

The logo for BRON. features the word "BRON." in a bold, white, sans-serif font. The letters are set against a horizontal rectangular background that is split vertically: the left half is blue and the right half is black. The period at the end of the word is a small, light blue circle.

# BRON.

Property Registrations  
Violation Tracking & Curative  
Utility Verification & Maintenance



# The Bron Inc Difference

## The BRON Difference

- Industry Experience
- Compliance Controls
- Superior Technology Platform
- Municipality Enforcement Contacts
- Full indemnification

While the rules of real estate may be location, location, in the world of loan servicing they are COMPLIANCE, COMPLIANCE, COMPLIANCE.

Whether it's utilities verifications or maintenance, foreclosure and vacant registrations or managing property violations, accuracy and compliance a guaranteed to be best in class.

BRON understands these challenges of managing this ever-changing requirements. BRON was built to ensure that you can confidently hand off these processes and focus on your core business.

We are a national vendor with the largest database of municipalities, ordinances and utility companies.

We offer a single point of contact; eliminating FC firms, property preservation companies and REO agents knowing and understanding registrations.

Consolidated reporting: Reporting tailored to client specifications, with delivered data in your specified formatting. Monthly registration score cards.

Bron works directly with local agents, sign all documents and handle ALL correspondence from municipalities. Bron will work with property preservation companies to rectify any issues on a property.



## Why do customers choose Bron?

### Quality of Work

#### Best in Class Processes

Utilities, Registrations, and Violations we own the process in its entirety! We take ANY related tasks, to ensure the fastest turn times and complete ownership. You can focus on your core business. If there is an issue, we will take care of it. More than anything we will be your partner.

The Registration Process sounds simple; fill out a form, mail a check and you're done. However, even the simplest processes can become complicated. Penalties for non-compliance have previously been as high as a **\$100,000 penalty for failing to register one property**, showing the reality of the foreclosure registration process is very different and complicated. For example:

- 33,000+ municipalities to including counties, townships, boroughs and of course 50 states with unique and **changing** requirements
- New ordinances are being added every month.
- Each municipality has its own re-registration & de-registration process
- Municipality issuing MONTHLY updates
- Maintenance of thousands of municipal and utility contacts
- Bron Inc. is the only vendor to verify jurisdictional municipalities and utilities that govern the property.
- Fully outsourced processes: Sign all documents, handle all payments (including utilities)
- Bron will tailor work processes with your business in the way you prefer to meet **YOUR** needs.



# Bron Inc. Services and Technology

## Property Registration

The BRON Property Management System is a proprietary application, built specifically to track and process property registrations in every municipality and ensures utmost compliance within the registration process.

### Municipality Identification

Each property is scrubbed to determine the actual governing municipality of the property. 7.9% of all properties in the US are in a different municipality than what is listed on the mortgage note.

### Bond Issuance and Tracking.

Bonds will be issued in lieu of large cash payments for the municipalities that require bonds. Many municipalities will return funds after the property is no longer in FC or Vacancy status. Bron will take the ownership of ensuring those funds are returned to the servicer.

### Communication

All communications on the property, from violation notices, mailings, to any phone calls will be tracked, and cured where delegated. Our dedication to tracking, processing and reporting saves servicer FTE above and beyond all other providers.

Bron can work with all your property preservation companies to ensure curative issues from lawn maintenance to securing the property.

## Utility Verification

Utility verifications not only identifies outstanding balances with a 30 day warrantee to cure the property, but Bron is willing to pay them, This results in faster turn times and eliminating the need for internal staffing FTE's.

We will work with YOUR property preservation vendors to ensure properties are complaint.

### Utility Maintenance

- Utility activations & shutoffs
- Payment of monthly billings



## Tax and Property Lien Verification

Verification of all due taxes and any liens on properties with best in class turn times.

*"BRON removed not only the distraction of registration compliance, and we noticed more than a 50% reduction of violation fines and penalties allowing our focus on other business needs"*

Shane Leonard  
CIO - Selene Finance

## Advanced Reporting & Analytics

BRON's advanced analytics and reporting engine provides detailed analysis on all processes, providing additional reporting for property preservation vendor oversight.



### Complex Rules Engine

The heart of the BRON Platform is a complex rules engine that maintains and checks the ever-changing municipal ordinances and utility company bill payments. Property criteria, ancillary data, pertinent documents, and legal information are analyzed for any issues and flags associated properties for utilities and registration in order to avoid fines and late fees,

### Data Loading

The BRON Platform provides flexible options for data transfer to ensure your data is loaded in a timely and automated fashion. Initial setups can be completed in less than three days, Bron to automate, transmissions, testing, and loadin your data.



## **UNIQUELY BRON**

Bron Inc. specializes as an outsource vendor for property preservation oversight and servicer processes. We are willing to take on any and all functions within a servicer's Property Preservation department.

- Very Specialized and best-in-class reporting on vendors.
- Custom tailored to you and your business
- Bron will match pricing and guaranteed to add more services and faster turn times
- We give servicers more control of their costs by only paying for what they actually need
- Indemnification
- Fast implementations
- Processing to your requirements

References from:

- Servicers
- Law Firms
- Municipalities
- Enforcement Agents
- Trustees

## **Other Bron Inc. Services**

Forensic appraisal lookbacks: A specialty provider of appraisal reviews, retrospectives and forensic cases throughout the United States. Our Certified Real Estate Appraisers average over 20 years of experience and have built a reputation for the highest level of integrity and quality of work. Bron has worked with investors, servicers, insurance companies and enforcement agencies, including the FBI.

Broker Price Opinions (BPO): Working primarily in Southern California and fully trained by licensed Real Estate Appraisers, you WILL notice a difference in the product you receive

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