



LoanComplete™ for Mortgage Lending

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

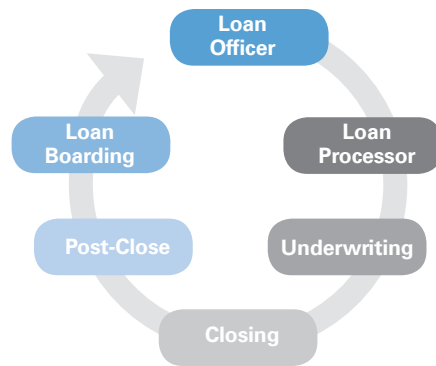
The mortgage-processing environment has become increasingly complex in the wake of Dodd-Frank reforms, the Consumer Financial Protection Bureau rollout and the Private Mortgage Investment Act. Lenders and loan servicers are bombarded with requirements that have increased their costs and challenged productivity.

The LoanComplete solution suite compiles and delivers a trusted, complete, saleable loan asset every time regardless of loan type

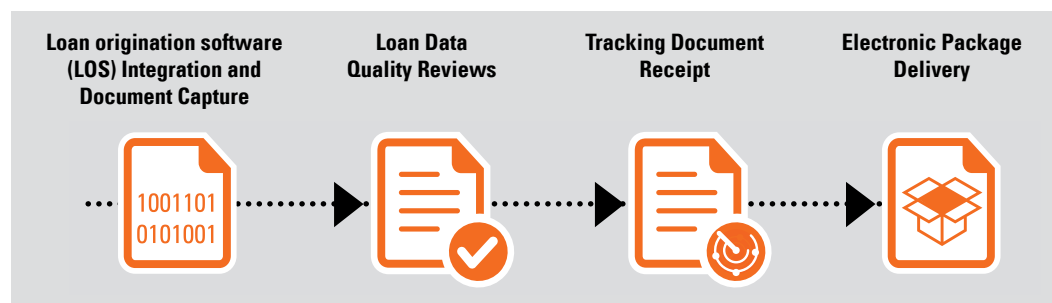
LoanComplete complements an institution's existing loan origination, loan servicing and regulatory compliance solutions..

LoanComplete from Fiserv is a life-of-loan solution suite that ensures compliance and automates time-consuming processes through enhancements to your existing mortgage origination, servicing and regulatory compliance systems. LoanComplete captures, manages, processes and shares content throughout the life of each mortgage to eliminate ad hoc processing, improve quality and ensure compliance with current policies and regulations. By streamlining mortgage processing, you can scale your business more cost effectively.

LoanComplete automates every part of the mortgage process and adds significant value at each step.



LoanComplete



Intelligent Content Recognition	Comparalytics	LoanComplete Loan Tracker	LoanComplete Delivery Manager
Automatically Capture and Classify Documents	Automatically Perform Audits	Automatically Track and Confirm Doc Receipt	Automatically Build and Deliver Loan Packages

- Leverages an optical character recognition (OCR) engine recognized as the best in existence
- Identifies documents and extracts data seamlessly
- Compares this extracted data to the data on your system of record
- Exports data to your system of record
- Using its workflow platform, presents data inconsistencies to knowledgeable employees for examination and decision making
- Automatically sends exceptions to a service partner for resolution
- Indexes each document in the process and places them in your imaging system

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 and fiserv.com/speed to learn more.



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LoanComplete Components

Intelligent Content Recognition provides a unique automated approach to content capture and archiving. Through text recognition technology, this powerful solution greatly simplifies document classification, data extraction and archiving.

Comparalytics helps avoid data mismatches to reduce unnecessary and avoidable risk associated with manual data entry. It flags data mismatches early in important processes so that your staff can make corrections.

LoanComplete Loan Tracker tracks all loan portfolio content and ensures up-to-date information delivery, allowing your business to save valuable time, money and resources. Automatically track required loan documents and reports to speed processing time.

LoanComplete Delivery Manager delivers loan documents without the hassle and high cost associated with printing, stacking and physically mailing these documents. Maximize your firm's profits and reduces errors

LoanComplete Advantages

- Revenue acceleration—speeds the process
- Increases loan completion velocity
- Decreases time to revenue
- Borrower satisfaction—Improves insight
- Tracks status of documents throughout lending cycle
- Speeds up “time to retrieve” data, status and documents and requirements
- Risk reduction—standardizes processes
- Controls in place to facilitate compliance (RESPA, Dodd-Frank)
- Quickly adapts for new processes (HEFA, HAMP)
- Cost reduction—per loan file savings
- Reduces missing documents (buy-backs, resubmittals)
- Automates and consolidates processes
- Reduces FTE load

Business Benefits

- Accelerate the process to drive sales
- Improve data accuracy and consistency
- Ensure a complete loan record
- Compile a trackable, saleable asset
- Speed delivery to investors/auditors
- Minimize investor/borrower issues
- Improve regulatory compliance
- Increase staff productivity
- Reduce operational costs

Return on your Investment

Typically, the auditing, the data verification and input, and the ingestion of origination documents into a document management system takes one employee six hours for each loan. With LoanComplete the same duties take 45 minutes. Assume compensation of \$31,000 plus benefits. At 5,000 loans: 15 new loans boarders are reduced to two for a savings of $(\$36,600 \times 13) = \$475,800$.

Typically, each processor can complete the processing of 30 loans per month. With LoanComplete, they can complete the processing on 60 loans. If we assume each processor is paid \$50,000 plus benefits then at 5,000 loans: 14 processors can be reduced to seven for a savings of $(\$61,000 \times 7) = \$427,000$.

Closing staff tends to make up 50 percent of the processing staff. Assume same compensation rate as in the example above and at 5,000 loans seven closers are reduced to three for a savings of $(\$61,000 \times 4) = \$244,000$.

Connect With Us

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