

And The WINNERS Are...

The PROGRESS in Lending Innovations Program is all about advancing the mortgage space. We are the Good Housekeeping Seal of Approval, the Gold Seal when it comes to recognizing true industry innovation. Our goal is to recognize industry innovation, pure and simple. We think that this is the best way to recognize true industry thought leaders and encourage the entire industry to continue innovating.

You might ask: What were we looking for specifically? We are recognizing innovations that were introduced into the mortgage market between January of 2016 and December of 2016 that truly changed the mortgage market for the better. Understand that this is not a subjective competition. All applications were scored on a weighted scale. We looked for the innovation's overall industry significance, the originality of the innovation, the positive change the innovation made possible, the intangible efficiencies gained as a result of the innovation, and the hard cost and time savings that the innovation enables industry participants to achieve.

Also, understand that this recognition was not decided by mere industry onlookers, as all the industry experts that make up the PROGRESS in Lending Association Executive Team acted as judges and all were given an equal say in how applications were evaluated. In short, the winners were judged by industry peers who know the mortgage space inside and out.

We encourage everyone to apply online to get recognized next year. But for now, in alphabetical order, the top innovations of the past twelve months are:



PROGRESS in Lending Association has named **ComplianceEase** a top innovation. In preparation for the TILA-RESPA Integrated Disclosure (TRID) rule, ComplianceEase spent 18 months enhancing its flagship compliance management platform, ComplianceAnalyzer. The company released the new module, called TRID Monitor, which provides the comprehensive, real-time auditing of disclosure timing, changed circumstances, and fee tolerances across all disclosures. ComplianceAnalyzer with TRID Monitor allows lenders to insert flexible TRID compliance controls into any system and can be used at any point in the lending process and across multiple origination channels. The module can also be used for pre- and post-close quality control and securitization due diligence.

Industry Significance

Depending on a lender's workflow needs, lenders can use ComplianceAnalyzer with TRID Monitor to review the latest terms and fees on any single TRID disclosure or to monitor changes in fees and terms throughout the origination and closing processes. ComplianceAnalyzer with TRID Monitor audits tolerances across all disclosures and changed circumstances, and tracks post-consummation disclosures, including those with a cure to the borrower. The solution also provides a comprehensive, independent third-party audit report that is evidence of TRID compliance. As an independent third party audit, this report may carry greater weight with secondary market investors and regulators than TRID reviews performed by a lender's own personnel or origination, underwriting, or pricing systems.

Overall Uniqueness

There is high potential for significant violations under TRID, especially given the current estimated tolerance failure rates discussed above. In addition, reviewing only a limited set of disclosures can result in over-refunding fees in an attempt to address suspected tolerance errors. With historically thin margins in the mortgage industry, small errors can have a large impact on profits and competitiveness, all of which make a unique solution like ComplianceAnalyzer with TRID Monitor even more critical in today's market.

Positive Change

There are other vendors that provide compliance analysis software to the industry, but, in reality, ComplianceEase is the only provider offering an automated suite of solutions

with the granularity to meet the needs of the mortgage lending industry as well as examiners and the secondary market community. ComplianceAnalyzer with TRID Monitor is the only solution available in the market that was designed for multiple disclosures. It checks for any changes in terms and fees throughout the origination and closing processes and is able to audit tolerance across all disclosures and changed circumstances, and track post-consummation disclosures, including those with a cure to the borrower. ComplianceAnalyzer with TRID Monitor audits all disclosure timing requirements, tracking dates and delivery methods, as well as final closing documents—alerting lenders to closing table changes that create compliance issues and calculating refund and deadline remediation. Finally, and most importantly, the solution maintains a complete audit trail throughout the loan origination lifecycle—which the CFPB will eventually require.

Intangible ROI

ComplianceAnalyzer is the most adopted automated compliance solution in the industry. Its diverse client base includes: 3 of the top 5 national banks; 8 of the top 10 non-banks; Federal and state banking and mortgage regulators; and 400+ mortgage bankers, commercial banks, community banks, savings and loans, credit unions, secondary market investors, warehouse lenders, loan servicers, due diligence providers, service providers, law firms, and consulting firms. ComplianceAnalyzer is also the tool of choice in single and multi-state examination processes employed by regulator members of AARMR (American Association of Residential Mortgage Regulators) and CSBS (Conference of State Bank Supervisors).

