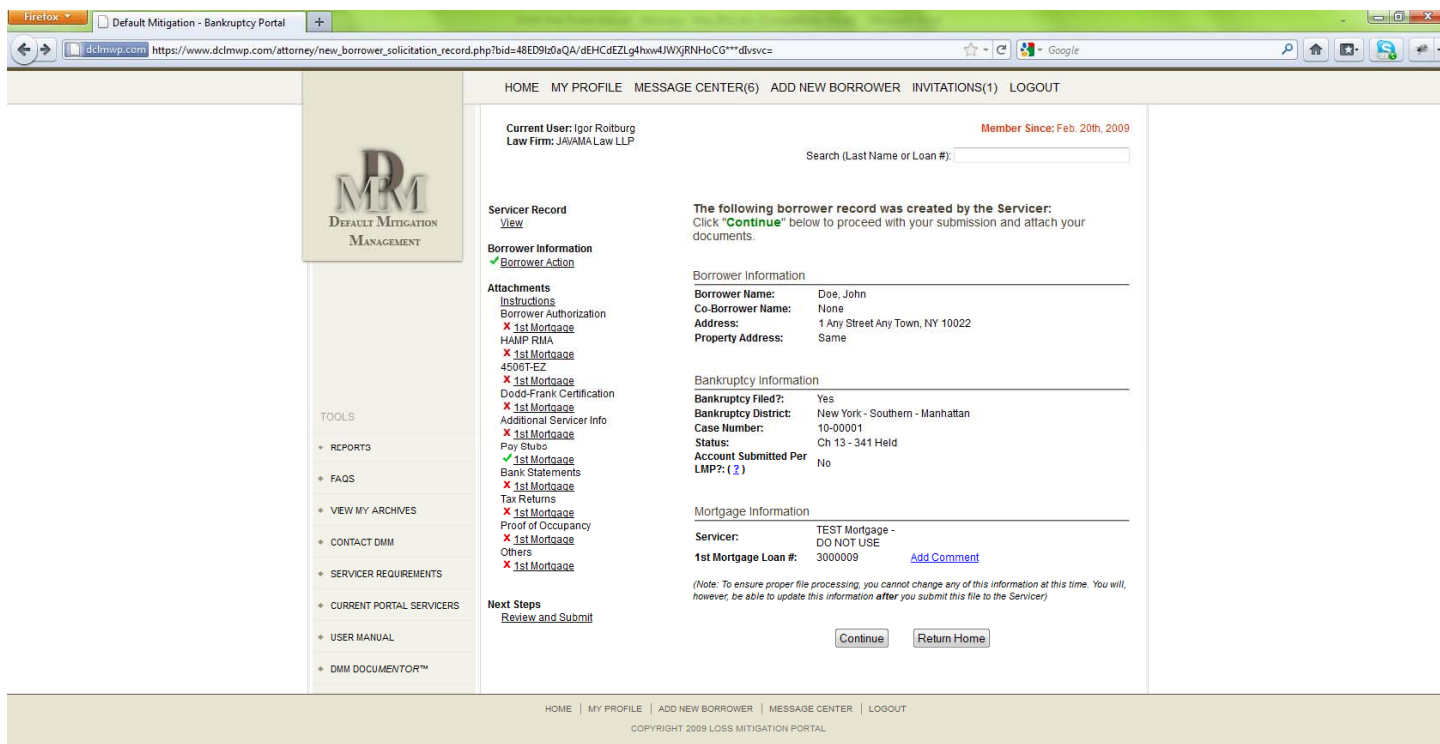
Continue

*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)



**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.

## Bankruptcy Loss Mitigation Programs

DMM, in collaboration with the SDNY BK Court and DRI BK Court, have adapted the Portal to help facilitate the formal Loss Mitigation Program enacted by the BK Courts in their respective jurisdictions.

