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Lender*VP

CLR  **PATH**
Character Lending on Reputation

COMING IN FALL 2020

Clear The Path For Your Members Loans

The CLR Path decision model will give you an instant and in-depth look at your member to evaluate the history and relationship you have with a member.

This **FREE** tool will give you the ability to review and evaluate over 20 configurable pieces of criteria. This is a non-credit report based model that can be accessed during any loan application with resulted automatically recorded.

A few examples include:



LENGTH OF
MEMBERSHIP



CURRENT LOAN
STATUS



PREVIOUS LOAN
HISTORY



RECURRING ACH
DEPOSITS



DEROGATORY
HISTORY



Create as many CLR templates as you need based on the type of request from your member. Leverage the vast amount of historical data you have to help measure and tilt the scales in favor of the member to grant more loans.

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CLR Path stands for Consumer Lending based on Reputation. This is the member's reputation with your credit union. This is the portion of underwriting that looks at the member's relationship with the credit union to make a decision – things like: how long have they been a member, have they repaid loans in the past, have they been delinquent in the past, do they have regular ACH deposits, etc.

The list goes on of what you could use but each credit union will have the ability to set up what is important to them! These choices can also differ by product, meaning you can set different criteria and choices based on the type of loan application.

*This service will be 100% free to use and the Lender*VP team will be happy to help set up anyone who is interested.*

Create custom programs for different loan products

Activate only the criteria that matters to you

Grant points for each criteria then decide on a "passing" total score

Will also be flags for over limit, other loans delinquent more than xx times, and loan write-off/charge-offs in previous xxx months

Mockup only; subject to change

8/30/18

Points	Criteria
<input checked="" type="checkbox"/> 50	Membership open at least 06 months
<input checked="" type="checkbox"/> 40	Member age between 25 and 80 years old
<input type="checkbox"/>	Previous credit score(s) between and Include only scores pulled within the past months
<input type="checkbox"/>	Average aggregate share balance over previous months of at least 0.00
	Include <input type="checkbox"/> SH <input type="checkbox"/> SD <input type="checkbox"/> CD <input type="checkbox"/> IR <input type="checkbox"/> TX
<input checked="" type="checkbox"/>	At least 02 paid off/closed in previous 60 months
<input checked="" type="checkbox"/> 35	ACH and/or payroll deposits of at least 250.00 per month over the previous 12 months
<input type="checkbox"/>	Tiered Services Level – Basic
<input checked="" type="checkbox"/> 10	Tiered Services Level A
<input type="checkbox"/>	Tiered Services Level B
<input checked="" type="checkbox"/> 50	Tiered Services Level C
<input type="checkbox"/>	SEG/Sponsor code(s) Select
<input checked="" type="checkbox"/> 45	Insider/Employee type(s) Select 3 selected
<input type="checkbox"/>	Existing loan balances of 0.00 to 0.00 Include <input type="checkbox"/> LN <input type="checkbox"/> OC
<input checked="" type="checkbox"/> 45	Loan category codes Select 6 selected
<input checked="" type="checkbox"/> 40-	Existing loans in delinquent status

Lender*VP

CU*Answers Management Services

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

lendervp.com