

# LendingQB Features

## INSTITUTIONS SUPPORTED

### BY LENDINGQB

- Community/ Independent Bank
- Credit Union
- Retail
- Correspondent
- Broker/ Wholesale
- Construction
- Consumer Direct
- Other Channels

## A TRUE DIGITAL LENDING EXPERIENCE

LendingQB is a premiere digital mortgage solution that provides a browser-based loan origination software as a service designed to optimize the origination process. Our proven web services are designed to strengthen our lenders ability to deliver faster and compliant loans using our automation, technology, and dedicated support staff. Our comprehensive suite of tools (OpenAPI, Total Decision Engine, EDocs, web portals) allow for individual customization of the process while maintaining strict regulatory compliance. Our goal is to take the robust process of mortgage lending and train it into the fittest and fastest loan origination experience in the industry.



### BUSINESS RULES ENGINE

LendingQB's built in Business Rules Engine automates and regulates parts of the workflow. It is fully customizable based on each lender and the workflow they choose. It offers built in hard stops so that crucial fields that are mistakenly left empty are visually flagged and the system stops to point out the mistake. The process is streamlined and works in the background. LendingQB's Business rules engine was built natively and works to keep compliance in the loan process to help keep human error to a minimum. This engine was built with efficiency in mind.

### UNIQUE FEATURES OF LENDINGQB

- 3rd party Vendor Integrations
- Business Rules Engine
- Chat Support
- Expandability
- Native Web Portals
- Natively Built EDOC
- Reliability
- Security
- Strict Compliance built in with Hard Stops
- Total Decision Engine – more than just automated pricing
- Workflow Customization

### LIST OF FEATURES

- Accessed Anywhere Anytime and on Any Device
- All-in-One single system of record across Loan Lifecycle
- Automated Calculation of Fees
- Borrower/ Consumer/ TPO/ Loan Originator Portals
- Calculate mortgage payment and loan amount
- Configurable Business Rules and Hard Stops
- Configurable Pipeline views
- CRM and POS Sales and Marketing Tools
- "Day-1 Certainty" Compliance
- eDocuments & eSignature
- Secondary marketing components
- Unique Dashboards by Role

*“LendingQB’s LOS system is very intuitive. We are able to easily understand its features and processes. The system has proven itself to be a reliable ally in an industry that is rapidly changing. We rarely encounter moments in which the LOS isn’t able to function at its maximum capacity. LendingQB also makes continual enhancements which keeps our process optimal.”*

**MICHAEL WILSON**  
CHIEF OPERATIONS OFFICER  
*iServe Residential Lending*

## REPORTING

LendingQB’s reporting system offers a variety of customizable reports. It is completely customizable to the lenders needs, as a part of the homepage every role only sees what needs to be seen based on your role. These reports can be used as pipeline reports based on the end users role to drive pipelines and workflow.

## COMPLIANCE

At LendingQB we take compliance very seriously. So seriously that we’ve automated it into our system. LendingQB’s Business Rules Engine is responsible for automating workflow and compliance. It was built natively into our LOS and utilizes “Hard Stop” compliance so that you know, definitively, when and where in the process something has gone awry. We offer a third party API that is able to check compliance every time you save.

## THE MODULAR APPROACH

LOS’s can be huge. LendingQB offers modular versions that are specific to each role in the loan origination process. All portals are customizable and built upon LQB’s Core Database. Lenders can choose what options are enabled, as well as colors, logos, and schemes.

LendingQB is building new portals and expanding upon existing constantly.

<p><b>OriginatorQB</b></p> <p>Made for Originators. Streamlined version of the LOS. Simplified Navigation.</p>	<p><b>TPO Portal</b></p> <p>Built for Mortgage Brokers Seamless interactions with Lenders LOS Various integrations capabilities.</p>	<p><b>Consumer Portal</b></p> <p>Built for the consumer. Ability to track loan status and see updates.</p>
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## EDOCUMENTS

LendingQB offers a fully functional native EDOCS management system within our LOS. It was built with lenders in mind. Our EDOCS system can split and merge documents seamlessly, offers a storage repository, and the ability to add notes. All of it within Browser. LendingQB has integrations with many document partners to give our lenders the ability to do more in browser, such as, digitally sign documents, electronically distribute documents, and compliant disclosure capabilities. Current integration partners include Docutech, IDS, and DocMagic. Our system gives lenders the ability to interact seamlessly with electronic documents, it is one of the many features that truly define the digital mortgage experience.

Features of our EDOCS system

- Edit documents individually or in batches
- Add notes
- Audit history
- Highlighting
- Natively built
- Split and merge docs seamlessly
- Storage repository
- View & edit PDFS

## TDE IS CONNECTED TO:

- EDOCS
- Lock Desk
- Loan officers
- POS
- Document Generation
- Compliance desk
- Consumer Direct
- TPO (Wholesale) web portals
- Secondary Marketing
- Underwriting

## THE TOTAL DECISION ENGINE

The underlying automation engine of LendingQB can do pricing and offers powerful automation tools for every role in the office.

