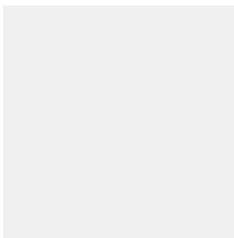
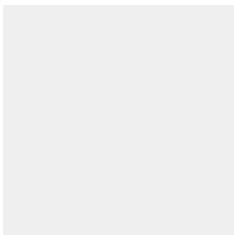
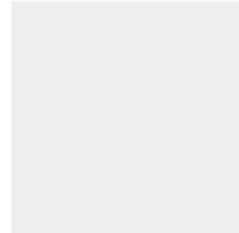
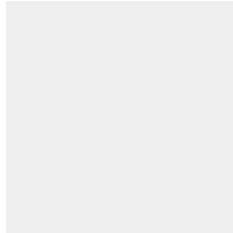
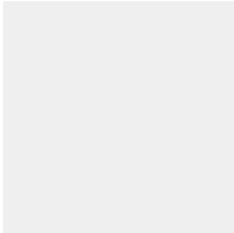


Product



LoanComplete™

Streamline Loan Processing, Reduce Costs and Support Regulatory Compliance with an Automated Life-of-Loan Solution

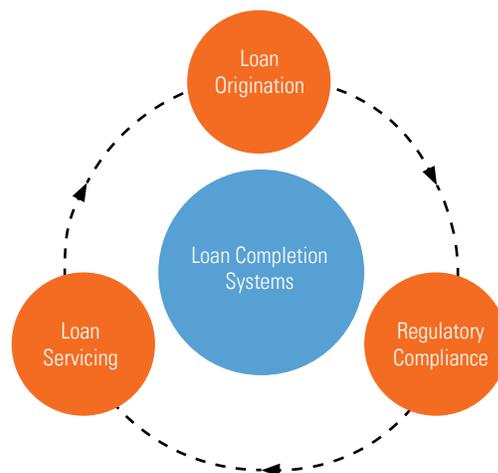


Product

The loan processing environment has become increasingly complex in the wake of Dodd-Frank reforms, the Consumer Financial Protection Bureau roll-out and the Private Mortgage Investment Act. Lenders and loan servicers are bombarded with requirements that have increased their costs and impacted productivity.



LoanComplete from Fiserv is a life-of-loan solution suite that increases staff productivity, ensures compliance and automates time-consuming processes by complementing your existing loan origination, loan servicing and regulatory compliance systems with automation technologies. No matter what type of loans you process, LoanComplete captures, manages, processes and shares content throughout the life of each loan to eliminate manual data entry and validation, improve quality and ensure compliance with current policies and regulations. By streamlining loan processing, you can scale your business more cost effectively and significantly reduce operating costs.



LoanComplete yields a successful, trackable and complete transfer of the loan to its ultimate destination.

Standardized Workflows for Streamlined Processes

Due to the increased complexity of the lending environment, loan originators and servicers must perform many processes that are not currently supported by core lending systems. LoanComplete combines human-, document- and process-centric workflows, enterprise content management and current best practices to provide a turnkey solution. Standardized workflow processes for loan origination, loan servicing, regulatory compliance, secondary market sales and quality control integrate with your existing solutions to enhance and optimize your business.

- Loan origination workflows enable originators to process efficiently, route data and documents quickly, and track progress to maximize the consumer experience and minimize processing time
- Loan servicing workflows improve the loan review process by introducing workflows that route exceptions to the appropriate personnel for quick action
- Regulatory compliance workflows accelerate case management and government reporting while reducing costs associated with risk management and regulatory mandates; these workflows also allow you to respond to new regulations quickly and easily

LoanComplete Simplifies Loan Origination and Servicing in Today's Complex Environment



- Secondary marketing workflows support your need for deep, loan-level data; the solution allows remote viewing of documents and easy, secure transfer of documentation through electronic delivery of a single loan file or bulk loan export in pre-determined formats



