

“The conversion to LendingQB allowed Inlanta to offer a better experience to our customers by closing loans much faster... a testament to the technology and the people at LendingQB.”

Chris Knowlton, CIO
Inlanta Mortgage

lendingQB[®]

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 (Open API, Total Decision Engine, eDocs, web portals) allow for individual customization of the process while maintaining strict regulatory compliance. The mission is to take the robust process of mortgage lending and train it into the fittest and fastest loan origination experience in the industry.

Open API

The Open API Framework is a data integration hub for third party systems. This allows for industry partners to and developers an easy access way to connect to the LOS database and access not only data but critical functions such as eDocs, the Total Decision Engine, and the ordering of services. LendingQB is partnered with more than 250 industry partners amassing more than 300 service integrations, from point-of-sale to closing. This API framework also allows for lenders to innovate and build their own proprietary integrations.

The Total Decision Engine

More than a pricing engine, the Total Decision Engine (TDE) is an automation tool that combines pricing with a powerful automated underwriting engine. It improves productivity across many roles while safeguarding against compliance issues. Because it was built as a part of the LOS, TDE can interact directly with tailored workflow and drive complex decision-making processes, including the

Features

- SaaS, browser-based Mortgage Loan Origination System
- Open API Connected to 250+ Integrations
- Application, Originator & Third-Party Originator Portal
- Natively Built eDoc System
- Strict Compliance Built-in with Hard Stops
- Day 1 Certainty[®] Compliance
- Workflow Configurability
- Single System of Record Across Loan Lifecycle
- Total Decision Engine, More than Just a Pricing Engine
- Automated Calculation of Fees
- Calculate Mortgage Payment and Loan Amount
- Business Rules Engine
- Configurable Pipeline Views
- Live Chat & Phone Support

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ability to parse credit for more accurate pricing and eligibility. The comprehensive utilization of credit report data combined with automated conditions qualify TDE as a true automated underwriting system (AUS). This allows for more accurate loan decisions at the point of sale. The Automated Conditions Engine brings more efficient underwriting and loan approvals while the Dynamic Fee Engine allows for a more accurate generation of closing costs at the point of sale.

Operations

Processing: Seamless integrations for service ordering (VOX, Appraisal, 4506-T, etc.) & automated tracking of services ordered & received.

Underwriting: Loan data specific automated conditioning with the ability to create permission levels for condition sign-off.

Closing: Integrated with multiple major document providers. Including E-Closing capabilities.

eDocs: Natively built, the eDocs system allows for the management of document uploads from all portals throughout the loan process. Including the ability to attach documents directly to conditions.

Compliance

Compliance is top-of-mind for all lenders. LendingQB's numerous automated compliance integrations ensure lenders are confident in their lending practices. Utilizing a configurable Business Rules Engine, lenders can configure red-flag notifications and hard-stops to prevent potential threats at any step of the loan process. The system also includes an automatic check for 0-10% TRID Tolerance and features State & Federal compliance, along with HMDA & NMLS Data compliance built directly into the system.

Support

LendingQB's Support Center acts as a one-stop site for all support and training needs, including a Knowledge Base, Live Support and a Support Ticketing system. LendingQB's Knowledge Base is used as a resource for both lenders and internal staff for information on the latest system updates, tips and tricks, and best practices. Live Support allows lenders to interact with a support team member in real-time to resolve urgent issues. The support center also allows lenders to create new, review old, or update existing support tickets with ease. All customers are assigned an Account Manager that acts a primary contact for escalated issues. LendingQB's Online Help, Help Desk, Support, and Documentation have been rated the highest in customer satisfaction in STRATMOR Group's Technology Insights Report four years running.