Hard Savings ROI

The solution is integrated with more than 30 industry-leading service providers, including top loan origination and loan document generation systems, and has performed over 15 million loan audits and more than 100 million legislative tests. ComplianceAnalyzer with TRID Monitor gives users a competitive edge by making them as efficient as possible. The solution's intelligent workflow delivers compliance decisions in seconds, comprehensive loan-level report supported by detailed regulatory and cure analyses, exception tracking and reporting, and one-click delivery of loan portfolios to investors and regulators.



PROGRESS in Lending Association has named **DocMagic** a top innovation. DocMagic launched what was dubbed its “Total eClosing solution,” which enables a comprehensive, true 100% paperless eClosing that automates the entire process — from start to finish. The company was brought to the forefront of eClosing technology awareness with its participation in the CFPB’s eClosing pilot in 2014. DocMagic was 1 of only 12 firms that was invited by the CFPB to participate. DocMagic’s Total eClose solution includes the seamless incorporation of its eSignature-enabled SMART Documents, a nationwide eNotary network, MERS eRegistry access, eWarehousing, eNotes, a secure eVault, and secure investor eDelivery — all in a single, comprehensive eClosing platform and completely TRID-compliant. There is absolutely no paper involved at any point, at any time.

Industry Significance

There are other eClosing solutions available on the market, but all of them are hybrids at this point. Meaning: They do not seamlessly complete the entire closing process 100% and with no paper or manual intervention. At this point, hybrids are only components of a fully digital mortgage. EX: They are missing things like, eNotarizations and eWarehousing. So there is a hard stop. Documents must be “papered out.” In October of 2016, DocMagic achieved the mortgage industry’s first end-to-end, fully paperless eClosing for Massachusetts-based Radius Financial Group, Inc. This was a full eClosing — from start to finish — that is 100% paperless. Nothing was papered out.

Overall Uniqueness

Aside from all of the benefits to the borrower, lender, settlement provider, eNotary and eWarehouse that the primary positive change is the rapid adoption of a comprehensive, end-to-end, truly 100% paperless eClosing. There are no missing pieces, no hard stops, no paper involved. Again, what DocMagic achieved with Total eClose goes above and beyond what hybrid eClosing systems offer. The quick lender adoption of Total eClose has resulted in DocMagic having to add 8 new FTEs to its implementation team in order to satisfy the current demand and prepare for many more lenders signing to use the platform in 2017. After DocMagic participated in the CFPB’s eClosing pilot and Director Cordray determined that it was a success in 2015, he began stressing and evangelizing that lenders should adopt eClosing technologies.

Positive Change

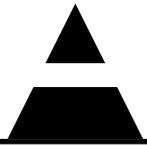
At this point, DocMagic is already seeing “me too” vendors pop up and lay claim to eClosings, as well as lenders jumping on board. DocMagic predicts that within the next 18-24 months we will see significant industry adoption of eClosings in some fashion. Ultimately, an end-to-end, 100% paperless process is the goal of eClosings. DocMagic feels that it is a big driver of eClosing adoption in the industry as a result of our early, successful software innovation efforts. Compliance — As a single-source, centralized platform, Total eClose creates an efficient, transparent and fully compliant eClosing process that guides users through every step of the process. Everything is date and time-stamped with a complete audit trail that enables all parties to demonstrate compliance.

Intangible ROI

Borrowers can now eSign everything, including notarizations. Everything is digital. They can even eSign with the notary in the comfort of their own home. They can close in 25-30 minutes. Also, lenders enjoy a much smoother closing process, they better serve borrowers, gain more business, and enjoy a competitive advantage over those lenders that do not have comprehensive eClosing technology. And they save tremendously on not having to package up the loan collateral and note, and FedEx overnight it to the warehouse lender. Also, it frees up their warehouse lines much quicker. In addition, having an eClose-ready platform in place, those warehouse lenders that step up to the plate now as opposed to later win more business, especially since so many lenders are looking at implementing eClosings.

Hard Savings ROI

A Single eClosing Platform prevents lenders from having to use multiple hybrid eClosing vendors, thus centralizing everything, avoiding integration issues, reducing compliance risk, and saving money. This results in savings of up to \$800 a loan using Total eClose; the closing process timeframe is slashed by 75%; eNotarizations save up to \$100 per close; within minutes rather than days, GSEs and investors (that accept eNotes) can receive the full collateral package — and all electronically; and all documents are electronically created, eSigned and eNotarized, speeding the process from 22-24 days to sell the note in 2-3 days.



