



# HDS LOAN SERVICING



## REVOLUTIONIZING AFFORDABLE HOUSING LOAN MANAGEMENT

HDS LOAN SERVICING & PORTFOLIO MANAGEMENT OFFERS AN ADVANCED,  
SCALABLE SOLUTION TO MANAGE THE COMPLEXITIES OF AFFORDABLE LOANS.

Empower Your Agency's Loan Process to Reach New Heights!

# STREAMLINED LOAN SERVICING FOR THE AFFORDABLE HOUSING INDUSTRY

*HDS Companies provide innovative solutions that drive affordability and efficiency, helping agencies optimize capital and asset management while maintaining compliance.*

01

**Full-Service Loan Management:** End-to-end servicing for a wide range of affordable housing loans.

02

**Dynamic Amortization Module:** Supports diverse loan types, from fixed-rate to cash-flow loans, with flexible terms, rates, and payment frequencies.

03

**Smart Payment Tools:** Real-time insight into loan status, balances, and transaction breakdowns.

04

**Automated Delinquency Management:** Process loan notices, track payment histories, and update the Loan Communication Log automatically.

05

**Customizable Billing & Statements:** Generate and manage statements for single or multiple loans on a schedule that fits your agency's needs.

06

**Escrow & Reserve Management:** Easily track and manage escrow accounts with automated disbursement capabilities.

07

**Security First:** Built-in security with multi-level login protection, ensuring data integrity.

08

**Loan Management:** Automatically calculate interest for all loan types including unique construction loans from the effective date.

09

**Customizable Communications:** Generate letters and notices with flexible templates for easy customization.

10

**IRS 1098 Forms:** Effortlessly generate and manage IRS reporting.

## Simplified Loan Servicing, Tailored for Affordable Housing Success

At HDS, we know that managing complex affordable housing programs requires more than just software—it requires a partner who understands your needs. With over 26 years of experience in the affordable housing and community development sectors, our HDS Loan Servicing System has been engineered to simplify your loan portfolio management, ensuring that your team can focus on what matters most: providing affordable housing and building strong communities.

## Comprehensive Loan Portfolio Management

Our proprietary HDS Loan Servicing & Portfolio Management System empowers agencies to handle the full loan lifecycle with ease. It's designed to address the unique demands of single-family, multifamily, and economic development loans, ensuring compliance and accuracy every step of the way.

- Manage every aspect of the loan process, from creation through payoff, with seamless automation and reporting.
- Define your loan servicing parameters to match the specific requirements of your programs, whether you're managing construction loans, cash flow loans, or other specialized loan types.
- Our system incorporates best practices learned from experts with over 35 years in the industry, ensuring you have the most up-to-date tools to streamline your operations.

## Centralized Efficiency

The HDS Loan Module is built with flexibility and productivity in mind. It includes:

- Custom terms, payment frequencies, interest rates, and amortization schedules.
- Detailed breakdowns of payments, including principal, interest, escrow, and fees.
- Automated delinquency notices and escrow account management.
- Pre-built and custom reporting with seamless IRS 1098 generation.
- Manage multiple loan types, from affordable housing loans to unique cash flow structures.
- Letter Generator to send customized notices, statements, and reports, all designed to fit your agency's needs.

## Collaboration, Simplified

Our system allows for real-time communication and collaboration on individual loans. Authorized team members can easily log and share updates, actions, and notes related to specific loans, ensuring all parties stay informed. Users can also access the information anytime, allowing for smooth, coordinated workflows without missing key details.

## Simplifying Reporting & Compliance

With over 25 standard reports and built-in IRS 1098 generation, the HDS Loan Servicing & Portfolio Management System keeps your agency compliant, and your reporting streamlined. Need more customization? Our Reporting Suite allows you to create reports tailored to your exact specifications. Each tool is designed to meet all your reporting needs, including ad hoc and board reporting, advanced analytical tools, KPI tracking, and a dynamic dashboard for comprehensive insights.

## Optional Add-Ons for Greater Flexibility

Enhance your system with additional tools for **Bankruptcy, Foreclosure, and Subordination Management**, ensuring you have all the capabilities you need in one system.



# *Innovative Solutions and Unmatched Expertise*

At HDS, we don't just provide software; we offer a complete partnership in your affordable housing journey. Our offerings include:

- Leading Customer Support
- Unparallel Compliance and Maintenance
- HDS Hosting & Business Continuity Services
- Program Administration & Compliance Management
- Project Management & Custom Development
- Business Analysis & Consulting Services

## Our Product Suite

We offer a range of integrated products, including:

- HDS Loan Servicing & Portfolio Management
- HDS Funds & Grants Management System
- HDS Multifamily Management System
- HDS Section 8 Contract Administration System
- HDS Single Family Management System
- HDS Business Intelligence & Reporting

Client Satisfaction is at the Heart of HDS.

**CLIENT CENTERED | SOLUTIONS DRIVEN**

Our solutions are designed with your agency's success in mind.

Contact Information

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