Making Life Better by Working Smarter

When I was 12 years old I whittled my paper route time from an hour to 20 minutes. In the Marine Corps, where I was introduced to computers, I figured out how to process 1,800 paychecks in two hours while it took everyone else all day to process 200. Even then, I had a talent for taking complicated things and making them simple and efficient.

I spent the first four years of my career as a CPA working for a Big Eight accounting firm in Chicago. But in 1985, my wife and I bought a farm and moved to Cameron, Missouri.

And something interesting happened. My local bank found out I did software design and asked me to develop a loan origination system that would interface with their core system. Lowenstein and Associates was born. We’ve been designing software that helps lenders work more efficiently and effectively ever since.

You see, Lowenstein and Associates, PC doesn’t exist because we decided one day to go into the software business. Every one of our programs is a response to lenders who wanted a smarter way to do their jobs. Our intelligent computer solutions have been helping community financial institutions and multi-billion dollar banking companies work faster and smarter for more than thirty years.

Many of our clients have been with us for decades. We’re good friends, even though we rarely meet in person. When they have a question, it’s us they talk to, not some outsourced call center.

Our mission? To provide intelligent tools that help lenders work smarter. Because I learned long ago that when you work smarter, life gets better.

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Lowenstein and Associates, PC

Intelligent Tools for Lenders

Financial institutions are in the money business. Plain and simple. It’s your product and your service. For you, “follow the money” isn’t just a phrase used by criminal investigators. You hear it from financial investigators, auditors, regulators, managers, executives and Board members.

Because at the end of the day, how you handle the money—how it moves, where it goes, how you track it, how you report it—makes the difference between success and failure.

Money’s our business, too. We’re not just software developers, we’re Certified Public Accountants (CPAs).

Accounting for the money is the foundation of all our solutions. It’s where we start our designs and it’s baked into every aspect of every piece of software we develop. And because of that, our solutions not only help lenders to do their work faster, smarter and more profitably—they facilitate safe and sound lending practices, too.

For more than thirty years, we’ve been designing solutions that automate and control the lending process. We started as an independent, family-owned business and that’s still what we are. How have we succeeded this long in a highly competitive industry? Intelligent computer solutions and personalized client support.

“We like working with a company that understands that every bank is different and is willing to accommodate our needs.”

Suanna Fisher
Edmonton State Bank

You see, at Lowenstein and Associates, we have the utmost respect for people who work in financial institutions. We know the challenges you face because we’ve been working with you for three decades. You’re asked to do more and more in less and less time, and you have to do it better than ever before. That’s why we don’t just sell software, we sell software with service. Because we appreciate what you do, we’re always here to help.
If you process loan applications, you need LenderLink® to automate the interface between your loan origination and core systems.

As a middleware solution, LenderLink® pulls information from your loan origination system (LOS) and pushes it to your core system. LenderLink® can perform this task automatically in the background, or you can use LenderLink® to review and edit the information prior to sending it to core. For most origination systems, LenderLink® can also pull up-to-date, real-time information (such as CIF) from the core and push it back to the LOS.

LenderLink® is compatible with virtually every LOS and core processing system combination.

But as the most powerful and flexible middleware available in the industry, LenderLink® also serves as an online, real-time bulk monetary cross-application transaction and loan posting solution. If you process hundreds or thousands of monetary transaction batches—whether from lending, payroll, GL, remote operations or other sources—or you buy pools of loans, you’ll be happy to know that LenderLink® generates automated batch uploads to replace manual transaction posting, cumbersome building of cross-application batches, and manual boarding of purchased loans.

When a loan goes bad, it can be tough to recover.

Charge-off LoanTracker™ (COLT) makes working with bad loans a lot easier.

The industry’s original “shadow accounting system” for tracking charge-offs, COLT has been helping financial institutions manage and collect charged-off loans since 1987.

It’s so easy to use, you’ll be astonished! COLT automatically tracks unpaid balances and accrues interest, accommodates new payment terms, generates board reports, and much more. If there’s a chance to collect, COLT gives you what you need to make it happen. COLT makes it painless to revitalize bad loans so you can devote your time to more profitable tasks.

“I rate LenderLink® and Lowenstein and Associates as A+ in the world of software products and support. To anyone considering this product, I would say that you can’t go wrong with LenderLink®. The support and the product are head and shoulders above the rest of the software out there.”

Tim Eberly
Peoples Federal Savings Bank of Dekalb County

“COLT is a useful, efficient tool to handle our charge-off portfolio. All we have to do is type in the account number and it runs all of the calculations for us. It’s very fast, easy and convenient ... an all-around good product.”

Claire Rowland
Bank of Augusta
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Tim Eberly
Peoples Federal Savings Bank of DeKalb County

“LENDERLINK® is the best in my book.”

Patti McNeill
Cadence Bank

A solid foundation on which to build a profitable construction loan portfolio.

CONSTRUCTION LoanManager™ (CLM) delights builders, sub-contractors, examiners, and Board members with technology that allows draw disbursements to be distributed immediately and with the highest accuracy; generates—on demand—detailed statements and documents; maintains a detailed loan history and much more. No other system gives you the full range of tools and controls needed to succeed in the construction lending industry.

When you make CLM the foundation of your construction loan program, you’ll be able to build a bigger, more profitable and better controlled construction loan portfolio … without adding staff.

By seamlessly integrating with any core system and automating almost every aspect of the construction loan process, one person can oversee hundreds of construction loans. Clients tell us they’ve realized up to a tenfold increase in productivity! How is that possible? BLUEPRINTING, that’s how. Lowenstein and Associates will configure your CLM system based on a BLUEPRINT of your current construction lending processes and internal controls, along with our best-practices expertise.

Protect your loan portfolio with a sound Loan Review Program.

Using LoanGrader™ as an integral component of your overall program, you can apply a consistent set of standards to each and every loan in your portfolio.

Based on generally accepted accounting principles, LoanGrader is the data engine and smart-data warehouse that drives internal control over loan review. LoanGrader reviews 100% of your loans against a comprehensive set of objective and consistent review criteria. As a result, your loan review process is demonstrably consistent and objective. Your ALLL calculation is accurate and verifiable at the loan level.

Over time, LoanGrader incorporates a lender’s specific lending policy and management expertise. LoanGrader becomes an internal control relied upon by the Board and examiners. Management can easily conduct pro-forma analyses using “what-if” scenarios. External audit time and associated costs can be reduced.

“LoanGrader is an automated, impartial third party that has become an integral part of our monthly loss calculation and loan review. We’ve cut our loan review activities by 80 percent and do those far more effectively and efficiently now.”

Alan Bevington
Anchor Bank
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