

Lender*VP

Real Estate

Real Estate Solutions

Lender*VP presents a powerful cloud-based mortgage origination tool that is ready to handle the demands of your staff and exceed your members expectations 24x7, 365 days a year!

Brought to you by Lender*VP

"We chose Mortgage Cadence and their LFC tool set as it represented a complete solution for all of our credit unions."

~Geoff Johnson
COO, CU*Answers

 **CU*ANSWERS**
Management Services



Real Estate Solutions

Lender*VP has partnered with Accenture Mortgage Cadence to offer you the Loan Fulfillment Center, the premier cloud-based mortgage tool in the industry, to bring you a full suite of real estate solutions.

The Loan Fulfillment Center was created for credit unions to ensure that more members become homeowners using credit union financing. Technology alone cannot do that, solutions can.

Cloud-based, and more than a streamlined internet application, the Loan Fulfillment Center is designed for use by everyone who originates mortgage loans for your credit union, including:

- Members who self-originate
- Loan officers
- Member service representatives
- Branch offices
- Call centers



What Makes This Technology Stand Apart?

Cross-channel Design

Simple enough for members to originate their own loans. Powerful enough for loan officers to use as a consultative sales tool. By using this mortgage technology in all delivery channels you can create a consistent member experience while improving operational efficiencies.

Real-time Member Status

Members want to know what's happening with their mortgage loan. It's all accessible through the member's secure personal status page that provides real-time status of the loan from initial application and electronic disclosures through loan closing.

Cross-sell

Approve two loans at once. We can even help with home equities.

Integration

This is a fully integrated mortgage solution. Once on the Loan Fulfillment Center Mortgage Solution, your members and staff stay in the platform. Members use the site as a finance and real estate reference tool, a loan consultant, a rate tracker and to check their loan's status. Your credit union uses the technology to set parameters for loans, build electronic files and keep your members informed. This solution is the first, in fact, to offer service-ordering and to integrate real estate services to help build your credit union's purchase-money mortgage strategy.

"It is refreshing to finally have a mortgage LOS that can take an application from the web, process the loan to closing and load on the servicing platform without the need to re-key any data..."

The robust nature of the software has allowed us to increase and expand the volume and sophistication of our mortgage business without increasing our processing staff"

~Andy Tarbox

VP of Lending & Information Systems
Pathways Credit Union

Continued...

Loan Officer Workbench

This platform lets your mortgage department create completely electronic files. All the loan documents required to close a loan are retained electronically and returned to the file. No more paper, no more paper chase.

The “Path” to Closing and Post Closing

Throw away your paper check lists. The Loan Fulfillment Center becomes the electronic checklist for Loan Officer and Processor tasks and processes needed to get a loan to closing. Staff assignment and task status is tracked visually and electronically. A click of a mouse and the loan is now on the way down the path to closing.

How Are the Sites Priced?

The pricing structure is similar in many aspects to that of CU*Answers. Monthly costs are set per web site, not seat based. From there, charges – such as for applications and closing packages – apply only when business is coming into the credit union for a completed application.

Additional web integrated services are also available at a very competitive cost point via the site. Tri-merge Credit reports, Flood certification as well as Compliance Analytics. Your institutions connectivity to DU (Desktop Underwriting) or LP (Loan Prospector) can be fully integrated in the platform’s Automated Underwriting capabilities.

How Do I Get Started?

Email us at lendervp@cuanswers.com or go to lendervp.com, click on the Mortgage Cadence Mortgage Origination link and check out all the great products and services available. Did we mention that we can provide mortgage servicing for a small charge per loan per month with seamless integration into CU*BASE? We look forward to working with you on raising the mortgage bar for the benefit of your members and your credit union!

Lender*VP
Real Estate

**Don't Delay...
Start Today!**

In order to provide you a live date for your site, we need to have these documents completed. When we are in receipt of your signed agreement and a completed site package we can analyze the time-line it will take to build your site and provide you a roll out date.

Document Checklist

The following documents will need to be completed in order for the Lender*VP team to begin your web site build:

Lender*VP Mortgage Cadence Weblink Services Schedule G

This document is an addendum to your CU*Answers Master contract. It provides you with pricing and extent of coverage for the mortgage web interface product. It contains the terms, costs and service coverage for this product offering. Before any site build or submission of your disclosure or closing packages can be processed we must have a signed contract returned to CU*Answers.

Lender*VP Mortgage Cadence Service Connections

This document also requires attention to details as you provide us with the various information needed for utilizing your tri-merge credit report pulls, any DU or LP automated approvals, B2C connections, PMI connections, etc.

Lender*VP Mortgage Cadence Site Configuration Data

This document is an excel spreadsheet composed of several different groups of information needed for completion of your site build, the areas are as follows:

- Products, rates and rules associated with each product
- Fees (should have a corresponding entry in the related parties portion in most cases)
- Related parties should provide a comprehensive listing of your vendors, for example, PMI insurers, title companies, appraisers, surveyors, flood insurers, etc. Lock types and lock fees
- Users (who from your credit union should be set up to utilize the workbench side of the product and what will each be allowed to perform)

Lender*VP

Real Estate

We look forward to working with you on this project. Should you have any questions, please do not hesitate to contact us **Rob Meijer, ext 190**, or **Laura Zazakis, ext 344**. For assistance, email the team at lendervp@cuanswers.com.

Discover more!

Lender*VP Real Estate CU*Answers Management Services

6000 28th Street SE
Grand Rapids, Michigan 49525
(800) 327-3478

lendervp.com

 **CU*ANSWERS**
Management Services

