

LEND MORE THAN MONEY

Borrowers want fast, simple, secure online tools combined with P2P (person-to-person) interactions during the mortgage process.

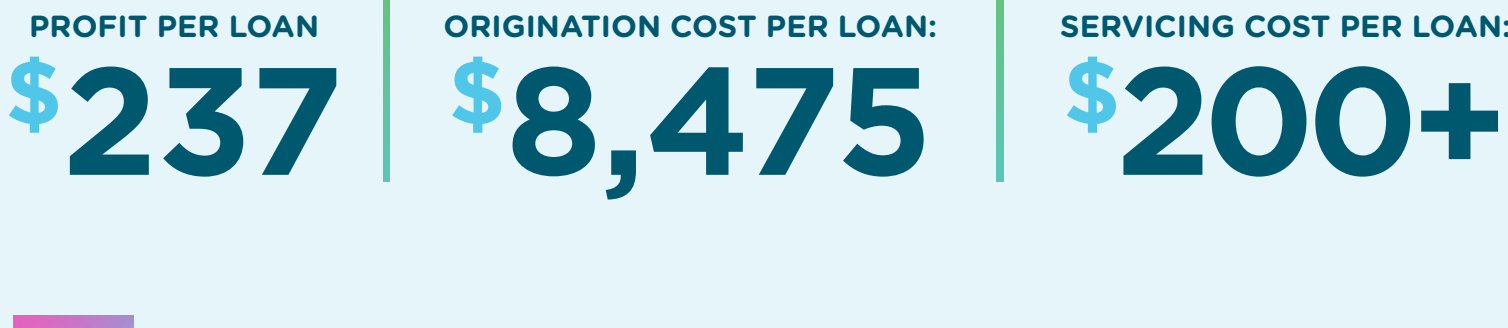
75%

LENDERS WHO SAY DECLINING PROFITS ARE DUE TO COMPETITION

46

DAYS IT TAKES TO CLOSE A LOAN, ON AVERAGE

MORTGAGE PROFITABILITY



👍 Competition is fierce. All lenders offer money. **What more can you lend?**

LEND AN EAR

P2P COMMUNICATION IN THE FUTURE



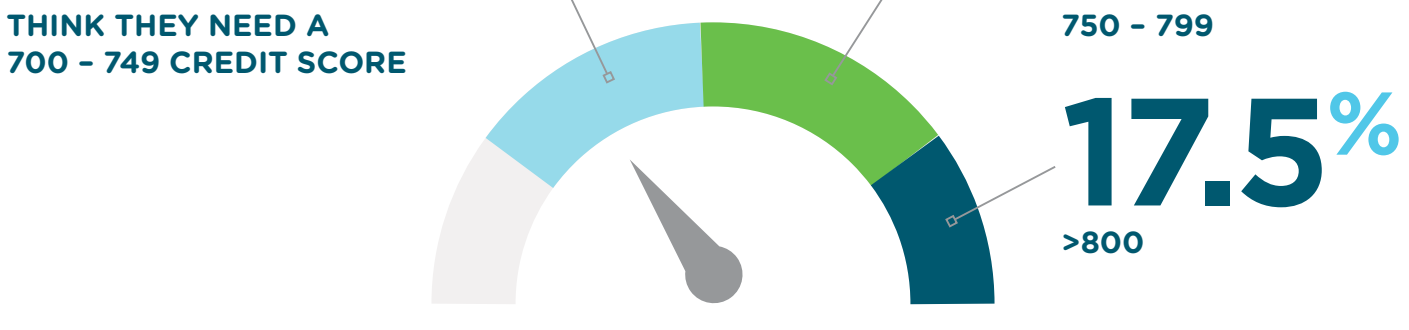
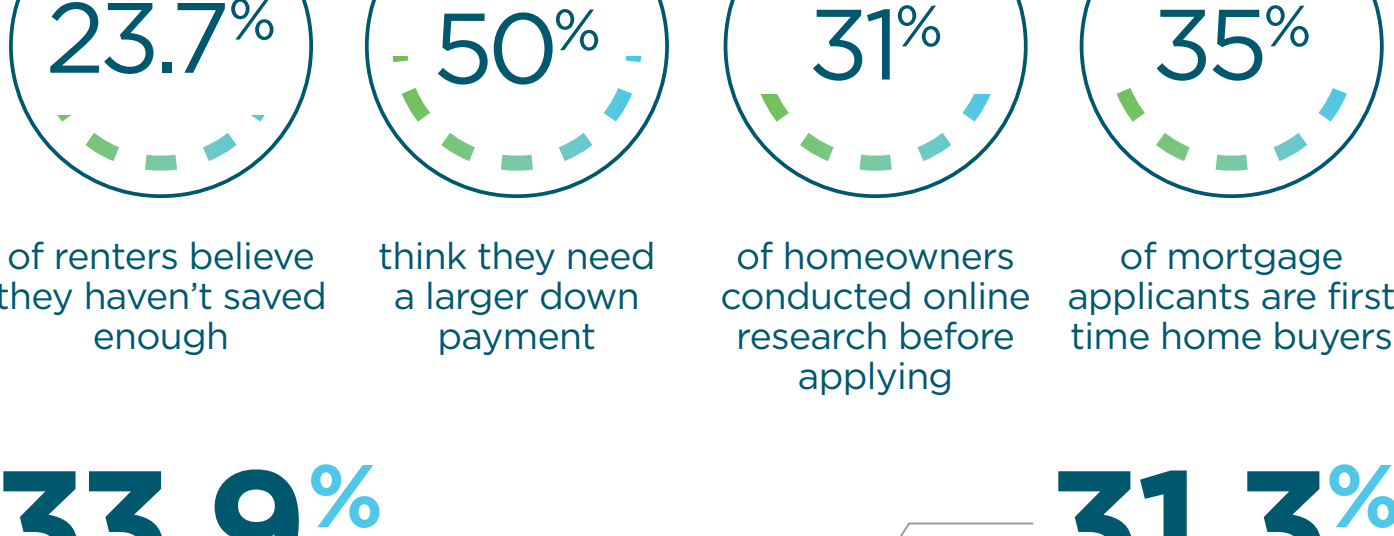
TECHNOLOGY TIPS

