



RDR: LOAN UNDERWRITING

GREATER PRECISION FOR MORE ACCURATE LENDING

RESPONSIBLE DEBT RELIEF (RDR) INSTITUTE

RDR is a 501c(6) not-for-profit organization dedicated to promoting improved consumer-creditor relations by use of the patent-pending algorithmic software for accurate debt repayment capacity.

PRODUCTS

- Collections
- Underwriting
- Mortgage Modification
- Balance Transfer
- Hybrid Financing

WEB-BASED SECURITY

The RDR algorithm operates with numerous layers of security for your members confidence and peace of mind.

CUSTOMER SUPPORT

Help is available at all times to assist with problems or concerns while using our products.

1-888-332-5819

CONTACT

info@responsibledebtrelief.org

1-888-332-5819 (P)

1-585-385-6227 (F)

The RDR algorithmic risk assessment software is a fast and efficient tool for loan underwriting, such as home mortgages, auto loans, credit cards and balance transfers. The software is easy to use and the calculations are objective and reliable across all states, tax filing statuses, and household structures. RDR credit granting software can be customized for your specific needs and provides your company with a detailed, net after-tax cash flow analysis of your clients financial condition.

More importantly, the precision of the RDR software is based on the current financial situation of members and offers an alternative to retrospective financial assessments such as FICO scores. Indeed, RDR scores offer current financial "snapshots" that supplement the inherent limitations of credit scores and thus provide more precise information for making underwriting decisions. As a result, the RDR net cash-flow analysis offers an invaluable tool that may lead to loan approvals that would otherwise be rejected as well as loan rejections that might otherwise be granted.



The RDR loan underwriting system can be customized for your specific Credit Union. After completing the counseling session, the financial data are saved in a retrieval and revisable file format that is accessible through a secure website that meets the highest standards for maintaining the private information of your members. The CU loan officers, that have been granted authorization to use the data, can then quickly utilize the RDR software (from an easy to access web-based server) and make the underwriting decisions in only a few minutes. The RDR algorithm calculates the basic financial condition of the member and your loan officers make the final underwriting decision based on CU-specific standards, relations with member, and current macro-economic conditions. Simple to use, easy to interpret, and surprisingly precise, your CU staff will be better equipped to handle the complexities of underwriting in this period of financial uncertainty.

An outsourcing option is also available using our highly trained RDR counselors who conduct the initial household financial assessment. In addition, members are required to submit a signed affidavit that affirms the truthfulness and accuracy of the financial information.

Find out more about this innovative software application by contacting info@responsibledebtrelief.org or call 888-337-5819



www.responsibledebtrelief.org