Parsing credit impacts underwriters, secondary, and processors by eliminating false-positives from a credit report, eliminating manual evaluations of the borrower, and eliminating re-keying data between PPE and LOS.

The Dynamic Fee engine works for underwriters, closers, and compliance in that it offers automated underwriting eligibility, closing cost fees, historical pricing, and notifications for COC.

## TDE FEATURES

- Automated Closing Cost Fee Generator (Fee Service Engine)
- Automated Conditions Engine
- Automated Pricing Engine
- Automated Underwriting Engine
- Best Execution Pricing
- Complete Credit Report Data Parsing
- Custom/ Private Label loan Products
- Integratable to POS Tools
- Hedge advisory & risk management firms
- Secondary Marketing Tools
  - Historical Pricing
  - Overnight Pricing Changes
  - Rate Locks & Extensions
  - Tracking Front and Back End
  - Pricing
  - Standard Investor Program Library

## LEARN MORE ABOUT LENDINGQB

- Read the Open Mortgage case study: <http://bit.ly/LQB-open-mortgage>
- Stay up to date on the latest news: <https://lendingqb.com/news.php>

## AUTOMATE MORE OF THE PROCESS

Pricing engines are an essential part of any LOS. They play a central role in providing that critical first impression borrowers have of a mortgage lender, and their utility as a marketing tool is expanding further into the digital mortgage experience. At LendingQB, we believe a pricing engine can do more than just pricing.

## MORE THAN JUST A PRICING ENGINE

The TDE is deeply interwoven into every aspect of LendingQB's LOS so that it can do more than just pricing. For example TDE can parse credit for more accurate pricing and eligibility. The TDE includes a Dynamic Fee Engine which provides detailed closing cost estimation, and best execution mortgage insurance pricing which provides real-time MI pricing. The Rules based conditions of the TDE also allows for the collection of documents. Better accuracy in pricing, eligibility, MI pricing, and EDOCS gives the lender the ability to close more loans faster. TDE is the driving force of efficiency in LendingQB's LOS.

## ABOUT LENDINGQB

LendingQB is a provider of Lean Lending solutions for residential mortgage banking organizations. The Lean Lending solution consists of a 100 percent web-based, end-to-end loan origination system, best-of breed integrations with key industry partners and 'adoptimization' services that result in faster cycle times and lower costs per loan.

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## TOTAL DECISION ENGINE (Cont.)

LendingQB's Total Decision Engine (TDE) is an intelligent rules-based automation engine built natively within LendingQB's LOS. TDE is unique in that it is specifically built into the LOS, not bolted on as a third party add-on, this allows for automation beyond just pricing. Ultimately, TDE works to eliminate steps in the workflow for a lender. It's goal is to make the origination process more efficient and accurate.

## MORE ADVANTAGES FOR EVERY ROLE

LendingQB built TDE from the ground up with its LOS to allow for more automation throughout the entire system and to allow for better integration throughout the entire workflow. TDE can do more than just pricing, it can act as the control center of, and do the work for the loan officer, underwriter, lock desk, compliance officer, and secondary marketer. Because TDE and LOS are intertwined, all data is written into one database, all EDOCS are sorted into one database, and all changes are recorded and saved into one database.

## OPEN API

The integration approach lets the lender work with their trusted partners seamlessly within LendingQB's LOS. OpenAPI 3rd party integrations provide a flexible, streamlined, and customized experience from a variety of partners from different parts of the technology and mortgage industries. These APIs work in the background to connect with partners' database to allow for direct interface within the web browser. This means lenders no longer have to have another application in your workflow its built right into the LOS. This also allows for a customized experience, Lenders can decide how they want to interact with what partners.

The advantages of 3rd party APIs extends farther than many realize. Unlike all-in-one legacy systems, LendingQB can be expanded upon. This flexibility of our LOS has lead to a culture of innovation within LendingQB and its partners. A large variety of over 200 vendors have customized integrations with LendingQB to create a more efficient lending process.

## INTEGRATIONS APPROACH

Out of the box LendingQB is a fully functional LOS, our integrations approach allows for it to be expanded upon and also allows for innovation in the industry. Over 200 partner vendors have successfully integrated with LendingQB to offer specialized functionalities, customized features, and individualized user interfaces to all of our lenders. Every integration is available to use or ignore by our lenders. If you don't need a specialized field for condominium loans, for example, you won't see it. The integrations approach allows for a truly customized, streamlined experience in Loan Origination. LendingQB was the first in the Mortgage industry to offer OpenAPI Integration, and as such, has the most experience in the industry integrating with 3rd party vendors.