

LM1

Loan Management Framework

LM1 is the Loan Management Framework built on the Living Systems Process Suite. LM1 bridges the gaps between rigid systems of record to enable lenders to deliver a better customer experience with faster turnaround and fewer errors.

LM1 provides the lender with a single point of focus for a loan application. All relevant information including parties, loan details, collateral and valuation, supporting documents, underwriting analysis, closing details, communications, and team collaboration are managed in this intuitive system.



Today's lending environment is both highly regulated and highly competitive. Lenders can shorten the app-to-close time, deliver a superior customer experience, and improve accuracy by empowering their loan operations team with the right tools. The LM1 framework is packed with configurable integration and collaboration capabilities to deliver that empowerment.

LM1 works with Jack Henry & Associates jXchange to retrieve customer and account information from your Core Banking System. Complete any missing or outdated information such as contact information, aliases, assets, liabilities, and expenses. LM1 presents the customer's entire banking relationship for review. Credit report and collateral valuation integration speed the process.

LM1 relies on a strong data structure maintaining all necessary party, loan, and collateral information. Lookup and mapping tables are configured to reflect your loan offering and synchronize with your other bank systems.

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Underwriting analysis and calculation of key ratios includes everything needed for loan committee.

LM1 provides role-based access control for users. The defined roles include loan officer, processor, underwriter, credit analyst, closer, and post-closing. A user can be assigned multiple roles.

Collaborative features including Comments with date and time stamp and Q&A that can be directed to individual users or to groups keep the whole team informed.

LM1 features and functions support the entire loan application lifecycle from initial inquiry to post closing:

- Loan Party Management Loan Details
- Collateral
- Collateral Valuation
- Credit Reporting Supporting Documents
- Underwriting Analysis
- Underwriting Calculations
- Tracking Items
- Underwriting Approval with Escalation
- APR and Non-APR Fees Escrows
- Team Collaboration
- Reporting
- Communications Connectivity

LM1 LENDING

THE KEY FEATURES

- **Configurable lookup and mapping tables, validation constraints**
- **Integrates with Core Banking System, Document Management System, CRM System, Mail Server**
- **Consolidates loan application information in one place**
- **Integrates with third party services such as credit reporting and collateral valuation**
- **Integrates with Active Directory for single sign-on**
- **Facilitates collaboration among members of the loan operations team**

Expersoft Systems provides leading-edge software products and services for retail and private banks, family offices, asset managers, brokers, and other financial service firms. Founded in 1992, Expersoft currently serves over 600 clients worldwide.

Expersoft Systems AG
Hinterbergstrasse 20
6330 Cham/Zug, Switzerland
phone +41 41-748-1010, fax +41 41-748-1012
infoline@expersoft.com
www.expersoft.com

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