

REPORTING AND PERFORMANCE



At SST we recognize how critical portfolio performance is to the profitability of your business. That is why we are committed to partnering with you to achieve the balance you expect between cost, performance, and profit. Whether your portfolios are directed toward prime, non/near prime, subprime receivables or any combination, SST has the systems and personnel to provide you with the services you need to achieve the results you expect.

Providing our clients with timely, accurate reporting and monitoring of performance is a priority. Whether you use the information to manage your business on a daily basis or to keep investors and other constituents up to date, we are dedicated to providing you with the information reporting you require.

Our comprehensive reporting package addresses key financial and performance metrics that drive your business, such as delinquency, defaults and recoveries. If desired, SST can provide a premium reporting package that can be customized to your specifications. Along with our reporting, SST also provides account-level extracts of servicing data, enabling our clients to create their own internal reporting.

Here are some examples of the types of reports we can provide:

- **Monthly Servicer Statement** – summarized information on the portfolio of loans serviced by SST. The data reported includes, but is not limited to, the beginning and ending performing balances, cash collected, delinquency statistics, repossession and inventory statistics, bankruptcy statistics, and billing information.
- **Monthly Posting Journal** – transactional level payments applied to the obligor's accounts.
- **Loan Delinquency Report** – number of days past due of all accounts not charged off as of the end of the collection period. The percentage of the loan portfolio that is past due is also reflected in the report.
- **Charge Off Report** – accounts that charged off in the collection period due to hitting a contractual charge off trigger indicated in the servicing contract.
- **Recoveries Report** – cash posted on charged off accounts in the period.
- **Repossession Report** - accounts that have a repossession notified date in the collection period.
- **Inventory Report** – accounts that have been previously repossessed and not sold at auction as of the end of the collection period.
- **Liquidation Proceeds/Sold Report** – accounts with liquidation proceeds posted in the collection period.
- **Bankruptcy Report** – accounts that have a bankruptcy date entered and do not have a bankruptcy closed date.
- **Accounts Paid in Full Report** – accounts that have received a payment causing the remaining principal balance to fall below the consumer's contractual payment amount as of the end of the collection period.
- **Skip Report** – accounts that have a skip status as of the end of the collection period.
- **Interest Accrual Report** – lists the accrued and unpaid interest on non-charged off accounts.
- **Title Status** – list of the accounts with a specific title status (example: never received, title reject-error) as of the end of the collection period.
- **Monthly Trial Balance Report** – lists the principal balance and fees due on accounts in a pool of loans that are not charged off as of the end of the collection period.
- **Monthly Data Extract** – file consists of a variety of data fields at the loan level. The fields in the data extract are requested by the client.

Contact us

To speak with a SST business advisor, please call us at **800-392-8308** or visit our Web site at **www.sst-mo.com**.