



FUSION MORTGAGEBOTPOS™

Gain New Business and Serve Borrowers Better by Integrating Home Equity Loan Products Into Your Mortgage Website



Home Equity helps you grow your loan portfolio and provide better, more convenient service – a truly winning combination.”

With the optional Home Equity feature, you can differentiate your organization, easily cross sell your high-demand home equity products, and provide the kind of fast and consistent service that today’s consumers demand.

Like your standard mortgage solution, Home Equity—part of the end-to-end Mortgagebot® lending platform from Finastra—interactively and intelligently guides borrowers through the application process based on the unique information they provide. And because it’s available 24/7, via the Internet, your staff won’t be burdened with routine application details. In addition, you can coordinate it all through the administrative tool you use to manage your Mortgagebot solution.

You’ll collect accurate home equity applications with ease, and borrowers will be able to complete them quickly using Dynamic Functionality- Mortgagebot responds to the answers the borrower provides in a sequential, yet easy to follow display. The result is a faster application process, improved accuracy of data, and a quality of applicant that can ultimately close quicker.

Features

- Streamline and maximize your mortgage business with one mortgage website, reporting solution and easy-to-use administrative toolkit – a single, integrated solution for your entire lending staff.
- Handle regulatory compliance with speed, confidence and accuracy.
- Streamline and accelerate the application process for borrowers and staff alike.

Home Equity helps you grow your loan portfolio and provide better, more convenient service – a truly winning combination.

Deliver a Consistent, Superior Borrower Experience with the Industry's Most User-Friendly Home Equity Application

The Home Equity feature displays your organization's home equity products on your mortgage website, in tandem with your primary mortgage products.



The Home Equity solution presents every home equity product you specify in an easy-to-understand format giving borrowers the ability to select the offering that best suits their situation and preference.”

How it works

The Home Equity loan application works in the same fast and easy-to-understand manner as your Mortgagebot® mortgage application.

When borrowers choose to apply for a home equity loan, the system intelligently and interactively guides them through the application process. They can even stop and/or restart as needed – creating the most convenient experience for your customers.

You administer all Home Equity functionality with the same tool you use for your other mortgage products. It's your single, integrated solution for uploading rates, downloading application information, accessing reports and much more.

Grow your business; provide better service

With the Home Equity option, borrowers can gain instant access to your home equity loan products 24/7 from anywhere they have Internet access.

The Home Equity solution presents every home equity product you specify in an easy-to-understand format, giving borrowers the ability to select the offering that best suits their situation and preference. Borrowers can easily compare interest rates, APRs, terms, closing fees, payments and every other relevant product detail – ultimately this will assist in the customers informed decision and a smoother process for all parties involved. In today's fast-paced world, even the most detail-oriented associate can make

Five Year Fixed Rate	Apply
<u>Interest Rate</u>	5.500%
<u>APR</u>	5.500%
<u>Monthly Payment</u>	\$718.50
<u>Term</u>	7 years
<u>Balance Due at End of Loan Term</u>	\$0.00
<u>Closing Fees</u>	\$0.00

Five Year Balloon	Apply
<u>Interest Rate</u>	7.000%
<u>APR</u>	7.000%
<u>Monthly Payment</u>	\$449.41
<u>Term</u>	15 years
<u>Balance Due at End of Loan Term</u>	\$0.00
<u>Closing Fees</u>	\$0.00

Review Application

Submit Application

Important Notices

These notices are required by Federal Law or the Laws of the State of Illinois. Please print a copy for your records. Paper copies are available by contacting us at 800-874-5544 and will automatically be included in the application kit sent to you after the application process has been completed.

When Your Home is On the Line - What You Should Know About Home Equity Lines of Credit

More and more lenders are offering home equity lines of credit. By using the equity in your home, you may qualify for a sizeable amount of credit, available for use when and how

About Mortgagebot

More than 1,400 clients nationwide are using the robust, scalable, easy-to-use Mortgagebot platform for automating loan applications, pricing, approvals, disclosures as well as processing, closing, imaging and secondary marketing.

compliance errors. Mortgagebot platform's advanced automations helps you maintain compliance throughout the application process. For example, borrowers are required to systematically acknowledge all disclosure information before they can complete an application.

The intelligent, award-winning application – with convenient drop-down options and check-boxes – displays only the questions that are specific to each borrower's unique situation. The result? Consumers can accurately complete an entire application in as little as 15 minutes

The screenshot shows a portion of a mortgage application form with a green header bar and a yellow vertical bar on the right. The questions are as follows:

- Question 1: "What best describes this property?" with a dropdown menu showing "Single-family home".
- Question 2: "Is this home freestanding or attached to another dwelling?" with radio button options for "Freestanding" (selected) and "Attached".
- Question 3: "Does the property include more than 10 acres of land?" with radio button options for "Yes" and "No" (selected).

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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