Mercury Network

PROGRESS in Lending Association has named **Mercury Network** a top innovation. In March of 2016, Mercury Network launched Fee Analytics, a rich set of current data and analytics for actual appraisal fees in every county in the United States, delivered monthly. Lenders subscribe to Fee Analytics to know the most current appraisal fees paid for collateral valuations, along with details on the transactions. Since more than 800 lenders and appraisal management companies rely on Mercury Network for collateral valuation management, more than 10,000 transactions a day are passing through the system, providing rich trended data with many benefits for the industry.

Industry Significance

With this tool, lenders can determine where appraisal fees are rising and where they are falling, a clear indicator of supply and demand, as well as a valuable clue for hyper-local and regional lending booms that present opportunity for business expansion. When there's an uptick in origination or liquid activity, appraisers get busier and fees rise. Now, lenders can identify and leverage those upswings in near real-time. Second, Fee Analytics affects each individual mortgage transaction. The appraisal fee is one of the largest out-of-pocket cash outlays for borrowers at origination, and it's such a major consideration when choosing lenders that the CFPB mandated the appraisal fee appear on the Loan Estimate to all borrowers.

Overall Uniqueness

First, the data is singularly unique. Our data is derived from actual appraisal, not surveys, and it is more recent than what is otherwise available as it reflects the previous 30 days of appraisal activity. We all know there can be a vast difference between advertised or reported fees and actual appraisal fees. Second, Fee Analytics is the first solution to provide an original real-time opportunity for immediate market intelligence in a rapidly changing environment.

Positive Change

Fee Analytics has created several positive changes for lenders. First, when lenders provide an informed appraisal fee based on Fee Analytics on the Loan Estimate for potential borrowers, they are not forced to absorb the difference between the quote and the actual fee.

Based on surveys, lenders are quoting inaccurate fees on 11% of Loan Estimates, with an average cost of \$105 per incident. Every lender doing 1,000 loans a month would rack up an additional \$138,000 in unnecessary annual losses, plus risk of non-compliance with provisions of Dodd-Frank. Current data is the solution to avoid legal and reputational risk, unsellable loans and other consequences. More importantly, Fee Analytics has brought positive change to the industry by empowering lenders to identify profitable opportunities faster and sooner than ever before. Since appraisals are ordered early in the origination process, the current, monthly data provides a unique perspective into any upswings in activity in regional markets.

Intangible ROI

The intangible efficiencies gained include things like compliance with Federal law. To comply with TILA-RESPA Integrated Disclosure requirements, as well as Dodd-Frank, lenders are required to accurately quote the fees "customary and reasonable" fee for the assignment or the lender can face steep penalties, not to mention an expensive hit to their reputation. Without current Fee Analytics, it's impossible to estimate appraisal fees in a given market, especially in fluctuating local markets with their resulting vendor supply and demand issues. Also, Fee Analytics allows lenders to provide accurate estimates, receive high quality appraisals and maintain good vendor relationships to ensure more efficient lending operations with faster closings.

Hard Savings ROI

In addition to the intangible efficiencies and benefits, Fee Analytics brings hard return on investment. As previously mentioned, lenders will most likely absorb the differential between an inaccurate estimate and the actual appraisal fee on more than 10% of their appraisals. Depending on their transaction volume, Fee Analytics will save lenders from tens of thousands to hundreds of thousands of dollars every year. Another hard return on investment is the savings lenders realize from effective compliance with Federal laws and avoidance of penalties. Penalties for non-compliance can vary, but the recent financial reform legislations allows for \$10,000 for each day the violation continues.



PROGRESS in Lending Association has named **Mortgage Network** a top innovation. Mortgage Network, one of the largest mortgage lenders in the Eastern U.S., has built its own borrower-friendly mortgage platform. Build from the ground up, the platform gives borrowers a rich, seamless mortgage experience while helping loan officers work more efficiently and close more loans. Mortgage Network has been creating and using its own technology for several years. But in 2016, it took things to a new level by creating an online borrower portal that allows consumers to initiate and drive the mortgage process with very little assistance from the loan officer. The portal gives borrowers the option to upload their own mortgage documents through a drag-and-drop method, virtually eliminating the need for loan officers to keep coming back to borrowers to request more information. Borrowers can also see their loan choices based on the information they provide, receive disclosures electronically, and receive an underwritten loan commitment in as little as two days.

