

ACCURACY, EASE AND EFFICIENCY

Advanced Features

LendingCycle Overview

LendingCycle is an easy and powerful solution to assist in managing lending functions. By reducing redundancies and getting your staff in one unified system, we help you **close better, reduce expenses, increase controls, and please your regulators with fewer resources!**

LendingCycle Advanced Features

LendingCycle incorporates many advanced features for managing your lending environment. The primary strength of this system is its automation. We leverage information as much as possible to reduce redundancies and inaccuracy. Here are a few examples:

Lender Automation, Analysis, & Tracking (Sales and Finance)

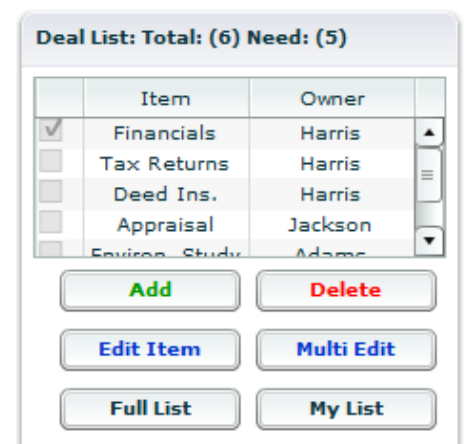
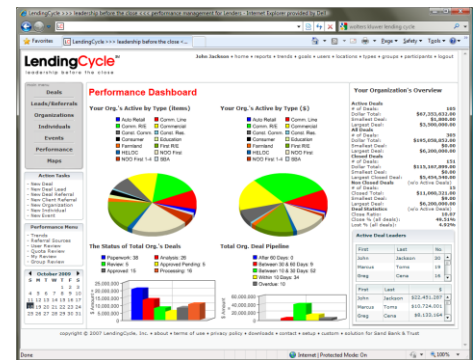
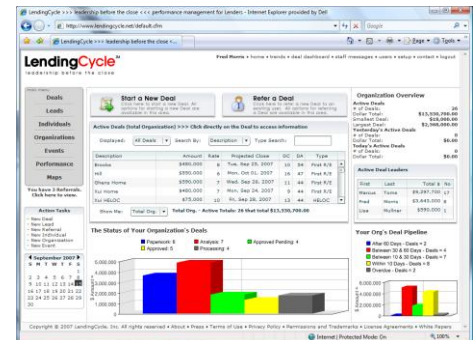
- Electronic Loan Committee and Automated Approval Functions
- Presentation Automation and Data Entry Point Consolidation
- Advanced Customer Relationship Monitoring including Item Collection Tracking (financials, tax returns, etc.)
- Extensive Referral Tools and Reporting (Retail and Lending)
- Cross Sell Alerts
- Instant "real-time" Funding Reports and Loan Pipelines
- Projection and Goal Tracking
- Marketing, Advertising, and Call Tracking Tools
- Participation Tracking

Operational & Workflow Automation (Loan Ops and Processing)

- Workflow Automation (staged handoff functions, etc.)
- Automated Loan Check Lists
- Technical Loan Exception Item Tracking pre and post close
- Advanced Appraisal Management Functions
- Advanced and easy Collateral Management
- Portfolio Check Off Lists and Ticklers
- Advanced Reg. B, Reg. Z, Reg. O, and other compliance and audit functions

Collaborative Team Tools

- Quick Message alerts tied to loans, lists, and other items.
- Extensive Document Uploading and Management
- Board Member Logins with Review and Approval Processes
- Real Time Business and Customer Maps



Approver: **John Jackson**

Approval Code: **SO10938**

Code Entry: *

Approve: *

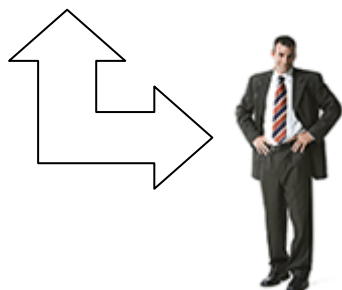
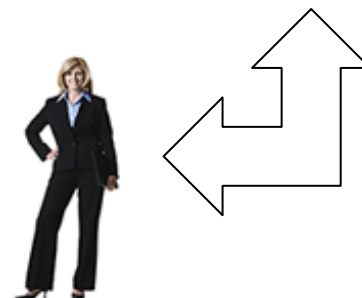
New Status: **Approved Pend**

Everyone is involved to reduce redundancy and increase visibility!



Lenders and Assistants: With less than 60 seconds of entry per loan, lenders and/or assistants can automatically start a new presentation, update pipeline/funding/goal reports, and build an audit trail – all from the same information! As we also interface with popular loan origination systems, their activity automates your lending environment while increasing controls and oversight. As events change, they update their information in a quick and easy manner.

Processors, Audit, Compliance: Loan Ops and support teams have immediate access to loan information very early in the process to ensure that the organization is conforming to the requirements of multiple regulations while conforming to timing restrictions pertaining to early disclosure requirements, HMDA reporting, and customer notification for adverse and other action taken. They also have the knowledge of what's coming in the pipeline so they can adjust processing schedules and resources as needed.



Managers and Underwriters: Management from one to hundreds of locations monitor the lending process with better oversight, agility, and information. They now get presorted and summarized "at a glance" "real time" reports and information, learning in seconds what used to take days. They can now quickly spot issues in lender performance or processes before they become problems. Within seconds of logging in; they immediately see how long loans have been in the system, pipelines, and other Key Performance Indicators.

Senior Executives: Senior Executives get "at a glance" "real time" dashboards and report information like Advanced Funding Reports, Key Performance Indicators, Team Productivity Analysis, Loan Pipelines, and much more – usually within 60 seconds from logging in! The ability to easily get a picture of the entire lending environment allows for quick data drive decisions.



Over four years of research and development were devoted to building a solution tailored to the specific needs of Financial Institutions (FIs) of all sizes. We understand your environment, and want you to be as successful as possible. Call us today and see how we can impact your organization!

Lending Cycle, Inc.
www. LendingCycle.com

Sales@LendingCycle.com
Phone: 901.359.8472