

TO LEND OR NOT TO LEND?

primary benefits

- Speed
- Custom Decisioning
- Web User Interface
- Management Reporting

decision engines

- Internal / Custom
- Equifax iDecision

credit bureau access

- Equifax
- TransUnion

reports

- Applications by Status
- Cancelled Applications
- Applications by User
- Commitments
- Applications by Source
- Outcome of Applications

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Automated Origination for Loans, Leases & Mortgages.

Speed is the criteria that most origination systems are judged by. But speed without effective underwriting and team management is useless. Portfolio Plus enables you to produce the mortgage, lease, and loan financing deals you need in the most profitable manner possible. With Originator you can do better financing deals—and you can do them faster.

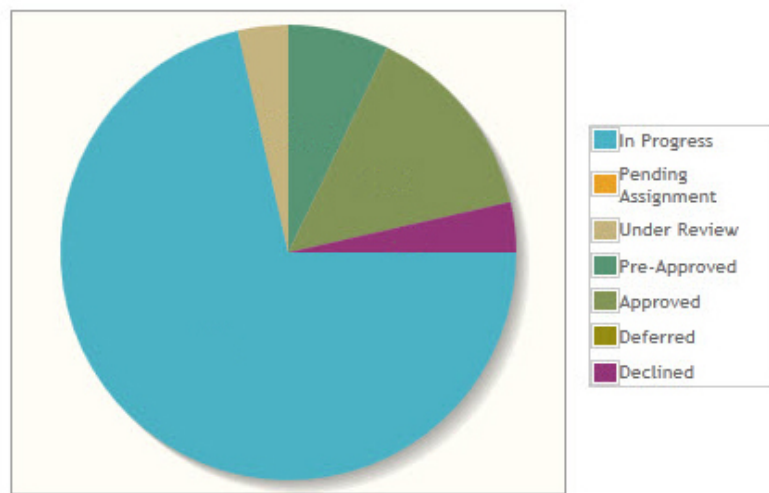
Real-Time Team Management.

Originator gives you the ability to see where your deals are in the pipeline and what you need to do to move these forward. You can then allocate the appropriate resources to optimize your deal flow.

Dashboard

Applications by Status	Total Apps Graph
In Progress	20
Pending Assignment	0
Under Review	1
Pre-Approved	2
Approved	4
Deferred	0
Declined	1

Dashboard - Graph



Decision Engines. Your Choice.

Originator has the capability to score deals based on your own custom decision engine in combination with credit bureau reports. It also has the ability to engage a third-party decision engine like Equifax iDecision.

Web Interface. Access Everywhere.

If your employees have access to the Internet and have the correct login credentials, they can access Portfolio Plus Originator to originate financing deals. The web-based product allows you to easily deploy this software across the country or even on a global basis. And the user interface is designed to guide you through the entire origination process, while also allowing you to navigate between each step.

Step 1. Origination. The Application.

Applications for financing can come from a number of different sources today. An application may come from a third-party system with a proprietary interface like D+H Expert or DealerTrack, or it may be input directly by one of your employees. In any case, Portfolio Plus Originator compiles the initial data and lets you input more data, if required, to complete any given application.

Step 2. Application Assignment.

With Portfolio Plus Originator, you have numerous ways to fulfill applications. Originator gives you complete control. You can assign applications to underwriters or pick up applications on the system. You even have the ability to define levels of administrative control to let your managers assign financing applications to staff. So, when underwriters are away, their workload is reassigned, and the application process is uninterrupted.

Step 3. Automated Underwriting.

Originator's automated underwriting feature allows you to consider the most imperative data when making your financing decisions, including:

- Guarantor
- GDS and LTV
- Bankruptcy
- Credit Score
- Length with Employer
- Net Worth
- Time at Current Address
- Total Income

The **Offer Page** provides underwriters with a pass or fail decision on the application.

Checklists are used to ensure all relative collateral material and information is collected before a financing deal can be approved. You can customize checklists to suit your organization's needs.



Step 4. Documentation: Closing the Deal.

Once you decide to underwrite a loan, mortgage, or a lease, you need to produce the documents required to close the deal. Portfolio Plus Originator includes Office Link, which is a powerful document generator that can produce automated letters, such as:

- Letters of Commitment
- Disbursement of Funds
- Lawyers Instructions
- Advances



Step 5. Commitment and Funding.

Commitment is the final stage of Originator where an organization commits to financing a deal. Portfolio Plus Originator can then upload the data into a loan administration system using a particular data format that is suited to the target system.

Pre-Approvals versus Approvals.