Industry Significance

In many ways, the new borrower portal might be compared to TurboTax, the off-the-shelf software that revolutionized how Americans prepare their taxes. By similarly breaking down the complex—and often confusing—process of applying for a mortgage into a series of simple questions, Mortgage Network’s portal is transforming the mortgage experience for consumers. It goes without saying that technology is an essential tool in creating mortgages efficiently. Yet the prevailing wisdom is that building your own solution is too expensive and time-consuming. By developing its own technology, Mortgage Network has delivered proof that a mid-sized lender can compete head-to-head with the Quicken Loans of the world.

Overall Uniqueness

The new platform is original in the flexibility it offers consumers and the time it takes to complete the process. As borrowers answer questions presented to them on the company’s online portal, every response automatically dictates the next applicable question. This essentially creates a sort of electronic interview that efficiently extracts the necessary information from borrowers in the most simple fashion possible, making the process faster and more convenient. Mortgage Network enables

borrowers to get loan approvals in an average of two business days from the time they start the loan process.

Positive Change

By owning its technology, Mortgage Network controls the mortgage process. Because all of the company’s departments were involved with the creation of its platform, every change and update is catered to each department’s specific needs. By the time an update is released, everybody in the company knows what to expect. The new technology is also creating more accuracy in the loans Mortgage Network originates. Since building its own system, the loans Mortgage Network has originated over the past year have resulted in fewer inaccuracies, fewer conditions and fewer headaches than loans originated in previous years.

Intangible ROI

Allowing consumers to drive the mortgage process is saving money that would otherwise be spent on the phone leading borrowers through the application process step by step. This enables Mortgage Network to involve fewer processors who would otherwise be tasked with collecting borrower information and documents from borrowers and verifying the information themselves. These savings can be passed on to the consumer. Not only that, but the information borrowers enter into the system — which is always verified — is proving to be more accurate than when it is collected from third parties.

Hard Savings ROI

Mortgage Network has created a culture in which everyone in the organization understands the rules and requirements necessary to build good loans. No one is forced to place blind trust in a third-party system, in inner workings of which few people in the company truly understand. The new technology is saving both time and money. By building its own loan origination platform and product and pricing tools, Mortgage Network does not have to pay the costs that LOS and product and pricing providers charge. Mortgage Network will also save money speeding up the origination process from application to an actual loan approval—which traditionally takes a week or more—to just two days. This tool enables borrowers to do most of the work themselves anytime and at their convenience.



NotaryCam

Online.Anytime.

PROGRESS in Lending Association has named **NotaryCam** a top innovation. With this technology you no longer have to force participants into the same room, deploy a laptop and signing pad — 12-year old technology — to close a loan when it can be done online anytime from anywhere. NotaryCam's eClose360 is an online notary platform that allows mortgage closings to take place entirely online, removing all associated stress and the friction of having to attend closings physically. The technology won more attendee votes than any other digital mortgage technology in its category after its demonstration at the recent Digital Mortgage Conference in San Francisco. Also, Fannie Mae approved NotaryCam as a provider of both a SMARTDoc and eVault solution. Specifically, NotaryCam's eClose360 online closing solution is now on the list of software Fannie Mae has certified and approved for use on loans it purchases from mortgage loan originators.

Industry Significance

NotaryCam, Inc. is a leader in online notary services. Until recently, real estate closings were extremely disruptive to the lives of buyers and sellers. Scheduled last minute, in an unfamiliar part of town, without seeing the documents ahead of time, it's a very stressful experience. eClose360 takes all the stress and friction out of the process. The company has legally completed tens of thousands of notarizations in all 50 states and over 65 countries. The technology is based on decades of real estate industry experience and the input of executives from some of the nation's leading title insurers, lenders, attorneys, investors, and other industry stakeholders.

Overall Uniqueness

These days the mortgage industry is trying to figure out how to move to a totally digital process. eClose360 reduces total turnaround time for the eMortgage closing process from days to literally just hours, removing all associated stress and friction of having to physically attend the actual mortgage loan closing. Closing agents, notaries, attorneys and consumers now connect from anywhere in the world and from separate locations, 24/7/365. In addition, this application eliminates post-close scanning, reduces costs and improves customer experience. Closing packages are sent via encrypted email or secure API transfer for security.

