



# Loan Servicing Software

## Newsletter

### Welcome

The **LOANLEDGER++** LOAN SERVICING NEWSLETTER is a free monthly service provided by Dynamic Interface Systems Corporation (DISC), the world's leading supplier of loan servicing software for microcomputers. Since 1982, DISC has provided loan software, collection software and other sophisticated yet affordable products for lenders and financial institutions. Nearly half of Fortune 100 Companies use **LOANLEDGER++**.

To find out how **LOANLEDGER++** Loan Servicing Software can greatly enhance all of your collection activities, please call **(310) 568-4567**.

### DID YOU KNOW?

**Question:** My zero balance loans (paid off, charged off or adjusted) are appearing on my Past Due Aging reports, why?

**Answer:** Aging reports are printed strictly on due dates. On all zero balance loans, your next due date should be set out into the future, such as 12-31-30. You can set this date when posting the payoff or adjustment. If the account is already at zero balance, choose Add/Change a Customer and then, Change An Existing loan. Then you can change the Next Due Date on the Payment Data tab.

### PLUS-ONE BEEFS UP TELEPHONE COLLECTIONS

Tell your Collectors to make a blip on a piece of paper... every time they contact a debtor by phone. This is a blip: /. At week's end, total the blips. ////

The following week, have Collectors determine to set the following goal: Make one more debtor contact this week. As weeks go on, goals continue to be just one more debtor telephone contact than the week before.

Every three months, destroy the entire record. Start all over, as though this approach had never before been taken. Why? Because an exceptional week would not be "beaten" for a long time. People would quit.

Collectors won't make the goal every week. Most times, though... they will. Over a period of time, Collectors will make more telephone contacts with debtors.

More telephone attempts mean more debtor contacts. More debtor contacts mean more cash collected. And this simple harnessing of motivation will show, in the Collection Area... more dollars collected without Collectors working harder and longer.

Call this approach "Plus-One". Assuredly, the plus is often much more.

Can Plus-One be used on other jobs? Sure. Any job, any level. Just isolate any important measurable function and take a shot at Plus-One. You'll find an increase in overall performance.

## **Questions / Comments**

If you have questions, comments, or would like to submit an appropriate tip to the **LOANLEDGER++** LOAN SERVICING NEWSLETTER, write to [newsletter@servicingsoftware.com](mailto:newsletter@servicingsoftware.com)

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