Upgrade Proposal

MortgageManager commission trail system
Improving and fixing your current system

Attention	Chris Staats	**Date**	29 July 2026
Prepared by	MDS Diversified	**Companion to**	MortgageManager System Review, July 2026

The plan in one paragraph

You want to keep the system you already run and have us improve and fix it. This proposal does exactly that: a fixed price, low commitment piece of work that makes your current system safe and its numbers trustworthy, while you keep using it day to day with no disruption. You start with a small first step and continue only if you are happy with it. Full detail and every figure behind the fixes sits in the accompanying System Review.

Phase 1 — Stabilise and strengthen what you have

Delivered on your existing system. Split into two small steps so you can start with a quick, low cost first step and continue only when it suits. No large commitment to begin.

Step 1 — Secure it and fix the big errors (start here)

- Put a password and encryption on the database, set up an encrypted off site backup, and lock down how the file is shared.
- Correct or remove the $903 million phantom loan that is inventing roughly $108,000 of commission a month.
- Fix the 53 loans distributing 199 percent of trail, so nobody is paid $1.99 for every $1 received.

Step 2 — Reconcile and strengthen the monthly run

- Reconcile the $436,145 of lender payments that were never matched to a loan, starting with the $25,000 from the last 12 months.
- Switch the monthly calculation to run off the actual lender reported balance, retiring the projection model that created the phantom data.
- Add a reconciliation check (calculated versus actually paid) and a reviewed and accepted step so every payment is verified.
- Fix the known defects (the broker split resetting to the 80/80 default, the RCTI email send log, the calendar and rounding bugs), retire the dead loans, and stand up a clean monthly scorecard.

Your investment

Item	What it covers	Investment (AUD)
Step 1 — Secure it and fix the big errors	Security, encrypted backup, the $903M phantom loan and the 199 percent splits	**A$1,200 fixed**
Step 2 — Reconcile and strengthen the run	The $436k reconciliation, actual balance calculation, reconciliation and accept steps, bug fixes, scorecard	**A$2,300 fixed**

Item	What it covers	Investment (AUD)
Full Phase 1 (both)	Everything above, your whole current system fixed and improved	**A$3,000 fixed (save A$500)**
Managed monthly run	Optional. We run and oversee the monthly commission process, keep the backups healthy, and send a monthly scorecard	**A$350 / month**

Fixed fee, no surprises. If the reconciliation uncovers materially more than the review found, we tell you before doing anything extra. Phase 1 needs no new software subscriptions.

How long it takes

Stage	Indicative timeframe
Step 1 — Secure it and fix	About a week, with the password, encryption and backup done in the first few days
Step 2 — Reconcile and strengthen	About 2 weeks
Full Phase 1 (both)	**About 3 weeks end to end, worked around your live use**

Down the track (optional, only when you are ready)

Once your current system is fixed and running cleanly, there is a natural next step whenever it suits you: moving the same data onto a clean modern setup you own, with monday.com as the day to day cockpit and Xero for the invoices and books. That is entirely optional and entirely separate. It would be built in stages and paid monthly, with no large upfront cost, and we would scope and quote it in full only when you are ready. Nothing in this proposal depends on it, and the work above stands on its own.

How we work

- **You own everything.** Every account, the database, the monday and Xero logins, all in your name. No lock in, leave any time with your data.
- **We are the architect, not a software vendor.** We design and run the best way to upgrade your setup, on platforms you own. We are not reselling you software and we are not your cybersecurity provider.
- **Fixed scope, clear price.** Phase 1 is a fixed fee. Phase 2 is quoted in full before any work starts.
- **No disruption.** Phase 1 happens around your live use, and Phase 2 runs one parallel month before anything is switched over.

Next step: give us the go ahead on Step 1 and we can start on the security and the big error fixes straight away, for A$1,200. Happy to walk through any line of this on a call.

MDS Diversified | james@mdsdiversified.ai