Positive Change

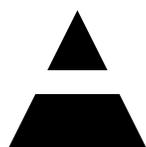
NotaryCam was developed in lockstep with the changing needs of the GSEs to ensure that eClose360 would meet all investor requirements. NotaryCam allows businesses and individuals to legally notarize, sign and execute documents and agreements online. The company was venture backed and endorsed by NAR/Second Century Ventures and was selected for the 2015 NAR/REach Class as one of the most innovative companies to improve the real estate process/experience. NotaryCam's technology provides the highest level of identity verification, security, and fraud prevention, as well as unmatched customer convenience.

Intangible ROI

The customer convenience is unheard of in this industry. Parties from anywhere in the world can connect to a live notary public in a secure virtual signing room. Identities and eSignatures are verified in a face-to-face web interaction to eClose real estate and mortgage transactions, notarize deeds, powers of attorney, health directives, and more. Our numbers indicate that lenders who use NotaryCam are saving hundreds of dollars on every transaction.

Hard Savings ROI

This tool reduces total turnaround time from days to hours; eliminates post-close scanning; closing package sent by encrypted email or secure API transfer improves security; provides differentiation in a competitive marketplace; NNA Certified Notary Signing Agents are trained on the lender's workflow and scripts; the application was endorsed by NAR as a member of the NAR REach Class of 2015; it's easy for closing agent, agents, attorneys to attend a closing now; the application improves the customer experience; signers can be anywhere in the world or in separate locations; and it reduces costs. Lenders can also originate 5x the volume of loans with the same size balance sheet when they use NotaryCam for eClosings because loans are sold off in 2 days, not 2 weeks. In addition, a recent NAR survey of its members indicated that upwards of 80% of real estate professionals would send more business to a lender that offered their borrowers the convenience of NotaryCam.



QuestSoft

PROGRESS in Lending Association has named **QuestSoft** a top innovation. Specifically, QuestSoft's Compliance RELIEF offers analysis and reporting for Home Mortgage Disclosure Act (HMDA), Community Reinvestment Act (CRA), Fair Lending, NMLS Call Reporting and Geocoding Verification Services into one integrated compliance umbrella. Lenders have used QuestSoft's individual RELIEF products successfully in more than 10,000 audits over the years, but this is the first time all the services have been packaged into one easy-to-use application. The new combined database enhancements in Compliance RELIEF provide a stronger workflow and additional options for analyzing loan data and reporting to company executives before government submission deadlines. In addition, lenders' annual HMDA filing can be submitted with just 5 clicks.

Industry Significance

Today QuestSoft actively services 2,298 unique lenders (in addition to thousands of branches). Compliance RELIEF currently is being actively used by about 400 lenders. By the end of 2017, it will be used by all 2,300+ QuestSoft HMDA customers comprising about 57% of all lenders will loan volumes above 100 loans per year. Our nominated product will have more lenders using it by the end of 2017 than Ellie Mae, D+H, any other LOS, and any document provider. No other platform combines HMDA, Community Reinvestment Act (CRA), Mortgage Call Reports, Address Geocoding, CRA Assessment Area mapping and competitive market data into one program. In addition to helping lenders file the required reports for HMDA and CRA, Compliance RELIEF also provides lenders the tools to strategically analyze their lending footprint. Lastly, the constant enhancements to Compliance RELIEF ensure that lenders will be prepared for the 2018 HMDA rules well in advance of the deadline.

Overall Uniqueness

To assist in training, QuestSoft partnered with The HMDA Academy to provide resources and answers to a wide array of HMDA inquiries both new and old, to every Compliance RELIEF HMDA customer free of charge through March 2019. This will ensure lenders have both the technical resources of QuestSoft and the professional guidance of seasoned industry consultants to create quality submissions that will keep them in compliance with both

the letter and spirit of the new regulation. For the next enormous CFPB regulation, HMDA expansion, QuestSoft is leading the industry. In January 2017, QuestSoft released their CFPB HMDA testing module a year in advance of the 2018 deadline.

Positive Change

Last October, QuestSoft also sent specifications to 29 loan origination software companies, and those imports are expected to come online during the first quarter of 2017. Customers can then import live data from those LOS platforms to see gaps, interact with their systems, and internally adjust their procedures. QuestSoft's CFPB HMDA test version is also being provided well in advance of the CFPB's schedule. Compliance RELIEF has been designed so that as error codes and other specifications are made available by the CFPB, QuestSoft will be able to incorporate them quickly and distribute updates to lenders testing their processes. This change is being provided over 6 months in advance of competitors and is the only actively working CFPB database on the street allowing QuestSoft customers a huge jump on other lenders.

