

Why INCS?

We are so glad you asked!

INCS will customize services to fit your needs. It does not matter if your contract is secured by Real Property or not secured at all. As long as there is a written agreement, we can make things a little easier for you.

Many businesses present themselves as "Service Providers", yet require adherence to automated systems and rigid procedures. Not INCS.

Our Promise to You...



**Flexibility * Accuracy * Security
Convenience * Efficiency * Peace of Mind**

We are a company dedicated to personal service. At INCS, we realize that your contract is an investment of not only your money but your time. This investment is very important to you; therefore, it is very important to us. You have our complete attention.

Loan Servicing is all we do!



Our focus is on protecting the integrity of your investments by making you our highest priority.



Did you know...

That we offer a True Escrow Service?

...That we can hold your original documents in locked fire files for the life of the account?

...That we will facilitate the transfer of title or lien removal after payoff?

... That our True Escrow service is offered at no additional cost?

Independent Note & Contract Services, LLC

**Professional Service
Personal Attention**



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What is Loan Servicing?

Loan Servicing is a professional service offered by a third party to collect, credit and disburse payments under the terms of an established contract or loan agreement.

Why should I use a Loan Servicing Company?

A professional loan servicing company is a valuable resource for information. They provide convenient services that may not be available or easily accessible, otherwise. Services such as:

- *Payment Options for Borrowers*
- *Online Account Access*
- *Year-End Reporting & Tax Statements*
- *Credit Verification*
- *Direct Deposit to your Bank Account*
- *Assistance with Transferring Title or Lien Removal after Payoff*



What does INCs offer?

- We collect, credit, and disburse payments per the terms of your contract. This includes tracking of late charges, penalties, balloon payment and any special requirements. Our software provides accurate calculation of interest and recording of transactions.
- A variety of convenient payment options are available for borrowers, including online submission and automatic debit from bank accounts. Lenders may have funds disbursed electronically to save trips to the mailbox and the bank.
- We offer a convenient monthly option for borrowers to pay into a Reserve Account, allowing INCS to pay property taxes and/or insurance regularly on the borrower's behalf.
- Your original contract documents may be locked in INCS' fire proof files until the account is closed or paid in full. All at no extra cost.
- We work directly with escrow companies and attorneys to provide payoff quotes, credit information and reinstatement figures.
- We are here to facilitate communication between the parties.
- We provide monthly summary reports to lenders with multiple accounts.

And....

- With a True Escrow account we will make sure your documents are delivered to the appropriate office for reconveyance or recording after payoff, to facilitate the lien removal or title transfer.
- We will provide year end reporting to the IRS and send 1098/1099 Tax Interest Statements to the appropriate party.
- Detailed statements may be emailed or mailed to borrowers and lenders every time a payment is received.
- Upon the establishment of a password, you may have access to your online payment history 24 hours a day, 7 days a week.

So Much More!

- We will do our very best to answer all questions and provide valuable customer support to both parties.
- We are able to Customize our service to fit your needs!

Please call to see how we can serve you better.