DON'T replace P2P channels with online/digital interactions

DO eliminate paper-heavy, manual work and focus on personalized service

- 👍 **Earn loyalty**
- 🤝 Meet in person, if possible
- ☎️ Follow up digital interactions with phone calls
- 📈 Offer guidance and reassurance

LEND EXPERTISE



TECHNOLOGY TIPS

DON'T assume potential borrowers find the right information online

DO simplify digital communication for loan officers

- 👍 **Earn loyalty**
- 📄 Create educational materials
- ✉️ Circulate on your website, social media and email
- ❓ Answer questions via digital and P2P channels

LEND PEACE OF MIND



- TOP GROWING CONCERNS OF LENDERS:
- 1 HOME MORTGAGE DISCLOSURE ACT REGULATIONS
 - 2 DATA SECURITY

TECHNOLOGY TIPS

DON'T use unsecured email accounts or personal devices to communicate

DO implement secure solutions for transmitting and storing documents

- 👍 **Earn loyalty**
- 🏆 Your institution uses fast, secure market-leading technology
- 🛡️ Protecting their sensitive financial information is your priority

LEND MORE WITH SOLUTIONS FROM HYLAND

<p>Eliminate manual work with intelligent capture</p> <p>Brainware</p> <ul style="list-style-type: none"> Collects docs easily and securely Handles exceptions quickly Applies business rules automatically Requires no templates 	<p>Simplify digital communication</p> <p>OnBase ShareBase</p> <ul style="list-style-type: none"> Integrates with Outlook Stores educational assets Drops assets/docs into emails with click of a mouse Sends status reports, email and text alerts, exception notifications Enables e-consent, e-documents, e-sign 	<p>Implement secure solutions</p> <p>OnBase ShareBase</p> <ul style="list-style-type: none"> Uses advanced authentication and encryption Reduces errors/lost documentation Provides disaster recovery support Ensures security of emails Provides fast, secure access to docs for loan audit reviews
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SOURCES
 New York Times: Who's Buying a First Home?
 Ellie Mae: 2018 Borrower Insights Survey
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 Fannie Mae: Mortgage Lender Sentiment Survey
 CNBC: Here's the Surprising Truth About First Time Home Buyers
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 Fannie Mae: As Lenders Digitize, Borrowers Still Want the "Human Touch"
 Ellie Mae: Technology Powering the American Dream



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