

## Connecting Everyone in the Process

# Streamline your CDFI processes and increase the quality of reporting

LendingCycle is a work management system that coordinates lending functions.

It centralizes communication, provides better visibility, and simplifies everyday tasks.

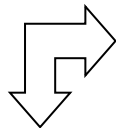
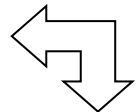
### Increasing Visibility While Decreasing Response Times

LendingCycle coordinates your team's lending activity from application through post close. Starting with the first step in the process, we've integrated intuitive CDFI focused functionality that automatically pulls data from government sources, helping you identify eligible loans before approval. We then provide you with reporting and internal/external audit tools that increase the quality of your information and save a discernable amount of man hours.

### Leveraging the Resources You Already Have In Place

This team collaboration system coordinates your staff's activity to save resources. While your team works, we leverage a wealth of information.

**Lenders:** With less than a few minutes of entry per loan, lenders can generate a new presentation, automatically pull classification data and more! When ready, loans are queued for the next process.



**Analysts, Processors, and Managers:** Once a lender has completed the initial tasks for a loan, it is queued for your team to advance the process. By this stage, we've pulled CDFI, census tract, latitude/longitude, MSA data, and more. When ready, loans are queued for approval and pre-close processes.

**CDFI Coordinators:** As loans move through the pre-close processes, your CDFI experts can audit and review them before they close. Once closed, we provide reporting and analysis functions. External audit portals are included such that you can queue loans for outside review.

# Automating Your Manual CDFI Processes to Make Better Lending Decisions

As loans move through your pre-close processes, we automate several manual tasks. This helps you make better lending decisions and increases the quality of your information. LendingCycle CDFI functions include:

## Automated Data Collection

Our address entry forms (borrowers, collateral, etc.) search for accurate addresses as you type and automatically prefill census tracts, latitude/longitude, and Metropolitan Statistical Area data in one step.

## CDFI Insights for Borrowers & Collateral

Once addresses are entered, we perform dozens of automated calculations and queries. This eliminates the need for your staff to visit multiple websites to manually look up this information. Having this data automatically pulled not only saves man-hours but provides it early in the process, helping your team process loans more efficiently.

## CDFI Mapping & Eligibility Determinations

Our CDFI mapping considers both the borrower and multiple collaterals (up to 72), showing the Census/CDFI tracts as well as the property locations. Based on the rules for your program, we then provide eligibility determinations. This approach lets you know, before the approval process, if a loan is eligible for different funding programs.

## CDFI Reporting and Analysis

Once a loan has started, we provide pre/post close CDFI spreadsheets and analysis functions to streamline your review and reporting efforts.

We understand your environment and want you to be as successful as possible. Contact us today and see how we can impact your organization!

### LOCATION INFORMATION

Street 01:

Street 02:

City:  State:  Zip:

County:  Country:

Census Tract:   Lat:

CDFI Tract:   Lon:

Map/Parcel:

MSA/MD:  ST:  County:  Tract:

Addt Bldgs:  Sq. Ft.:

### CDFI Insights

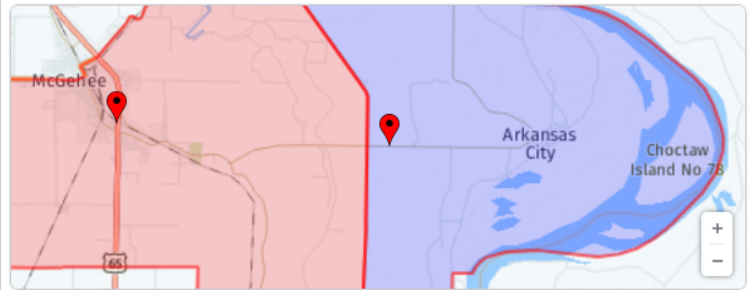
CDFI Eligible: **Yes**

Collateral: **Sprague St Owner Occupied Home** CDFI Tract:   
Reporting: **Yes** Value: **\$186,000.00**

Address: **606 Sprague St, Arkansas City, AR 71630**   
Metro: **Non-Metro** IA: **YES** Pov.: **YES** Inc.: **YES** Emp.: **No**  
Empowerment: **No** Pop-Loss: **YES-NONMETRO**

Individual: **Linda Jackson** CDFI Tract:   
Reporting: **No**

Address: **413 US-65, McGehee, AR 71654**   
Metro: **Non-Metro** IA: **YES** Pov.: **YES** Inc.: **YES** Emp.: **No**  
Empowerment: **No** Pop-Loss: **YES-NONMETRO**



### CDFI Reports

• <b>Approved CDFI Tracts</b>	<input type="text"/>	<input type="text"/>	<input type="button" value="GO"/>
• <b>CDFI Review</b>	<input type="text" value="Start Date"/>	<input type="text" value="End Date"/>	<input type="button" value="GO"/>
• <b>CDFI Review w/ Tract IDs</b>	<input type="text" value="Start Date"/>	<input type="text" value="End Date"/>	<input type="button" value="GO"/>
• <b>ECIP Review</b>	<input type="text" value="Start Date"/>	<input type="text" value="End Date"/>	<input type="button" value="GO"/>

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