### Submitting An Account Pursuant to Bankruptcy Court's Loss Mitigation Program

The submission process for an account that is subject to a Court Ordered Loss Mitigation Program is almost identical to the submission of any other account. The only difference is that on the "Bankruptcy Info" screen you will be asked to provide the following additional information if you select a jurisdiction that is using the Portal to facilitate its Loss Mitigation Program ("LMP") (see Figure 17):

- Date Loss Mitigation Order was issued
- Copy of the Loss Mitigation Order
- Date on which Loss Mitigation Period is set to expire
- Date of Status Conference / Status Report Due

The screenshot shows the 'Add New Borrower' form in the DMM portal. The 'Bankruptcy Info' section is selected, and the 'Court Loss Mitigation Program Requested?' field is highlighted with a yellow callout box. The callout box contains the following text:

**If you select a BK District that has an LMP, the Portal will automatically ask you whether you are submitting the account pursuant to the LMP.**

**If you respond 'Yes', the Portal will then automatically prompt you to provide the relevant info regarding the LMP.**

**Figure 17 – Add New Borrower**  
(Bankruptcy Info Screen – BK District Selected with LMP)

Upon your submission of LMP information (together with the rest of your package) to the servicer, the servicer will process your account accordingly and will provide you with direct servicer contact information as well as

any other required information through the Portal. The review process will continue as any other Portal submission with the Court having access to the file to review and confirm the status of any account.

### **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™**

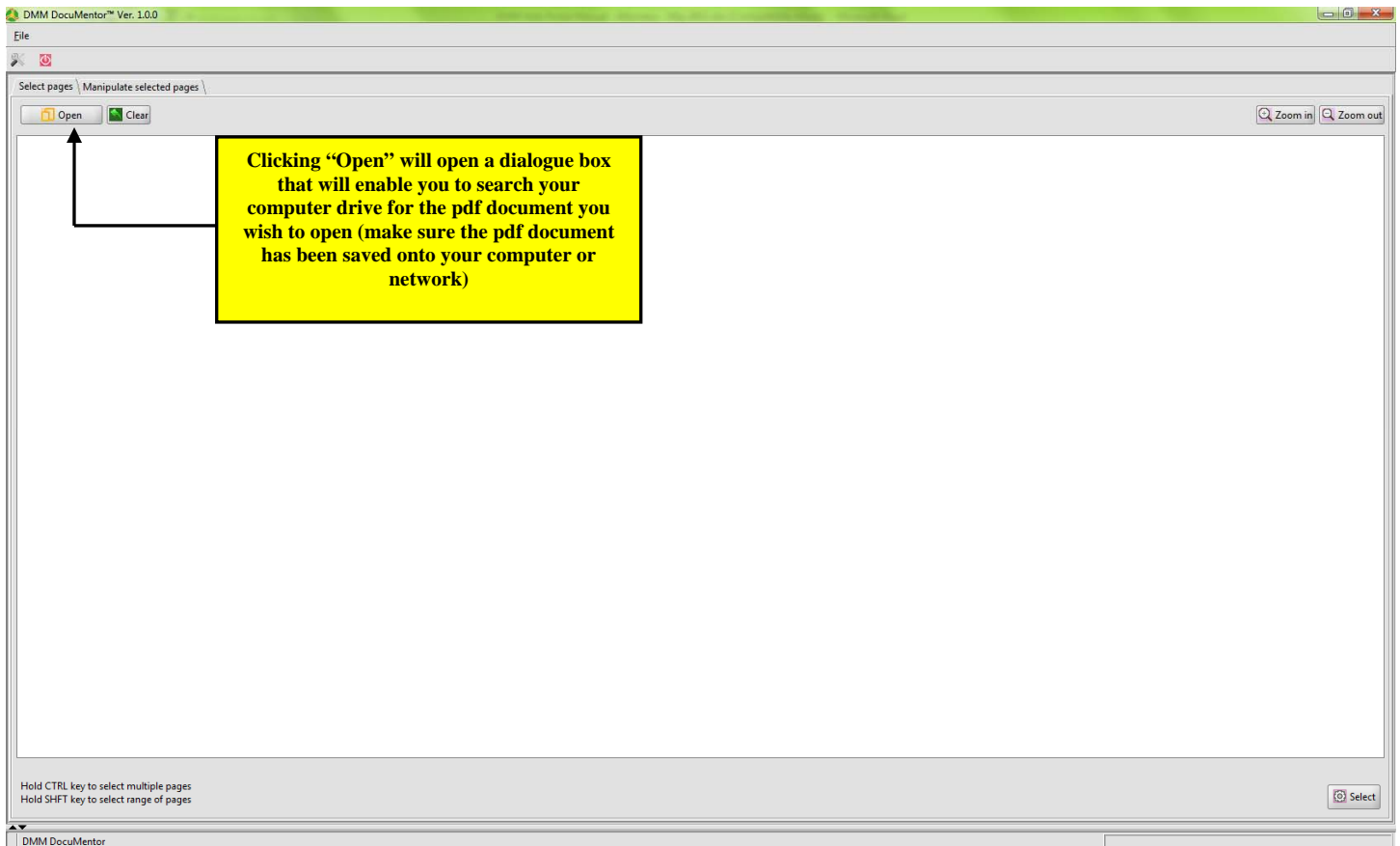
To download a copy of the DMM DocuMentor™, under Tools click “DMM DocuMentor™” and then click “Download DMM DocuMentor™”. Follow the on-screen instructions to install the program. Once installed, the DMM DocuMentor™ will be available for you to use with any pdf document. Simply launch the DMM DocuMentor™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

