

LendingCycle Mission

Our mission is to revolutionize the way financial professionals work together and collaborate by leveraging new technologies and providing solutions not offered today.

Our web-based application technology allows for collaboration and access to real-time information for all parties involved in the process. The new efficiencies created by this technology help organizations close better, reduce expenses, and increase controls with fewer resources. All of our applications are designed to be workflow based delivery platforms allowing us to easily offer and deploy additional products. These applications are unique in it that include both internal and external parties, such as the lending institution, loan processing staff and external partnering organizations. Each party is granted access only to the information pertinent to its role in the lending process. The core technologies utilized in this collaborative workflow solution are unique and transferable to many other sectors.

Company Overview

LendingCycle Cycle, Inc. (LCI, a Kentucky C-Corp) is a research and technology company that provides unique collaborative solutions for workflow and organizational management. When LCI founder John Jackson served as the Executive Vice President of a Bank, he couldn't find any solutions that were useful for managing loan workflow and productivity. He needed loan workflow analysis, productivity information, front end compliance tracking, funding and pipeline data, and other types of information that were hard to get reliably from existing options. Most of the Financial Institution (FI) solutions were extremely expensive and didn't cover the entire lending environment. Other options were for organizations selling something for a price. He needed a solution that didn't exist. So he started a research and development effort in 2004, spending most of 2004 and 2005 learning how to become a commercial programmer and learning research and development methods. The goal was not just to solve the initial problem; but to make real and innovative advances in user interface, information search, and workflow management, revolutionizing the way lending and loan funding was managed for the entire financial institution sector. After three years of research and development, Jackson formed a company in 2007, and went to market with LCI's first Web 2.0 themed software application (LendingCycle). John was later joined by successful entrepreneur Bruce Schratz who now serves as the company's President.



Products

All LCI products are provided in a "Cloud Computing" model where users access their applications from a remote data center via their Web browser. Each product is designed and deployed as a platform for easily delivering other solutions. The LendingCycle solution is LCI's flagship and primary product. All other LCI "Cycle Products" (PaymentCycle, AppraisalCycle, etc.) seamlessly tie to LendingCycle with very little effort. So, a bank can utilize the same referral tools in LendingCycle that they use for their internal retail and lending teams to also share referrals with external payment (credit card acceptance, check, gift card, etc.) partners that use PaymentCycle. The same goes for appraisals in AppraisalCycle. This B2B Commercial Networking environment is tied to LCI's methodology for secure information sharing. It also allows for logical product verticalization with reduced resources and time to market.

LCI products include:

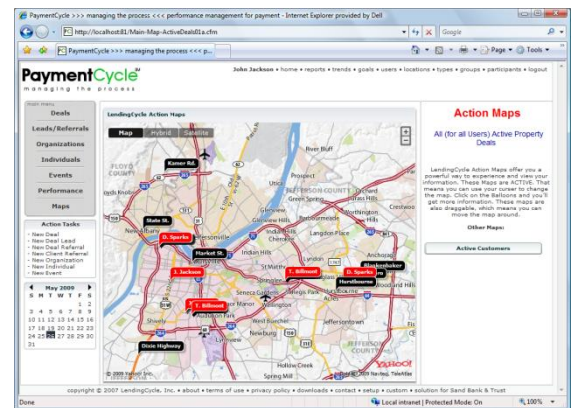
LendingCycle (released in January of 2008) - LendingCycle was designed to revolutionize the way lending and loan funding is managed for the entire Financial Institution sector by leveraging new technologies and providing capabilities not offered today. This collaborative solution brings lending, retail, operations, finance, and others together in one unified solution. Diverse activities such as deposit grow tools, real time funding and pipeline reports, appraiser management, referral tracking, automated loan and credit presentations/memorandums, cash flow analysis, corresponding/participant lending collaboration, loan servicing, and much more are all addressed in one easy to use environment.

AppraisalCycle (released in July of 2009) - AppraisalCycle is a collaborative solution that helps lenders and appraisers manage the appraisal process and environment. This product includes multiple Appraiser Ordering/Selection options, historical analysis, restriction monitoring, and secure online appraisal delivery.

PaymentCycle (to be released in July of 2009) - PaymentCycle is a solution that streamlines the referral relationship between financial institutions and their payment partners. This product includes multiple referral options, workflow integration for the payment partner, application tracking for all parties, and conversion management tools.

Market Depth & Competition

As our products combine the best attributes of business intelligence, performance management, workflow management, credit analysis, sales force automation (SFA), CRM and other efficiency systems; we typically compete with firms that offer just one of these product types (such as credit analysis). Typically, we focus on the front-end processes (early workflow management, referral tracking, performance monitoring, etc.) of an organizations environment. Our customers find that we're easier and more cost effective than the many financial sector specific solutions (from companies like Harland, Baker Hill, and MSI) and better focused than mass market products (from companies like SalesForce.com and Sage). Over 80% of our prospects have yet to adopt a solution for their workflow and performance management and currently use spreadsheets to keep track of compliance processes, referrals, goals, and funding needs. We seem to have the right product for this environment, as we are closing over a third of the customers that see our solutions.



Technology & Methodology

From development to implementation, we have a reputation for well defined methodologies and documentation. LCI currently has three patents in process for our SingleCycle Search Methodology, Vision Application Development Platform, and Guerrilla Workflow Methodology. The combination of these innovations allows LCI to rapidly produce new applications and product features that are easy to use. These innovations also provide a scalable environment where we can bring on new customers and develop new technology with limited resources. For example, the PaymentCycle product was designed, developed, and tested in less than 60 days by just one full time employee (excluding the activities of the test team).

Lending Cycle, Inc.

With our model validated and resources in place, LCI is growing and expanding our technologies. We are excited for organizations to join what is not only an opportunity, but also a passion for those who are already involved with our company. Contact us today for more information:

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