

Price Loans Quickly, Accurately, And Profitably With...

{ L.O.A.N. }

"The cost of one pricing mistake more than covers the cost of L.O.A.N."

—James Lemieux CEO

Web-based decision-making tool.

We know the profitability of a loan varies over its term; usually under water at the beginning because of set up costs and declining at the end because of principal pay down.

The challenge is to extend that period of profitability in the middle. That's where L.O.A.N. (Loan Officer Assistant Network) comes in.

Developed by Moebs Services, L.O.A.N. helps you arrive at the optimal pricing to maximize profitability for each loan you're considering.



L.O.A.N. - THE TOOL THAT TAKES THE GUESSWORK OUT OF PRICING

Easy. Quick. Accurate.

These unique features let you see the effect of each component in determining pricing:

"Four-way" calculator—Input any 3 variables: Principal Amount, APR, Term, or Payment – and L.O.A.N. will calculate the 4th.

"What if" Scenarios—Compare up to 3 different scenarios simultaneously to see what happens to profitability as you change pricing parameters.

Institutional amortization schedule—

Move beyond the typical interest & principal perspective with this mini income statement.

All-in-one page display—All the information you need to make decisions about profitability, displayed on one screen.

Only Moebs L.O.A.N has...

Moebs has loan costs.

Moebs has studied over a 1,000 lenders and found who is most efficient at originating and making a loan – even the best Ford Motor Credit. From this extensive research

and analysis, Moebs has the cost for just about every type of loan made.

More importantly, with your own total institutional expenses and your assets, L.O.A.N. adjusts for YOUR cost to make any type of loan.

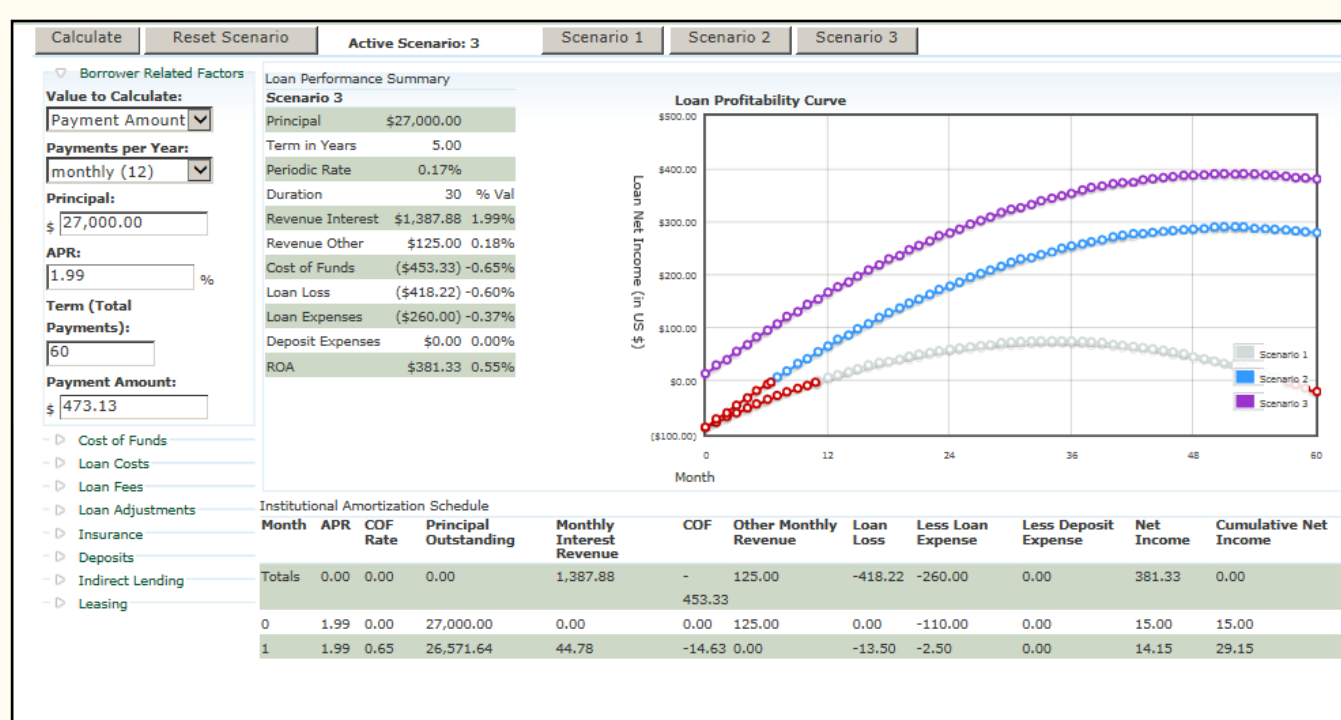
Seeing the entire L.O.A.N. picture.

L.O.A.N. presents three valuable perspectives on your loan all on one page:

- **Loan Performance Summary**
- **Profitability Curve**
- **Institutional Amortization Schedule**

Pricing a loan involves fees, rates, and balances.

For example: how much are you paying for the money you're loaning? Does the borrower plan to invest other money with your institution? Are you charging a fee for the loan? The effects of these elements on a loan are shown in two different perspectives - a profitability curve and the institutional amortization schedule.



As you begin using L.O.A.N. you'll start thinking more creatively about how to improve the loans you currently offer. You'll quickly see how multiple loan factors impact pricing. And, you'll become more confident that your loans are creating maximum value for your institution while providing the flexibility borrowers appreciate.

IMPLEMENT THE PROFITABILITY BENEFITS OF L.O.A.N. AT YOUR INSTITUTION



Order L.O.A.N.



Visit the Moebs Website



Email to speak with a representative



JV Proesel, Director of Client Services



Victoria Mier, Client Development

For more information about L.O.A.N. or any Moebs Pricing for Profitability service, please contact:

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