

A Forward-Thinking **Loan Origination System (LOS)**

In this dynamic mortgage marketplace, LendingPad® LOS takes a new approach to become the industry's leading Loan Origination System. Serviced from a distributed and instantly scalable CLOUD infrastructure, LendingPad streamlines complex and often segmented origination process by allowing real-time collaboration between borrowers, brokers, lenders, and service providers.

Our vision is to connect to the entire mortgage service supply chain efficiently & introduce innovative ideas and relevant business solutions to mortgage professionals & borrowers quickly. With our seamless technology platform, we can deliver better result at a fraction of competitor's price.

Gain Productivity and Efficiency

- CLOUD-based, scalable, lightweight LOS with no installation needed
- Innovative, continuous deployments of a new features streamline mortgage process
- Integrated vendors on the system provide competitive advantages for pricing eligibility
- Multiple users can work and edit file simultaneously
- Seamless CRM integrations and features
- Included document management & storage
- Short implementation time
- Meets SSAE16 SOC2 Type 2 security audit standards
- Configurable user roles for information security & customized workflow needs
- Multi-channel capabilities - direct, retail, wholesale & correspondent
- Cost-effective, success-based pricing for lenders; low subscription fee for brokers

Transaction Convenience

- Real-time data updates without refresh, multi-user edit capabilities in the same file.
- Order services or a group of services with just a few clicks
- SAAS model - setup in minutes, not months
- Conversion efforts minimized by standard industry formats

Scalable to Production

- Servers located in datacenters nationwide
- Auto-select closest web-server for speed and performance
- Auto load-balance
- Multi-factor authentication standard
- Detailed security audits

Digital Mortgage - Consumer Direct Chanel

- Integrated Point of Sale (POS) features or use your preferred POS
- Market-ready digital mortgage strategies
- Lead capture, processing and management from origination to closing in real time
- User-friendly collaborations to complete an application in real time

Customization

- API available for enterprise customers
- DU redistribution included for wholesale lenders
- Ability to extend functionality to your own application
- Customized pricing and eligibility engine
- Configurable workflow rules and roles

Broker, Banker, and Institution Editions

- Broker edition covers most of the lead management and origination needs from consumers to brokers.
- Bankers edition includes all origination functionalities plus secondary marketing, closing, funding & post-closing modules.
- Institutions edition offers a wide range of services to connect to existing enterprise IT infrastructure, allowing for multi-channel operations.

LendingPad® Loan Origination System

Exceeding Industry Standards

Bringing You Innovation & Efficiency

Ready to see a demo?

Visit us at www.lendingpad.com