

YOU BUILT THIS CITY

key features

- Complete Workflow
- Credit Facility
- Multi-Currency
- Multi-Company
- MBS Interface
- 3rd Party Servicing
- Investor Servicing

lease types

- Car
- Inventory
- Heavy Equipment

loan types

- Car Loans
- Residential Mortgages
- Commercial Mortgages
- Construction Mortgages
- Variable Rate Mortgages
- Second or Third Mortgages
- Lines of Credit
- Government Loans
- Debt Consolidation
- Bridge Loans
- Convertible Mortgages
- Consumer Loans
- Development Loans
- RRSP Loans
- Manufacturer Loans
- Investment Loans
- Subsidized Loans

Virtually all lenders have increased their business over the last few years, yet their bottom line results vary. Why? It could be their banking software. SIT has seen its customers use Portfolio Plus to dramatically outperform their competitors using a combination of highly differentiated products and meticulous portfolio management. What about you? How's your performance?

Loan, Lease, or Mortgage: Origination Through to Funding

Portfolio Plus gives you the flexibility to implement your own business practices for origination and underwriting.

Loan & Lease Applications | You can accept an application from the web, an XML feed, an agent, or enter the information directly.

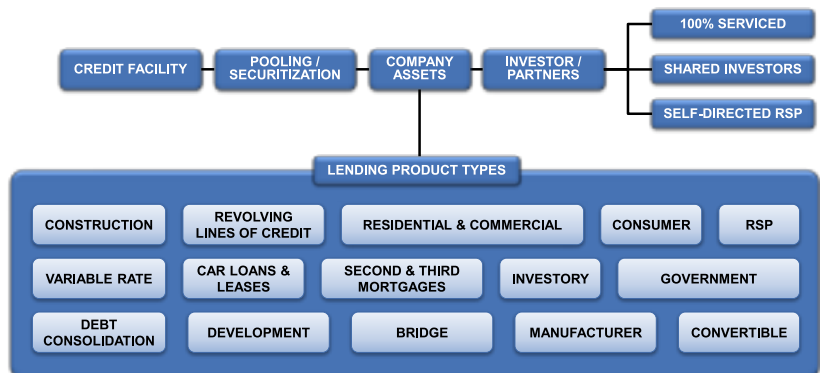
Credit Approval | You have the option of using credit bureau reports, creating your own scoring system, or a combination of both. Portfolio Plus has internal calculators to help determine Total Debt Service and Gross Debt Service.

Credit Bureau | You can perform a credit bureau query at any step during the approval process using the credit bureau interfaces to TransUnion or Equifax.

Commitment Documentation | Once financing is approved, you can produce a Letter of Commitment and other documents that specify what you require before funding can occur.

Lawyer Instructions | Once the customer has provided all necessary documentation to satisfy your requirements, you can issue lawyer instructions associated with any funding. This process can be automated with transaction management and instructing services offered by companies like FNF.

Funding | Portfolio Plus will generate a cheque or electronic funds transfer (EFT), along with any documentation that you require for funding. Once funding is released, the details are automatically applied to accounting journals and administration is updated.



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Loan and Lease Administration

Partners | Portfolio Plus accommodates your partnerships by allowing multiple investors to offer funding that is administered by you.

Servicing | By allowing “shadow loans” to be managed on the system, Portfolio Plus facilitates servicing, applying remittances and retaining the appropriate fees.

Adding from External Sources | If you have acquired an existing portfolio or a company with a separate portfolio, you can utilize the Direct Loan Entry or Loan Batch Entry functions. Once the portfolio is accepted into the system it is administered like your existing portfolios. You have complete control over which company code these loans and leases are associated with, in which currency they are underwritten, as well as the cost centres and journal entries they will affect.

Admin Processing

- Payments
- Property Taxes
- Life Insurance
- Disability Insurance
- Renewals
- Payment Changes
- Collections
- Statements
- Correspondence
- Discharge

Key Status Reports

- Awaiting Approval
- Commitments Outstanding
- Applications to Fund
- Commitments Issued
- Outstanding Funding
- Funded
- Commitment Summary
- Funding Volume (by Underwriter or Broker)
- Funding Summary (by Underwriter or Broker)
- General Query
- Cancelled Applications
- Outstanding Broker Requirements
- Outstanding Lawyer's Requirements

Cash Management

Cash management projections can be performed on any loan or lease portfolio, including those internally and externally sourced.