Intangible ROI

Across the board, lenders using Compliance RELIEF report that the average time saving for compiling, submitting and verifying the annual HMDA report is 90%. This is why the product flourishes even when the government continues to offer free alternatives. Not many companies nor products in the industry have been profitable competing against a free, government sponsored model.

Hard Savings ROI

QuestSoft's annual customer survey had nearly 500 responses (more than any other survey in the industry) and showed consistently exceptional marks for QuestSoft's products and support. The numbers also show a 95% satisfaction rate with the company's newest product, Compliance RELIEF, in its first year of availability. The product has since had over 300 enhancements. "I have submitted for other institutions using several other methods, and QuestSoft provided what was by far the best and fastest experience I've had with a HMDA submission," said Barbara Pruitt of Rogers, Ark.-based Generations Bank.



PROGRESS in Lending Association has named **WebMax** a top innovation. In 2016, Mortgage debt was the largest form of debt for American consumers; more than six times larger than student loan debt. This shows that consumers are buying and investing in the mortgage market. Last year, 5.8 million homes were purchased compared to 5.6 million in 2015 and 5.3 million in 2014. Further, seventy-seven million millennials make up about one-fourth of the U.S. population. Millennials in the US wield about \$1.3 trillion in annual buying power, 85% of them are using smartphones as their daily technology device, and 49% are seeking to buy their first home. Millennials are becoming a significant force in the mortgage industry. Millennials demand mobile responsive lending sites and web applications that have a responsive layout from their potential lender. Therefore, an innovative and enhanced MortgageWare solution was introduced by WebMax in 2016 to not only meet the demands of these borrowers but to exceed their expectations.

Industry Significance

WebMax delivered MortgageWare in 2016 to provide an innovative digital solution designed to make Mortgage and Real Estate easy, one that enhanced the online lending experience for both the lender and the borrower. In 2016, WebMax's MortgageWare solution assisted with the closing of 123,388 mortgage loans and hosted over 2,990 mortgage websites. The industry utilizes numerous programs to complete the application process but the lack of communication with the software for these programs present a problem. WebMax clients are provided with a compliant, aesthetically appealing, and user-friendly web solution that include key program integrations. Borrowers immediately gain access to a network of Realtors and Mortgage professionals that can offer a swift online purchasing process.

Overall Uniqueness

In 2016 WebMax transformed the digital mortgage and real estate experience. WebMax's innovative solution streamlined the life cycle of the Mortgage and Real Estate process online and more importantly the digital experience that the borrower had. WebMax is the only website vendor that can produce an actual return on investment for our clients by following a borrower from the realtor site, to a mortgage site, through the application

process, into the loan origination system, and end with the closing. Not only does our solution help the borrower find a home, but it assist them with getting pre-qualified and finalized by closing their loan.

Positive Change

Over 75,000 individuals in the mortgage industry are benefiting from this innovative technology solution that delivers a user-friendly, compliant, secure, effective solution that enhances the digital mortgage experience. The application assists with maintaining the important compliance standards online so our clients are not fined by the CFPB. MortgageWare is integral in allowing corporate to control every part of their digital lending solution.

Intangible ROI

WebMax clients have grown their business because of the application. One lender said, "The solution addresses the unique mortgage branching model and allows us to manage creative and compliance with room for individualism in our site structure. We also love having access to top level customer service and technology!" Another lender said, "WebMax's solution has assisted our Loan Originators in offering value added services to business partners and exponentially assisted in our entity's growth." In addition, in 2016, WebMax's network of partner relationships and related mortgage clients has grown tremendously. To date, some key companies that have sought out a partnership include companies such as: Velocify, Today's Business, Optimal Blue, Velma, Mortgage Coach, Vid Verify and Western Technologies Group.

Hard Savings ROI

WebMax's digital experience expedites the borrower process, helps maintain compliance, delivers dynamic online lending tools, and provides highly innovative borrower experience. The content management system is controlled through corporate, allowing for everything to be consistent and compliant. At all levels, webinar and in-person training is frequently available to assist with complete product success and understanding. The online application allows for the application process to be expedited. Also, many tools the solution provides ease the process for both the LO and the borrower.