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Feature Functions List

❖ **Deal Information**
- Cover Page
- Deal Overview
- Financial Analysis – Stated vs. Actual
- Market Analysis
- Integration to Google Street Maps

❖ **Loan**
- Detailed Information
- Auto Calculated Loan Ratios Specific to Private Lending

❖ **Property**
- Detailed Property Information
- Capable of Supporting Multiple Properties
- Zillow Integration

❖ **Borrower/Guarantor**
- Detailed Borrower / Guarantor Information
- Supports Multiple

❖ **Entity Information**
- Detailed Entity Information
- Capable of Supporting Multiple Entities

❖ **Credit**
- Full Integration to 30+ Credit Providers
- In-Depth Credit Analysis
- Full In-Depth Automated Underwriting Analysis
- Debts
  - Detailed Credit Report Parsing Public Record
  - Credit History Summary
  - Additional Debts as Needed

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❖ **PFS/App**
- Commercial Application
- Personal Financial Service

❖ **Assets & REO**
- Detailed List of Assets
- Detailed List of Real Estate Owned
- Calculate Net Operating Income per Real Estate Owned

❖ **Fees**
- Collect Fees via Credit Card as an Option
- Automatic Fee Schedules
- Calculate Per Diem
- Full Summary
- Control Who Can Edit Fees
- Control Which Fees Can Be Edited
- Rate, Points and Investor Assignment Tracking
  - Assign Rates & Points
  - Track Rates & Points
  - Automatically Calculate Monthly Payments

❖ **Tools & Workflow**
- Full Workflow Configuration
- Mold System Work Flow to Your Business Process Workflow Completely
  - Folders
  - Stages
  - Milestones

❖ **Loan Contact Management**
- Full Company Contact Rolodex
  - Apply to any loan
  - Create new on the fly

❖ **Attached Files LLDocuCloud**
- Auto-stacking for Investors
- Grouping for Companies

- Bulk Document Delivery
- Attach Files
- Drag & Drop Files

❖ 1003 Applications for Owner Occupied
- Full Support
- Import
- Export

❖ HMDA
- Complete HMDA Tracking
- Stay up to Date with the Latest Regulations

❖ Loan Calculator
- Full Scenario Options Calculations
- Multi Factor Calculations

❖ Borrower Needs (Conditions / Stipulations)
- Summary Report
- Auto Generation Throughout the Loan Life Cycle
- Add a Need
- Add a Group of Needs
- List of Documents with Review Completion Status
- Add Internal and External Needs
- Add Notes on the Fly

❖ Forms
- Auto Generate your Own Forms
- Two-way Interaction with Borrowers
- Create Templates
- Available for Borrower to complete
- E-sign

❖ Appraisals
- Fully Integrated with OrderProUSA
- Order New Appraisals

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❖ Order Services

- One Click Service Ordering Already Integrated to your Own Vendors
- Upload Links – No Lost or Messy Emails
- BPO
- Insurance
- Preliminary Title
- Final Title

❖ Tax Verification

- Order and Submit 4506T Forms Directly from the System

❖ Flood Certification

- Choose from Major Providers

❖ Quality Control Review

- Full QC Work Flow Management
- Sign off and Feedback Process Already Integrated
- Separate QC Pipeline and Status

❖ Get Documents LLDocuGen

- Choose from Initial Disclosure, Closing and Redisclosure Sets from Our Partners
- Get Full Private Lending Doc Set from the Top Private Lending Law Firm in the U.S.
- One Click Auto Generate
- All 50 states

❖ Full Underwriting

- Set Your Own Rules and Conditions
- Show the Borrowers Status and Progress
- Automated Underwriting Assistant

❖ Open Communication from Start to Finish

- Talk to Borrowers by Email or Text
- Always be in Contact with Phone and Tablet Capabilities
- Give Borrower Special Instructions as Needed to Complete Forms
- Status automated updates

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❖ Funding Information

- Loan Structure Funding Worksheet
- True Net Wire Calculations Including Applicable Fees and Holdbacks
- Money Wire Capabilities
- Send and Receive ACH funds
- Receive Credit Card Payments
- Accounting General Ledger

❖ Servicing and Draw Management

- Set Up Data at a Company Level
- Auto Apply to Each Loan
    - Manage and change as necessary with proper authorized access
- Make and Receive Payments
- See History
- Invoice for Draws
- Add and View Draw Requests
- Manage Inspections Life Cycle
- Status at a Glance
- Draw Fee Management
- Draw Payout Management
- Accept Payment via ACH or Credit Cards

❖ Loan Summary Dashboard

- View Overall Basic Information
- Quick Link and Access to Key Functions Direct from the Dashboard
- Loan Cloning
- Manage Commit or Withdrawal a Loan from the Marketplace

❖ Investment Marketplace

- Investor Full Reporting
- Investor Capital Raise
- Loan Secondary Market and Sales
- Always See Summary and Existing Commitments
- Make and Withdrawal Offers
- Create Targeted Investment Criteria
- Search and View Loans by Criteria

- Save Common Search Criteria to be Used Again

❖ KPI Dashboard
- View Company-wide Key Performance Indicators
  - Manage your cash and expected closings
  - Get your company numbers with single clicks
  - Mange your resource planning by department
- Set Your Own Sales Goals
  - Track performance to sales goals

❖ Company Pipeline
- Manage and View All Loans for the Company
- Make Changes to Visible Information
  - Create your own pipeline relevant column views
- Search for specific loans using your own exhaustive criteria
- Create personalized Pipeline views

❖ Manage Your Account
- Change Your Password
- Update User Information
- Manage Your LO Page
  - Upload Profile Picture
  - Upload Personal Description
- Email Signature
- State Licenses
- Create and Manage User Tasks
- Create Your Own Notes Templates

❖ CRM for Lending
- Phone Burner Integration
  - Dial out campaigns
- CRM Email During Loan Lifecycle
  - 90+ triggers throughout the loan lifecycle
  - Create your own custom email messaging
  - Activate Auto email based on triggers throughout the loan lifecycle
- Live Chat and messaging centralized management.

- Lead Information
    - Referral Sources
    - Tracking
    - Online Marketing Campaign Tracking
    - View and Add CRM notes right from the pipeline
- Full Email Campaigns Management
    - Create and Manage Contacts
    - Group contacts
    - Create Lists
    - Create email templates
    - Schedule Email campaigns
    - Track read status and success %
        - Who
        - How many % read
        - When
        - Numbers and Graphs
    - Convert a contact to a Borrower or a lead