Caring For Your Asset Base

Full arrears reports allow you to immediately call attention to loans and leases that could be in trouble. Arrears notifications are another tool to ensure you're managing your loans and leases with care. Standard arrears notifications can be produced from Portfolio Plus. Optionally, you can produce those same notifications using Portfolio Plus Office Link when you want to control the exact fonts, colours, and images that appear on the arrears notifications.

Multi-Currency, Multi-Company, Multi-Language

Companies offering loans, leases, or mortgages need the corporate flexibility to take on new markets and portfolios without restrictions from their software. Portfolio Plus allows you to run your business your way. If you need to manage a portfolio of loans and leases using a different company, go ahead. If your markets demand multiple languages or currencies, you're covered. Portfolio Plus gives you the flexibility and the control.

Workflow and Documentation

Portfolio Plus tracks the status of all applications through the origination process, allowing you to manage your workflow with the appropriate resources. For any documentation required during the origination process, you have the opportunity to use Office Link, a document automation technology that empowers users to leverage templates developed in Microsoft Word.

Credit Facility

Lenders are driving their success by offering their customers a portfolio of products that is originated, approved, and underwritten in one step. The attraction for customers is that they get to single source their financing. The appeal for lenders is the sale of more products. With Portfolio Plus virtually any type of lending product can be included in a credit facility. The credit facility can combine instruments of various rates, terms, and currencies.

Plug-In Banking Architecture

Portfolio Plus was designed to evolve. The Loans, Leases and Mortgages module integrates seamlessly into the entire family of Portfolio Plus modules, including Integrated Accounting, Term Deposits, Investment Management, the Universal Gateway, and Retail Banking. Using the Universal Gateway, you can also plug in optional Portfolio Plus components like Office Link for banking correspondence, Prospector for reporting and data mining, and Portcullis for web banking. IVR, credit bureau, and XML can also be plugged into Portfolio Plus. The Plug-In Banking architecture lets you easily add new functionality when your business is ready.

General and Management Reports

- Maturity
- PPSA Expiry Dates
- Renewal
- Loans/Leases by Pay Mode
- Floating Rate
- Life Insured
- Discharges Requested
- Provincial Breakdown
- Loans/Leases by Tax Authority
- Regulatory Reports
- Aggregate Exposure
- Bulk Consolidation
- Insurance Expiries
- Arrears
- Loans/Leases by Pay Plan
- Loans/Leases Paid Out
- Portfolio Reports

Subsidized Lending

Employers and other groups can offer their employees or members special rates by subsidizing them using a tiered methodology.

Loans, Leases & Mortgages: Security

Portfolio Plus allows you to customize security access for each of your employees or groups of employees. The system administrator establishes the users and groups and chooses the restrictions to be applied to them.

Statements

- Discharge Statement
- Renewal Statement
- Agreement Statement
- Information Statement
- Year End Statement

Selling Tool: Scratch Pad

The scratch pad concept is built into Portfolio Plus Desktop Tools, providing a set of services and reports that help you sell more products. With a customer or agent on the phone, you're able to quickly calculate hypothetical amortization schedules, biweekly versus monthly payments, lump sum payment effects on the loan and lease schedule, and more.

Securitization

Using the pool selection feature within Portfolio Plus, users can select the criteria to generate pools of loans and leases for securitization. These pools may be sent using the mortgageHub® Interface for Portfolio Plus, allowing you to effectively manage your pools through a fully integrated mortgage loan funding, securitization and whole loan portfolio management system built for the Canadian mortgage industry.

Government Loan and Leasing Software

More and more governments are using funding to improve the livelihood of citizens—at home and abroad. Portfolio Plus has the power to manage virtually any government funding initiatives, equipping government organizations with the technology to provide funding for agricultural development, water and sanitation projects, housing developments, microloan programs, and more.

Industry Interfaces: CMHC, Genworth, D+H Expert, FNF, and DealerTrack

With interfaces that link your business directly to your industry partners, Portfolio Plus provides you with all the tools you need for a speedy application process. You can connect with CMHC's emili, Genworth Financial Canada's Excel, D+H Expert, CSRS, FNF, and DealerTrack.