



SharperLending

BUNDLED SERVICES DIVISION

SharperLending™ – Fixed on the Future of Innovation

Unrivalled Opportunities for the Lending Industry

SharperLending™ is an online bundled service that distills lending information for fast and accurate action. With direct connections to credit, title, flood, automated valuation model (AVM), appraisal, document preparation, and closing services vendors from a single, secure web site, loan documents are electronically delivered in a professional and reliable manner. Only SharperLending's advanced technology and unique products bring the best in mortgage advantages to lenders and brokers by accelerating the entire loan process while delivering real savings to consumers. Plus, it's FREE* to lenders and brokers!

Key Benefits:

Your Competitive Advantage: Unique Products

SharperLending brings you the timeliness you want with the accuracy you need for purchase transactions, and for refinance and home equity lending. Our unique products that include the AVM Plus, the Property Plus Report, and the Mortgage Loan Report (MLR) are supplied by leading vendors who carry an industry-specific E&O policy provided by an AM Best "A" rated insurance carrier. This allows the vendor to guarantee the accuracy of the report for the life of the loan, and compensates lenders for any losses suffered as a result of any error or omission on the report. By automating the lien position and valuation processes, these unique products are able to offer significant cost savings in today's competitive lending environment.

FREE* for Lenders and Brokers

SharperLending doesn't cost lenders and brokers a single penny. It's a free service – no software licenses, hardware or access fees means you save money every time you order a report. By eliminating the need to purchase, maintain and upgrade separate software programs, you save time and money. You pay only the normal fees charged by your vendors.

No Worries – Reliable and Secure

With SharperLending, you can always be assured that loan data is available and secure. Every loan package is stored behind one of the most advanced security systems in the world. The system is certified by TruSecure, Inc., backed by dual firewalls, supported with offsite data storage, and meets strict industry standards by replicating and storing loan data in a redundant processing center more than 1,000 miles from the primary data center.

Flexibility Lets You Keep the Relationships You Have Today

Your vendor relationships stay the same with SharperLending. The simple vendor interface process is seamless and accommodating so that the relationships you have spent valuable time building don't have to change. No matter how your vendor communicates with other loan software systems – System-to-System, FTP, or even simply with email – the SharperLending ordering platform will work with them.

One-Stop Ordering and Management

Stop bouncing from system to system and log on to one simple-to-use web site to order all the reports you need through SharperLending. Unlike many “portal”-type ordering platforms that direct you from one web site to another or force you to download your reports locally before viewing them, you never need to leave SharperLending to order, view, and manage your reports. Plus, SharperLending offers centralized, unlimited data storage, so users only need to login to one place to get all of their reports and loan data.

As Simple and Convenient as Pointing and Clicking

A simple, intelligent design is at the heart of SharperLending. Its ease of use begins when entering new loan information – lenders and brokers only enter loan information once, no matter how many reports they order separately. This convenient innovation lets users point their mouse, click to order and receive their reports, and sit back while continually receiving automatic status updates throughout the entire loan settlement process.

Business Expansion Opportunities Abound

Are you a vendor wishing to expand either your services offered or your customer base? If so, you are perfectly positioned to take full advantage of the services SharperLending offers. With SharperLending, you can move beyond your industry niche and offer an expanded list of services to your customers by private labeling SharperLending. At the same time, your company and services will be exposed to an ever-increasing customer base of over 7,000 mortgage professionals – all of which are potentially new customers to you. Your company will be transformed from a single service vendor to a multi-lined mortgage solution offering every report and service possible, from origination to settlement.

Why wait? Make more money, save time, close more loans, and start today!

SharperLending – Focused on the Details

Technology Description

SharperLending is the future of loan ordering and servicing, today. Its smart design bundles necessary mortgage services flawlessly, handles multiple borrowers, multiple services and service ordering, reduces workload, and makes your transition to the service so smooth it's like nothing changed.

The technology behind SharperLending is a web-based, thin client ActiveX Control application that runs in a web browser, and is installed automatically upon successful login. The installation takes only a second or two, and once it's completed, SharperLending is flexible enough to communicate with vendors in any of the following methods: through a system-to-system environment with XML and XSL transforms; via File Transfer Protocol (FTP); or even simply through email. Our innovations accommodate nearly every vendor that offers mortgage-related services in the country, and our research and development staff invents new and ground-breaking technology daily. The SharperLending data centers are powered by Dell™ rack-mounted servers featuring Windows 2003™ with Internet Information Services and Microsoft™ SQL Data servers. These data centers are serviced with multiple T1 internet connections and backup power that includes battery and diesel generator power.