Pre-approvals can be completed in minutes using your own custom decision engine or iDecision from Equifax. Once applicants have an actual security (i.e. property) they are considering for purchase, you can transition a pre-approval to an approval.

App Type	App Date	Bus Unit	Product	Req Amount
Approval	January 16th, 2013	Personal Lending	Mortgage	1,000.25
Pre-Approval	January 16th, 2013	Personal Lending	Mortgage	600,000.00
Approval	January 16th, 2013	Personal Lending	Mortgage	10,000.00
Approval	January 17th, 2013	Personal Lending	Mortgage	0.00
Approval	January 21st, 2013	Personal Lending	Mortgage	100,008.89
Pre-Approval	January 23rd, 2013	Personal Lending	Mortgage	375,000.00
Approval	January 23rd, 2013	Personal Lending	Mortgage	0.00
Pre-Approval	January 23rd, 2013	Personal Lending	Mortgage	375,900.00
Approval	January 23rd, 2013	Personal Lending	Mortgage	645,000.00

Dynamic Scorecard: At a Glance.

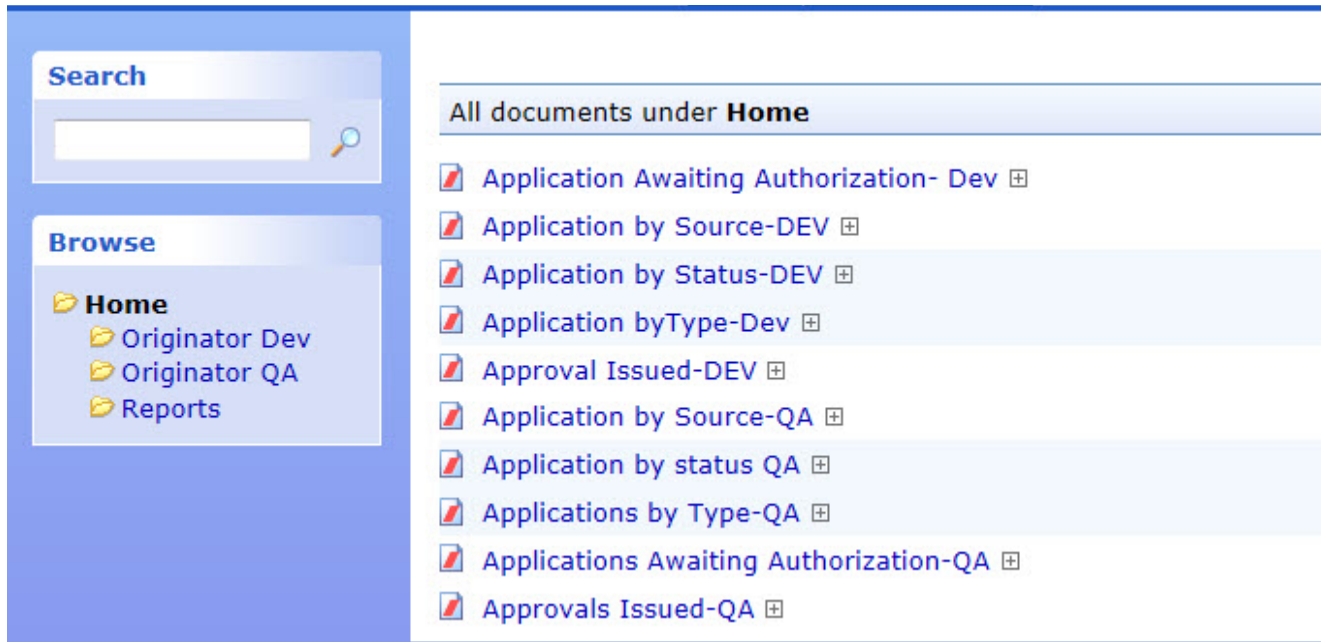
The Dynamic Scorecard is viewable throughout the underwriting process and provides users with a view of applicable ratios. Dynamic Scorecard offers your underwriters a way to quickly glance at the gross debt service ratio, loan to value ratio, principal amount, and total debt service ratio throughout the application process.

Scorecard

Amy Abbott - Credit Score: 850 | Principal: 1,000,000.00 | GDS: 1.20 | TDS: 1.82 | LTV: 148.15
 Status: In Progress | Source: Internal ([John Apple](#))

Real-Time Reporting with Prospector.

Numerous reports are available to you to help you manage your business. You'll get to see your entire deal flow, in addition to the source of your deals, the status of your deals, and more. You may also create your own custom reports.



Conclusion and Next Step

Originator is designed for speed, ease of use, and rapid decisions. If your organization needs a way to make faster financing decisions, contact Strategic Information Technology for a demonstration.