



LoanComplete™ for Mortgage Origination and Servicing


Managing the mortgage loan process is a critical balance of creating revenue acceleration, mitigating risk and reducing cost – all while simultaneously maintaining borrower satisfaction.




Cost Reduction
LoanComplete reduces missing documents, automates and consolidates processes and reduces FTE loads



Risk Reduction



Borrower Satisfaction








Revenue Acceleration

LoanComplete from Fiserv is a life-of-loan solution suite that ensures compliance and automates time-consuming processes by adding new capabilities to your existing loan origination, loan servicing and regulatory compliance systems.

Origination	Retail Origination OCR/ ICR in Electronic Folders Automated Quality Review of Borrower-Supplied Documents	Wholesale Correspondent Processing Electronic Package Review Upload & Portal Integration Automated Loan Package Verification for Quality and Completeness	Pre/Post-Close QC Automatic QC by Loan Type Evidence of Compliance for Auditors Automated Review of Borrower and Executed CD, Trailing Docs and Cures, Tracking of Actions and Disposition
Servicing	Loan Record Delivery CFPB Servicing File Creation FHA & GSE QC File Creation Automatically Extracts, Sorts and Delivers Loan Data and Documents Based on Predetermined Requirements of Investors, GSE's FHA/VA or Auditors	Servicing Transfers 100% Data to Doc Audit & Verification Pre- and Post-Delivery Verification of Loan Package for Quality and Completeness	Servicing Operations Integration to Servicing Platform for Increased Automation Automation of Document Collection for Preparing and Monitoring Modification, Foreclosure or Bankruptcy, Servicing Transfer
Compliance	TRID LE/CD QC and Collaboration TRID Automation – CD to CD, CD to LE, CD to SS Systematic Comparison and eDelivery of TRID PDF or UCD Data and Evidence of Compliance		

LoanComplete Processing Advantages

-  Automated document request, tracking, follow-up and communications to borrower and third-parties
-  Automated document data extraction and update of LOS
-  Automated document comparison and auditing with exception reporting
-  Audit trail captured for all actions and process steps for compliance
-  Electronic storage of all forms and documents for on-demand access and records retention

Fact:

32%

Based on productivity calculations, automation capabilities built into LoanComplete can produce a **32 percent increase in productivity** for your staff.





Significant Savings

Assuming processor's annual compensation is \$55,000 plus 22% benefits, expected annual savings:

At 10,000 loans, 28 processors become 19 processors for a savings of:

\$603,900

LoanComplete Closing Advantages

-  Automated review of pre- and post-closing documents
-  Automated auditing of each document information against LOS
-  Automated document tracking, follow-up and communications
-  Electronic storage of all forms and documents for on-demand access and records retention

Facts:

Based on productivity calculations, automation capabilities built into LoanComplete can produce:

22% increase in productivity in ordering and reviewing closing documents (Pre-closing audit)

36% increase in productivity in reviewing documents returned after closing (Prior to funding audit)

58% Total Productivity Increase

Significant Savings

Assuming closer's annual compensation is \$50,000 plus 22% benefits, expected annual savings:

At 10,000 loans, 14 closers become 6 closers for a savings of:





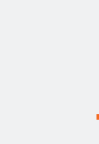
\$488,000

Fact:

800%

Based on productivity calculations, automation capabilities built into LoanComplete can produce an **800 percent increase in productivity** for your staff.

LoanComplete Servicing Advantages

-  Automated comparison of document information to loanboarding system
-  Automatic identification of final documents
-  Automated tracking of missing documents
-  On-demand access to all documents for internal/external audits
-  Automated electronic distribution of documents to outsourcers and custodians

Significant Savings

Assuming loanboarder's annual compensation is \$30,000 plus 22% benefits, expected annual savings:

At 10,000 loans, 30 boarders become 4 boarders for a savings of :

\$951,600