Specific product features include:

Convenient ordering screens simplify loan origination, make new user training easy

- Control panel lets users easily move from screen to screen and displays navigation menus in the order that services are requested on a loan
- Auto-selects preferred vendors and products for quick ordering
- Intelligent design automatically calculates specific values for accurate ordering
- Eliminates duplicate data entry by auto-populating loan data across every ordering screen
- Highlights all required fields in yellow per service provider
- Related data entry fields are grouped together

Flexibility throughout

- Vendors and products can be customized to display most frequently-used services
- Vendors can be added to current listing through a simple signup process anytime
- New vendor interfaces are added quickly and easily to accommodate your requests
- **Rolling AVMs** feature increases hit rate dramatically
- **Linking Loans** feature lets users tie multiple loans together in a primary loan-secondary loan relationship to lower MI payments, add a HELOC, raise the LTV, etc.
- Promote your company by private labeling the entire SharperLending ordering platform

Point-and-click control for managers and administrators

- User rights settings give administrators necessary functionality to manage productivity
- Management reports available to monitor employee, volume, and billing activity
- Vendor management functionality allows for quality assurance checks
- Easy addition of new companies, new users and branch offices for administrators only
- Note posting on loans keeps manager, processor and officer in sync with loan progress

Fast and flexible loan data export

- Over 22 web-based LOS interfaces available!
- Loan data can be packaged and exported to LOS package of your choice even when not originated from an LOS
- Loan data can be exported in Fannie Mae v3.2 format for underwriting in DO™/DU™
- Links to 100% capable, history-proven credit system that you can use for supplements and RMCRs – XpertOnline™

Helpful guides to key loan summary information

- Recently Opened screen lets you view and arrange recent activity while serving as a quick reference to that day's work
- Search screen lets you locate any loan you need
- Inbox screen gathers newly-received, unopened loan reports, and clears once new report is opened and viewed to avoid clutter
- Displays Loan Number and Reference Number all the time for quick reference



Be assured that you have the most current reports at hand

- Reports are updated automatically when service provider sends updates
- All reports are stored online no matter how many title reports, appraisals, etc., exist
- Nearly all reports return in 30 seconds or less, meaning that you get immediate results all the time
- Non-30 second reports give you immediate confirmation that your report was submitted successfully
- Vendor-direct messaging feature lets you check report status anytime
- Automatic email feature lets you know when your report has been completed and returned
- Automatically-assigned status updates follow request from origination to completion

If these features aren't enough, SharperLending invents, tests, and releases new features, system enhancements, and new vendors based on popular demand on a bi-monthly basis. This escalated update schedule assures you that your needs are always met efficiently and quickly.

SHARPERLENDING SYSTEM REQUIREMENTS

MINIMUM	RECOMMENDED
Windows 98	Windows 2000 or Windows XP
32 Megabytes 64 Megabytes for multi-tasking	128 Megabytes or better
5 Megabytes free on Hard Disk	1 Gigabyte or more free on Hard Disk
VGA Video	SVGA or better
28.8 Kbps Modem	Broadband connection (DSL, Cable, Satellite Internet, T1, etc.)
<ul style="list-style-type: none"> • Microsoft Internet Explorer™ version 5.5 installed • Adobe Acrobat Reader™ v5.0 if you will be utilizing PDF returned reports 	<ul style="list-style-type: none"> • Inkjet or Laserjet Printer • Microsoft Internet Explorer™ version 6.0 with Service Pack 1 or better • Adobe Acrobat Reader™ v6.0 or better



For more information about SharperLending and how to put it to work for you, please contact **Credit Data Systems, Inc.** sales department at **(601) 693-6010** or **(800) 395-1873** or visit our [Products and Services webpage](#) to view more detailed information about all of the products and service providers available on the SharperLending platform.

SharperLending, LLC, based in Spokane, Washington, provides revolutionary technology for the information management technology industry. Our unique vision for design and customer service commitments have served the expanding marketplace that focuses on the fast, easy, and secure distribution of lending information for nearly sixteen years.

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*The SharperLending platform is free to customers who order products from the vendors available on the platform. Users of the SharperLending platform pay for the reports and services they order. Due to the varying nature of the products, there may be additional charges for some services and/or custom service providers/vendors.

