

## The only solution that integrates pool selection, loan & trust accounting, reconciliation, bond administration and analytics into one complete application.

### Full-Service Solution Providing

- Pool Selection
- Loan Accounting
- Reconciliation
- Collateral Processing
- Investor & Regulatory Reporting
- Bond Administration
- General Ledger Accounting
- Cash Flow Projections/Analytics
- Residual Valuation
- Monetization Tracking

### Can you close out your entire reporting/accounting cycle in under one day?

The ABS System is custom-tailored to fit into your existing infrastructure and automates all of your calculations, reports, accounting and reconciliation processes. It runs on a scheduler so that all output is available when you first come in on day one of your monthly close.

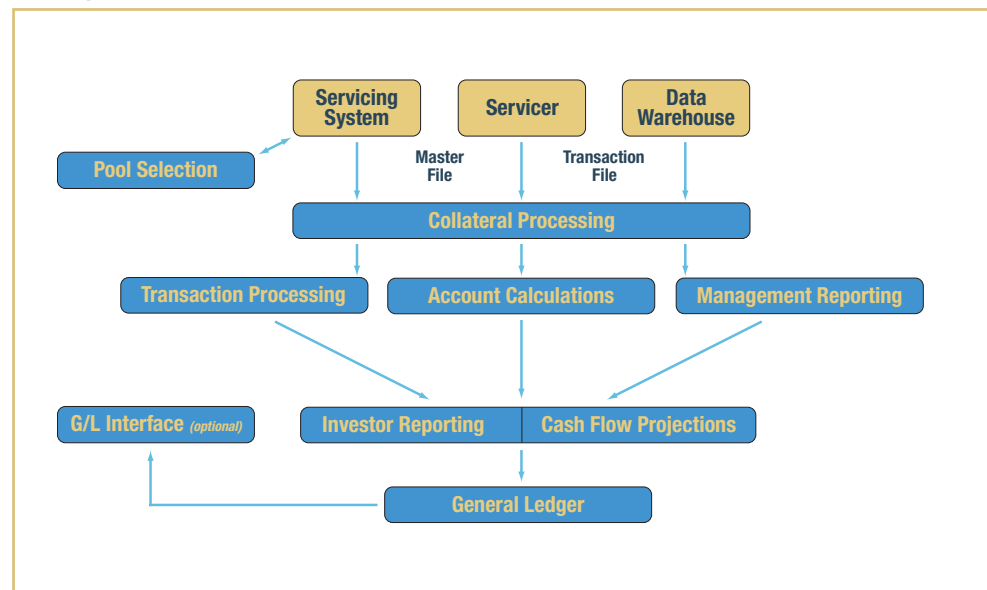
### Are you comfortable signing off on your financial statements?

The ABS System is recognized as the leading technology solution in the industry. It is a fully documented and auditable system that will dramatically reduce the risks of manually performing/creating calculations, reconciliations and reports that ultimately affect your balance sheet and reputation with investors and other parties.

### Will your current infrastructure support your growth without having to add more staff?

The ABS System addresses the complex operational requirements of issuers, servicers and whole-loan sellers and eliminates the need to staff up to support the challenges faced by fast-growing organizations. Rather than having to hire more staff to manage your program through myriad spreadsheets or other disparate applications, the ABS System will provide your company with a true scalable environment to support your business today and in the future.

### ABS System Data Flow



The ABS System translates *Asset-Based* information from your Receivable Accounting System to *Asset-Backed* information required for servicing and reporting on securitizations.

### Clients Include:

- American Honda
- American Home Mortgage
- ANZ Bank
- Bombardier Capital
- Centex Home Equity Corp.
- CIT Group
- Encore Credit
- E-Trade
- GMAC
- GMAC RFC (Homecomings)
- HBOS
- Homeside Lending (NAB)
- Huntington Bank
- M & T Bank
- Porsche Financial Services
- US Trust

### Do you have a good handle on exactly what is happening with your loan level and remittance activity?

Custom tailored calculations are the heart of the ABS System. Typical calculations performed by the ABS System include:

- Advances and Recoveries
- Pre-cutoff accrued interest
- Premium amortization
- Compensating interest
- Delinquencies/prepayments/losses
- Waterfall distributions
- And many more...

### Minimize Operational Risks

The ABS System mitigates operational risk by offering the highest level of:

- Accuracy
- Automation
- Auditability

In today's environment of "best practices" and regulatory change, you can't afford to compromise.

Whether you're looking for a way to reconcile cash, perform loan level calculations, monetize your servicer advances, create investor reports, project cash flows and residual values, book activity to your general ledger or create regulatory reports, Lewtan's ABS System and our team of experienced consultants can help.

To learn more about Lewtan's ABS System and how it can improve your securitization operations, please contact us at **781.895.9800 ext. 1216** or visit us on the web at **[www.lewtan.com](http://www.lewtan.com)**.

#### Corporate Headquarters

Lewtan Technologies, Inc.<sup>®</sup>  
300 Fifth Avenue  
Waltham, MA 02451  
Phone: +1 781.895.9800  
Fax: +1 781.890.3684  
[www.lewtan.com](http://www.lewtan.com)

#### Chicago

Phone: +1 312.666.5777

#### London

Phone: +44.(0).20.7621.2000