- Quality workflows help you ensure the quality of each loan meets the standards and requirements established by the investor, lender and loan servicer—reducing risks and improving processing effectiveness by eliminating poor underwriting practices of the past



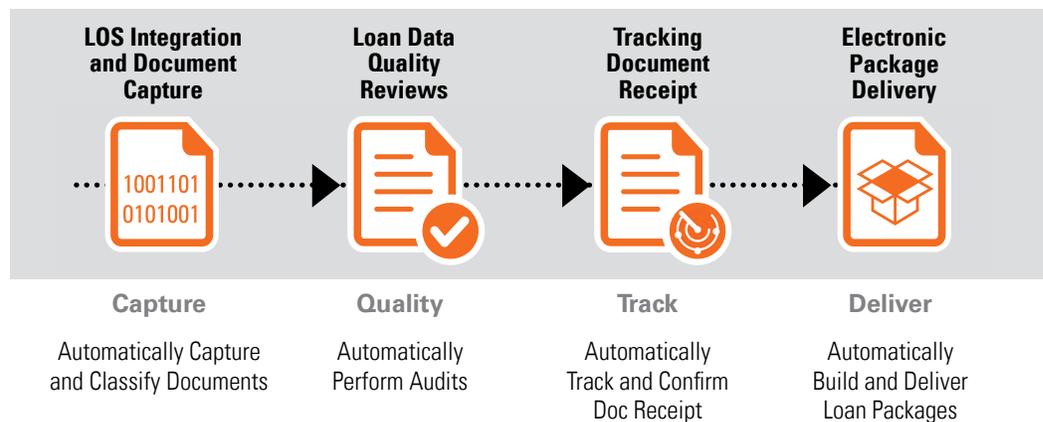
The LoanComplete suite includes four products: Intelligent Content Recognition, Comparalytics, LoanComplete Loan Tracker, and LoanComplete Delivery Manager.

Intelligent Content Recognition Enhances Your Paperless Environment

Intelligent Content Recognition from Fiserv provides a unique automated approach to content capture and archiving. Through text recognition technology, this powerful solution greatly simplifies the time-consuming tasks of document classification, data extraction and archiving. Offering some of the highest automation rates in the industry for document classification and critical data extraction, Intelligent Content Recognition enhances your paperless environment with the ability to automatically read, classify, index, archive, and/or send all loan documents to your long-term archive repository.

Intelligent Content Recognition optimizes your resources by freeing them up to work on more critical tasks, improves your document integrity and quality while maintaining governance and compliance, and reduces unnecessary risk by virtually eliminating manual entry.

LoanComplete



LoanComplete includes steps taken to ensure quality at each phase of loan processing.

Comparalytics Expedites with Precision

The difference between profit and loss, or compliance and non-compliance, can hinge on a single piece of loan data. With Comparalytics from Fiserv, you can avoid data mismatches that potentially expose your business or clients to unnecessary and avoidable risk associated with manual data entry. Comparalytics is a precision tool that flags data mismatches early in important processes so your staff can make corrections. Further, it automates your data entry process, eliminating keying errors from manual data entry during the onboarding process. Comparalytics dramatically reduces avoidable delays in your operations by focusing your staff on exception only reviews. Using Comparalytics to synchronize data across your line of business, you will enjoy time and cost savings with fewer errors, higher compliance rates and faster loan turn times.

LoanComplete Loan Tracker Effectively Manages Portfolio Information

LoanComplete Loan Tracker provides a user-friendly user interface to equip your loan officers, operational staff and executive loan management teams with centralized storage of customer loan data to track loan portfolio content for all channels of lending. This solution ensures up-to-date loan status information, allowing your business to save valuable time, money and resources originating and delivering profitable loans to your customers. Experience the ability to automatically track required loan documents, ensure audits are complete and alert staff using automated ticklers by maximizing your borrower's experience through a minimized processing time.