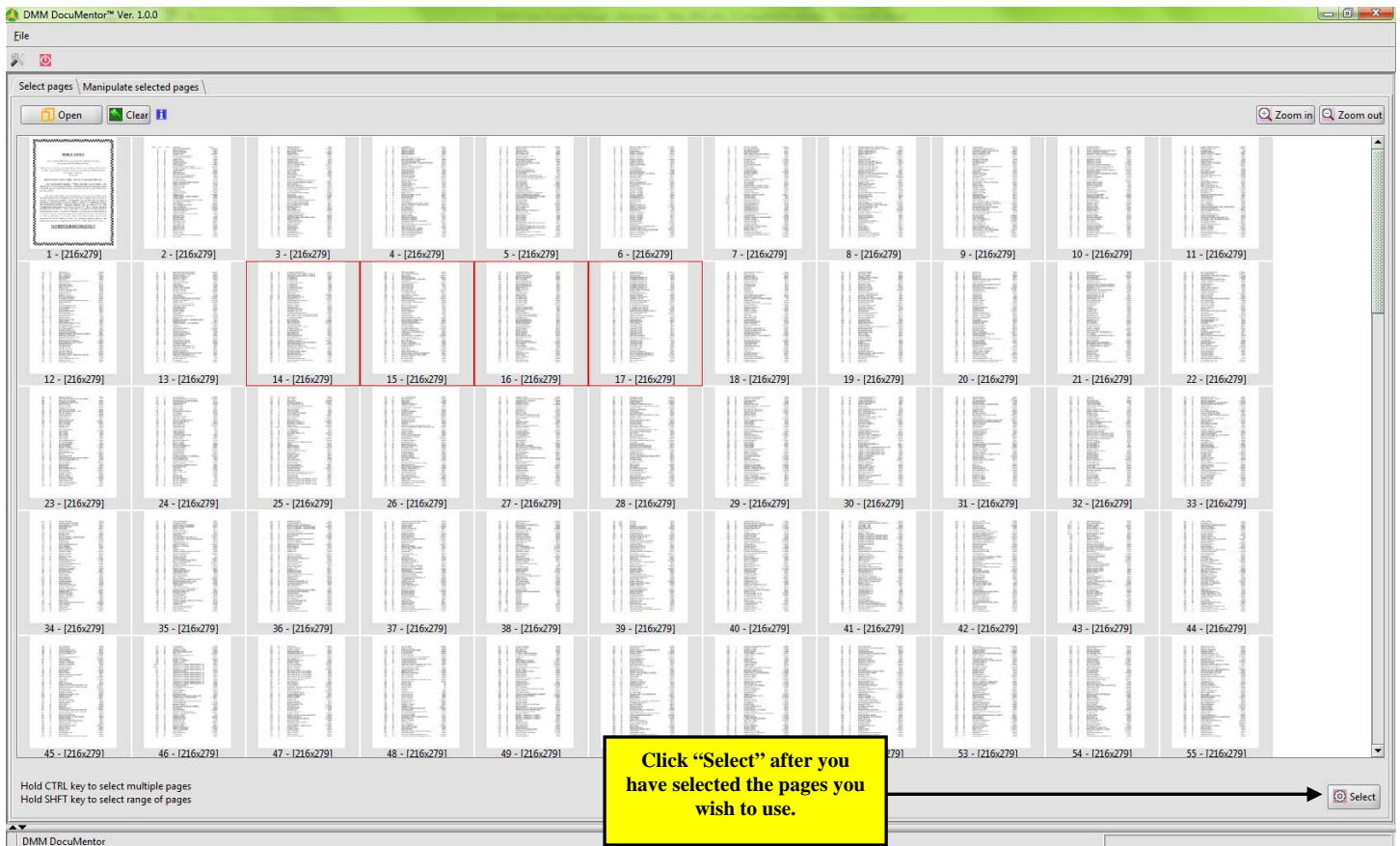


**Figure 18A – DMM DocuMentor™**

### 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

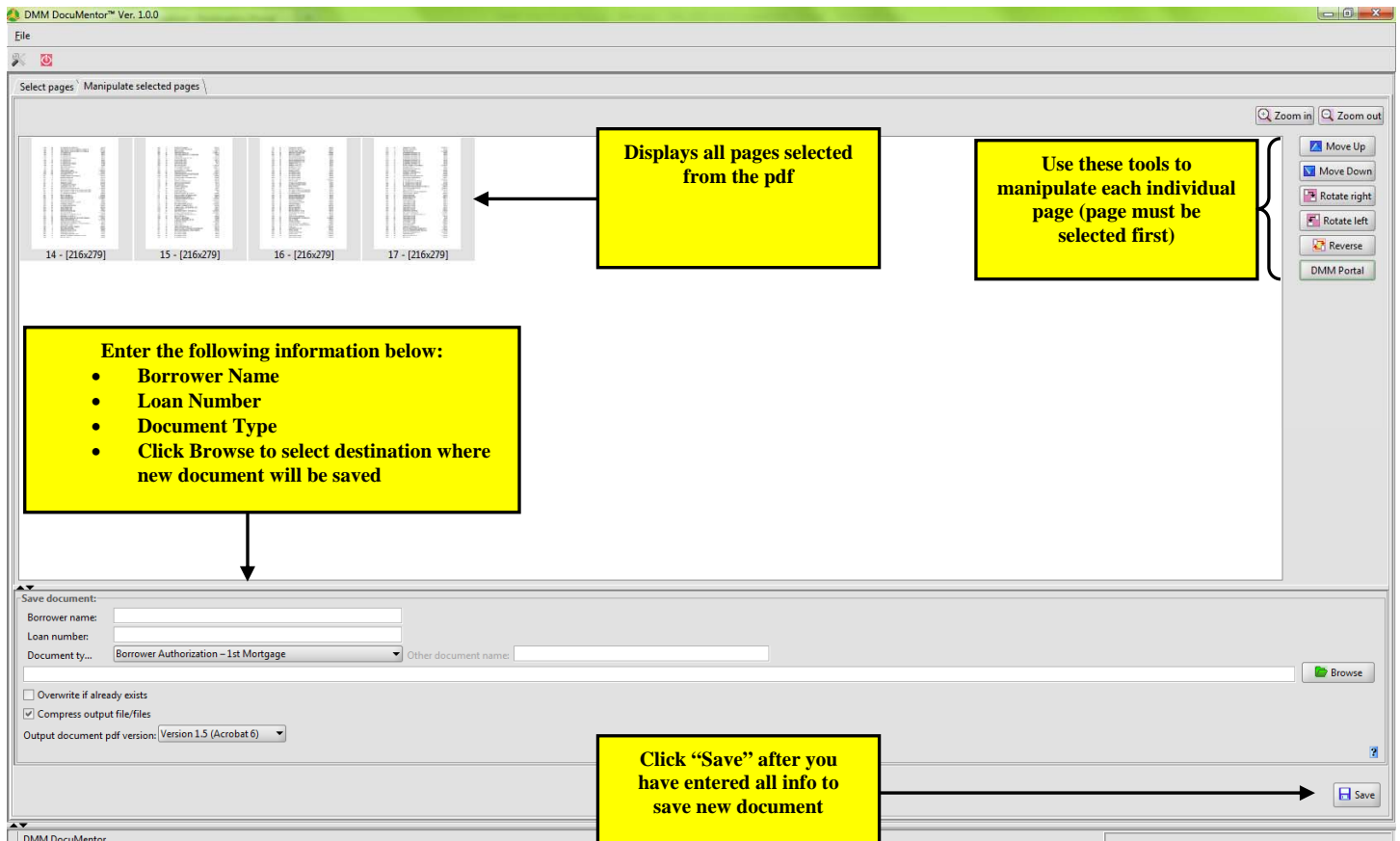
After you select the pages, the “Manipulate selected pages” tab will open and will only show the pages you have selected. From this screen, you can manipulate the pages by changing their order or orientation. Adjust the pages as desired.

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).