

PROFESSIONAL ACCURATE, RELIABLE !

There is more to loan servicing than the collection and disbursement of monthly payments. It takes many years to learn how to evaluate the importance of each phase of servicing a loan.

Experience is the keynote when it comes to representing a Lender to a Borrower. Whatever the loan servicing agent says and does with the Borrower reflects upon the Lender and Loan Originator. It always makes a difference in how their payments are made. Friendly yet firm collection practices make for a well run and profitable portfolio.

Loan Servicing requires expertise which is constantly changing as the requirements of the industry demands. There are privacy issues, reporting issues and many challenges faced by the Lender on a daily basis. We have been in business a long time and have plans to continue expanding our services for many years to come. We invite you to try out Reliable Loan Servicing—we think you'll be happy you did!



We handle all phases of Loan Servicing from collection through reconveyance or foreclosure as needed.



RELIABLE LOAN SERVICING

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Loan Servicing
Experts

Reliable Loan Servicing



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Reliable Loan Servicing

Reliable Loan Servicing is a real estate loan servicing company founded in 2002. We are dedicated to providing you with the most efficient timely and personal service in the industry. That is why we have assembled a staff of veteran experts with over 60 years combined experience who have serviced thousands of real estate loans.



Our friendly professional staff is ready to provide you with the most accurate efficient service you have ever experienced. We guarantee it!

Do you like talking to a computer?

We do not believe in computer driven reception. We answer every call during regular business hours. This means you and your borrowers always reach a real loan servicing professional when calling Reliable. If you are interested in using the internet to find out the latest information on your loan, you and your Borrower will be able to log onto a website and view the latest payment information, loan history and other vital information regarding the loan.

What is the status of your loan?

Upon request we can send you a monthly report detailing each loan year to date and showing you the current months activity. You are always kept informed about your investment.

When do you get your payment?

We send out checks every day to our lenders. The policy is that upon receipt of a check it is deposited into our trust account on your behalf within 24 hours of receipt. . The loan servicing computer program is set to print the lenders checks exactly one week from the date of deposit of the payment from the borrower. We then mail you the check or, if you prefer, we can send it to your bank for deposit and mail you the check stub.

How aggressive do you want us to be?

We are able to offer various levels of aggressive collection techniques. We most often rely on our judgment garnered through so many years of experience, tempered by your requests. If the borrower becomes a problem we enforce appropriate levels of remedies to get the loan back to its performing status. We use late notices, which are sent out if the payment is not received within the grace period. This is a friendly reminder. If the payment is not tendered within the next 5 days a Notice of Intent to File a Notice of Default and any additional required notices are sent to the borrower. Then, after consultation with you a, Notice of Default may be filed on the property.

How about senior liens ?

We check property taxes by going onto the internet on each loan at least twice a year. If for some reason the

county in which the loan is based does not have their information on line, a tax service contract is required in order to inform us should the borrower not pay their taxes. If there is a delinquency the borrower is given a 15 day notice to pay their property taxes or a Notice of Default could be filed.



If your loan is a second or third trust deed the senior loans are checked on a monthly basis to verify they are paid timely. If any loan is found to be delinquent, 15 days past their grace period, a Notice of Intent to File a Notice of Default is sent to the borrower. As of July 8, 2008 there are new laws affecting the foreclosure process which may entail additional notices and interface with the defaulting Borrower. If a Notice of Default is filed, the foreclosure process is initiated through our sister company, Reliable Trust Deed Services.

Servicing a trust deed loan has become a service that a Lender cannot do without. Due to the constant regulatory changes and requirements placed upon even the private lender from the IRS, Federal Government and various State and local ordinances you need a professionals to help manage your portfolio.



Reliable Loan Servicing is a licensed California Real Estate Broker specializing in Loan Servicing.



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