LoanComplete Delivery Manager Executes Faster Delivery

Through the intuitive electronic delivery interface, LoanComplete Delivery Manager delivers loan documents without the hassle and high cost associated with printing, stacking and physically mailing these documents. And by limiting your paper-based processes, you choose the green solution. Delivery Manager increases cost and resource efficiency to maximize your firm's profits, while reducing errors that are pain points for your customers. Delivery Manager automatically exports and delivers electronic loan files to the appropriate recipients, based on business rules you configure for expedited loan processing and servicing. Customizing the report each investor receives maximizes your chances of success in closing each loan.

FHA Delivery

LoanComplete FHA Delivery enables 100 percent Federal Housing Administration (FHA) compliant loan delivery of eCaseBinders. Take the manual process of identifying, compiling and delivering of eCaseBinders with FHA Delivery, an electronic document delivery application that stages, validates and transmits loan documentation in the required FHA eCaseBinder format. Meet lender requirements for FHA loan insurance on qualified home loans with ease to protect your business and your customers.

LoanComplete from Fiserv efficiently manages life-of-loan processes, captures and retains content, compares and routes data, and tracks documents. This minimizes loan processing time, improves portfolio value and reduces lender exposure. LoanComplete complements an institution's existing loan origination, loan servicing and regulatory compliance solutions.

A Flexible, Customized Solution

LoanComplete works within the requirements and restraints of your business environment to dramatically improve how you work. It can help you achieve faster results and greater control of your expanding loan processes.

- A menu of standardized workflows can be tailored to meet the needs of each operation
- Complete integration with your front-end and back-end systems can provide data analytics for quality purposes

Available in a Hosted Environment

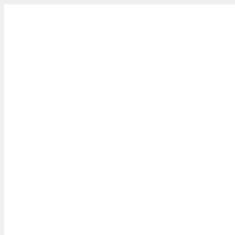
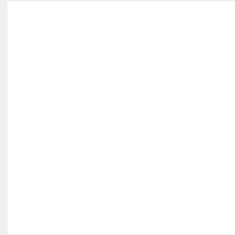
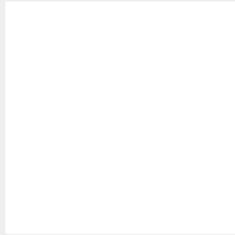
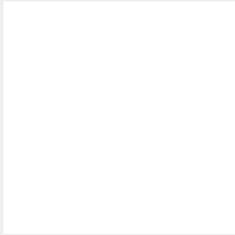
Fiserv offers LoanComplete in a hosted environment as a highly reliable, scalable and cost-effective alternative to in-house LoanComplete deployments. LoanComplete allows for file transfers and Web service integrations to and from the application to the customer site for automated processing. This eliminates your need for hardware updates and application support management, allowing you to only pay for what you need with specialized, scalable solutions that meet the particular goals of your organization. Fiserv focuses on managing the systems, networks and conducting LoanComplete application administration, while your internal resources focus on running your core business.

Key Benefits

- Best-in-class OCR engine to classify loan documentation and extract critical loan data
- Seamlessly integrated with and complementary to your loan origination and servicing systems
- Standardized workflows designed with industry best practices in mind
- A configurable process workflow engine to meet the needs of your operation
- Designed to accept content in multiple formats from multiple channels
- Intelligent document indexing and data extraction
- Integration with the full suite of Fiserv lending solutions
- Complete audit trails for enhanced compliance, reporting and transparency
- Physical document site indicators, final document indicators and document versioning

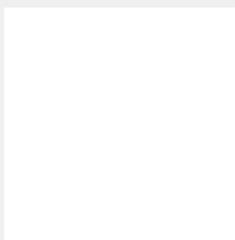
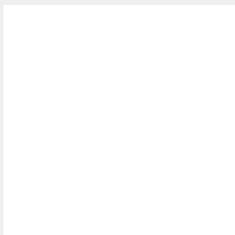
Connect With Us

For more information about LoanComplete, call 800-872-7882, email ReplyECM@fiserv.com or visit www.fiserv.com.



About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) and [fiserv.com/speed](https://www.fiserv.com/speed) to learn more.





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