

ROCKPORT

ACT



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CORE

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# Value Proposition

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Rockport's **enterprise class Accounting/Servicing system (ACT)** and **industry-leading Lending & Asset Management system (CORE)** integrate to provide a best-in-class platform that connects clients' CRE data through the life of a loan (and re-fi), supporting the analysis of clients' investments from the portfolio level down to the smallest property or payment detail (and vice versa), with reporting for each aspect.

The seamless integration between the platforms eliminates duplicate data input, which is key to data integrity. With Rockport's connectivity, clients spend more time analyzing real estate and not processing data or aggregating data manually to fill offline report templates. From loan payments to risk ratings, investor distributions, property financials trend analysis, DCF, storm exposures (and a lot more), Rockport puts crucial, up-to-date information at our clients' fingertips in real time, helping clients to quickly identify risk.

Each Rockport client has a dedicated senior implementation lead who has cross-platform expertise and oversees the project and ongoing relationship; and is supported by a team that specializes in the individual platforms and client customizations. With Rockport, there's always a team member on hand to provide informed answers.

Integrations and Portfolio migrations are typically the most complex pieces of an implementation. Rockport has deep experience in complex data conversions; at times, it has migrated disaggregated portfolio data from multiple sources for a project. Likewise, Rockport is skilled with integrations - both between Rockport's platforms and between Rockport and clients' internal & external systems and proprietary models, as well as third-party data providers.

Rockport, founded and led by Rick Trepp, Founder of Trepp, has been in business for over 21 years. Mr. Trepp is a recognized authority in CRE Tech and structured finance and is a founding member of a small powerhouse collective of CRE Tech pioneers. Rockport is trusted by top-tier banks, life insurance companies, and funds, who will attest to the quality of the platforms and client service.

With a force of 100+, only Rockport has the resources in place to support our current client base, implement new clients, and simultaneously continue to enhance our platforms.

# Rockport ACT

## Features

### ● Borrower / Investor Portal

- Invoicing
- History

### ● Multiple Payment / Transaction Processing Options

- Direct Servicer Feeds
- ACH
- Lock Box
- Manual Input
- Investor Transfers

### ● Loan Features

- Fixed, Variable, Floating Rate Loans
- Loan Assumptions
- Loan Modifications
- Unlimited Investors, Borrowers, Notes, Properties, Buildings
- Loan Matrix Pricing
- Interest Calculation Methods
  - (30/360, ACT/360, ACT/365, ACT/ACT, 30/365, 365/360, 365/365)
- Construction
  - Track Budget to Actual Disbursement
- Amortization Schedules

### ● Collateral Elements

- Taxes
  - Escrow Analysis
- Insurance
- UCC
- Operating Statements
- LOC
- Leases
- Inspections

### ● Regulatory

- Schedule B
  - Annual & Quarterly
- Mortgage Component AVR / IMR
- IRS
  - 1098
  - 1099-Int
  - 1099 C
  - 1099-NEC
- A M Best
  - Commercial Mortgage Loan Distribution
  - Single Largest Investment Exposure (Mortgage Only)

### ● Yield Analysis

### ● Cashflow Forecasting

### ● Straight-Through processing with Rockport Core

### ● General Ledger

- Account Mapping and Interface
- Impairments & Valuation Allowances
- Multiple Accounting Basis
  - (Statutory, GAAP, PGAAP, Tax, IFRS, Management)

● Ad-Hoc Reporting - user-created queries

● Data Integration - with **Rockport CORE**

# Rockport CORE

## Key Asset Management Features

Integrated platform to **capture, analyze, and report** on seasoned loans, REO, and portfolios.

- **Graphical Home Dashboard with Drill-throughs and Customizable Widgets:**
    - Portfolio Overview –stratifications by multiple variables, including Property Type, Lending Program, Geography, and Key Metrics
    - Covenant Test Tracking
    - Maturity and Date-Based Milestones
    - Saved Searches
    - Relationships/Favorite Loans to keep critical records on your Dashboard
    - Consents / Borrower Requests
    - Favorite Reports
  - **Investor / Portfolio Allocations**
  - **Custom Integrations**
  - **Interactive Loan & Property Dashboard**
  - **Library of Standard Reports**
    - Loan Snapshot
    - Business Plan
    - Draw & Release Tracking
    - Maturities Tracking
    - Tenant Exposures
    - Portfolio Trend Analysis
    - Portfolio Payment Performance
    - Borrower Exposure
  - **Consents / Borrower Requests**
    - Workflow Tracking
    - Underwriting/Analysis
    - Reporting
  - **Correspondent Portal / Permissioned Access**
    - Can provide granular role-based permissions to allow for selective access to the system by third parties
  - **Ad-Hoc Report Writer**
    - A user-friendly report writer frees users to write their own database queries
  - **Excel Integrations -**  
2-way data exchange with an industry standard model for analysis of updated property financials
    - Adept with debt stack and portfolio loans
    - Custom integrations with clients' proprietary Excel models
  - **3rd Party Reports Tracking -**  
track appraisals, engineering, environmental reports, etc., over time
  - **Risk-Ratings Calculations & Tracking**
  - **Document Repository**
  - **Customizable Screens, Reports, and Datasets**
  - **Full Audit trail of every field in the system**
  - **Integration with Rockport VAL -**  
Cash Flow Modeling & Valuation application
- **Tableau -** to provide Business Intelligence/Dashboards/Interactive Map Investor/Portfolio Allocations
  - **Integration with ACT**