

HOW IT WORKS

Microloan Management Services (MMS®)

LiftFund manages the nation's largest small business loan portfolio, with two decades of successful lending to all kinds of small business in thirteen states. Our loans range from \$500 to \$1 million, and we also offer SBA 7a Community Advantage and SBA 504 loans. We have leveraged all of our microfinance and small business lending experience into the creation of MMS[®] – allowing you to benefit from our best practices as you grow your own customer base.

Microloan Management Services[®](MMS[®]), powered by LiftFund, is a web-based, comprehensive solution for business loan origination. MMS[®] increases lending efficiency, enables program scalability, and improves portfolio quality through standardized risk assessment.

It also greatly speeds turnaround time on loan applications and reduces default rates. MMS[®]gives you peace of mind by offering continuity of operations and centralized, secure data storage at reduced prices by aggregating the volume of LiftFund.

MMS[®] includes:

- Online loan application on your website
- Paperless loan origination software
- Automated preliminary review based on the information from the application, the credit report, and an analysis of past borrower repayment data
- Access to LiftFund underwriting
- Automated closing documents

The Benefits of Using MMS®

- Expand lending and improve portfolio quality
- Highlight best applications with automated risk review
- Apply standardized risk assessment and underwriting criteria to all loans
- Spend more time on loan production and technical assistance and outsource the rest
- Speed up loan applications with an efficient process
- Geographic expansion with minimal staff

Your Customers See Only Your Brand

With MMS[®] your customers see only your brand on all products, forms and documents. While we provide the services, we remain invisible to your customer.

We do the work...you take the credit!

MMS® is funded in part by grants from:

Community Development THE KRESGE FOUNDATION

ARE YOU PREPARED FOR A LOAN?





