LendingCycle
Enterprise collaborative lending systems

Connecting Everyone in the Process

Everyday everyone knows the status of everything. Work can be a lot easier!

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 internal and external activity with a focus on visibility and organizing tasks. This team collaboration system incorporates functionality that includes:

Operational Automation (Loan Ops and Processing)

- CDFI Analysis and Reporting Functions
- HMDA LAR Data Collection and Audit Functions
- Appraisal and Collateral Management Functions
- Automated Compliance Loan Check Lists
- Process Automation (stage based handoffs, smart queues, etc.)
- Automated prefill of census tract, latitude/longitude, and MSA data
- External/Web Credit Applications
- Smart Distributed Processing (auto routing loans to the right processors)
- Post-Close Check Off Lists and Ticklers
- Data Entry Point Consolidation/Reduction
- Compliance and Audit Functions

Collaborative Team Tools

- Intuitive Team Messaging
- Alerts tied to Loans, Lists, and Other Items
- External Borrower and Vendor File Sharing Functions
- Director/Board Member Portal with Review and Approval Tools
- Real-Time Business and Customer Geo-Mapping

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

- Credit Proposal/Memo Automation
- Mass Document Uploading and Presentation Management
- Electronic Loan Committee and Automated Approval Functions
- Instant "real-time" Funding Reports and Loan Pipelines
- Participation Tracking
- Referral & Cross Selling Tools and Reporting (Retail and Lending)

Everyone is Involved to Reduce Redundancy and Increase Visibility!

Lenders and Assistants: With less than a few minutes of entry per loan, lenders and/or assistants can generate a new presentation, automatically pull classification data (census tract, latitude/longitude, MSA/MD and more), update pipeline/funding reports, request automated approvals, and build an audit trail - all from the same information! Then as events change, they can update their information in a quick and easy manner.

Processors, Audit, Compliance: Loan Ops and support teams have access to queued loan information very early in the process to assist the organization in meeting the requirements of multiple regulations. This includes the timing of early disclosures, economic grant submissions, HMDA reporting, preapproval CDFI identification, and borrower notification requirements for loan requests. Your team will also know what is coming in the pipeline so they can adjust processing schedules and resources as needed.

Managers and Analysts: Management from multiple locations can monitor the lending process with better visibility, oversight, and information. Features such as automated loan approval tied to centralized loan rules give them more time to manage daily activities. They also get presorted and summarized "at a glance" "real time" reports and information, learning in seconds what used to take days. Management can quickly spot issues in lender performance or processes before they become problems. Within seconds of logging in, immediately see how long loans have been in the system, pipelines, and other Key Performance Indicators.

Senior Executives: Senior Executives can approve loans remotely and get "at a glance" "real time" dashboards and report information like 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 an insightful picture of the entire lending environment allows for quick data driven decisions.

Years of research and development were devoted to building a solution tailored to the specific needs of financial Institutions of all sizes. We understand your environment and want you to be as successful as possible. Contact us today and see how we can impact your organization!

www.LendingCycle.com **Sales@LendingCycle.com**