LENDINGWI$E

BROKER BETTER. LEND SMARTER.

A turnkey, digital lending platform for brokers & lenders of all sizes

CRE | Fix & Flip | Rental | Construction | Bridge | Agency | SBA

-OUR NUMBERS DO THE TALKING-

2017	100K+	$5B+	2000+
LendingWise Platform Launch	Loan Files	Loan Volume	Active Users*

(Original Platform Launched 2006)

We launched LendingWise in 2017 and have experienced exponential growth. Our 2000+ users have created over 100,000 loan files and have funded an estimated $5 Billion to date.

*Total aggregate users of all back office, branch & broker level users associated to the 300+ companies that use LendingWise.

What is LendingWise?

1

Website Integration & CRM

Manage borrowers, brokers, lenders, investors and all the 3rd party contacts within your network. The customized dashboard shows aggregate loan volume, top producers, referral sources and more.

2

LOS & Integration Hub

Pre-built for Fix & Flip, rental, CRE, SBA or can be customized for any other loan program with unique fields, calculations, required docs, workflow steps, industry forms, & loan guidelines. Integrates with 3rd party vendors for credit, background, valuation, & more.

3

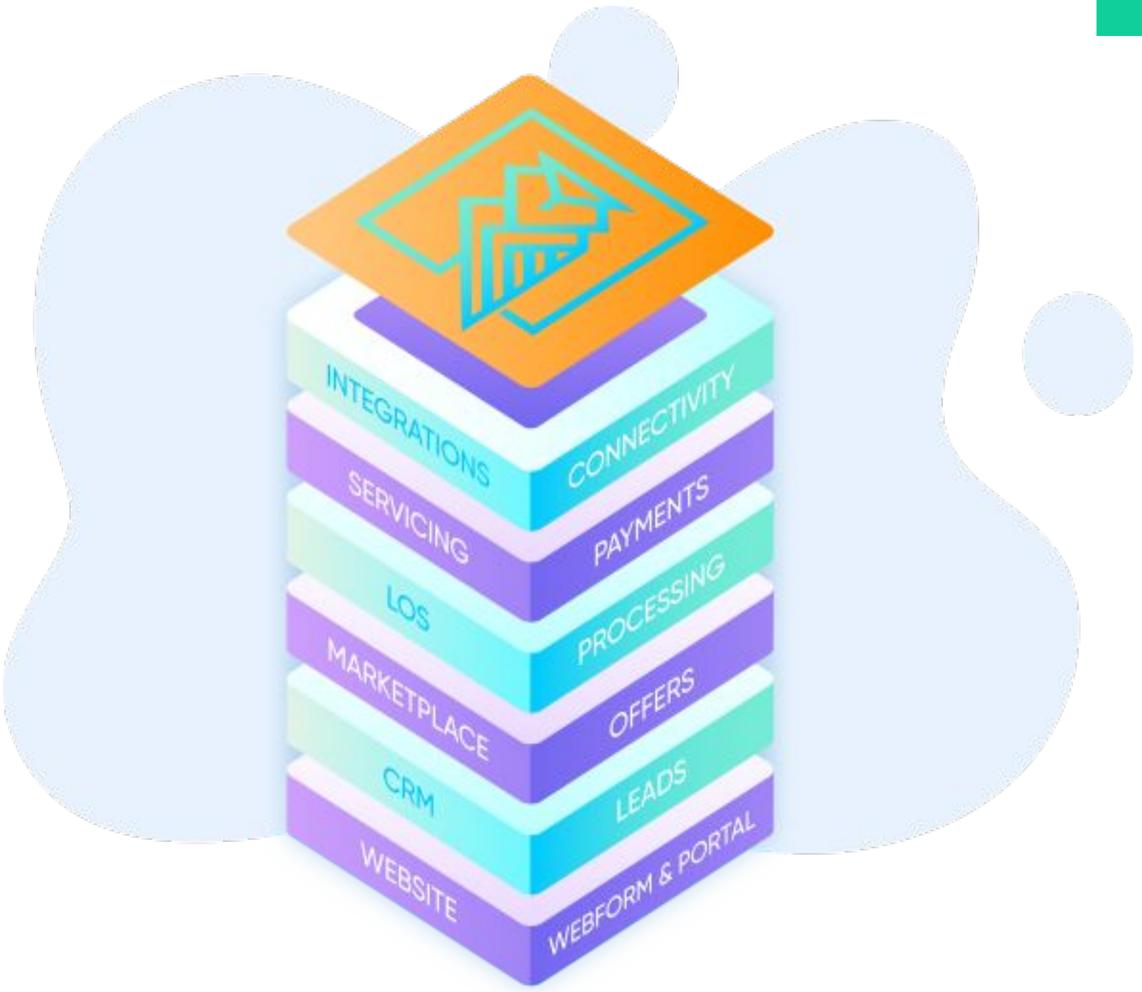
Marketplace of Lenders & Investors

Access a curated list of direct non bank/private lenders, portfolio banks/credit unions, & other capital sources. Automatically get your loan matched to the right lender/investor. Invite your own capital providers to your private marketplace.

4

Servicing

Manage the budget & draws for rehab & construction loans. Track borrower loan payments, pay offs & fractional investors on each loan. Automated ACH, statements and real time ledger coming soon.



The Ultimate Lending Tech Stack

Why LendingWise?

15+ years experience helping organizations deploy our CRM & LOS platform

Digital lending transformation is here and accelerating fast. We help modernize your operation by streamlining the lending process & borrower experience.

Launch Quickly

Our platform is easy to implement and configure without expensive, time consuming development.

Team Collaboration

Increase user adoption with a system that unites your team and provides real time updates for borrowers & brokers

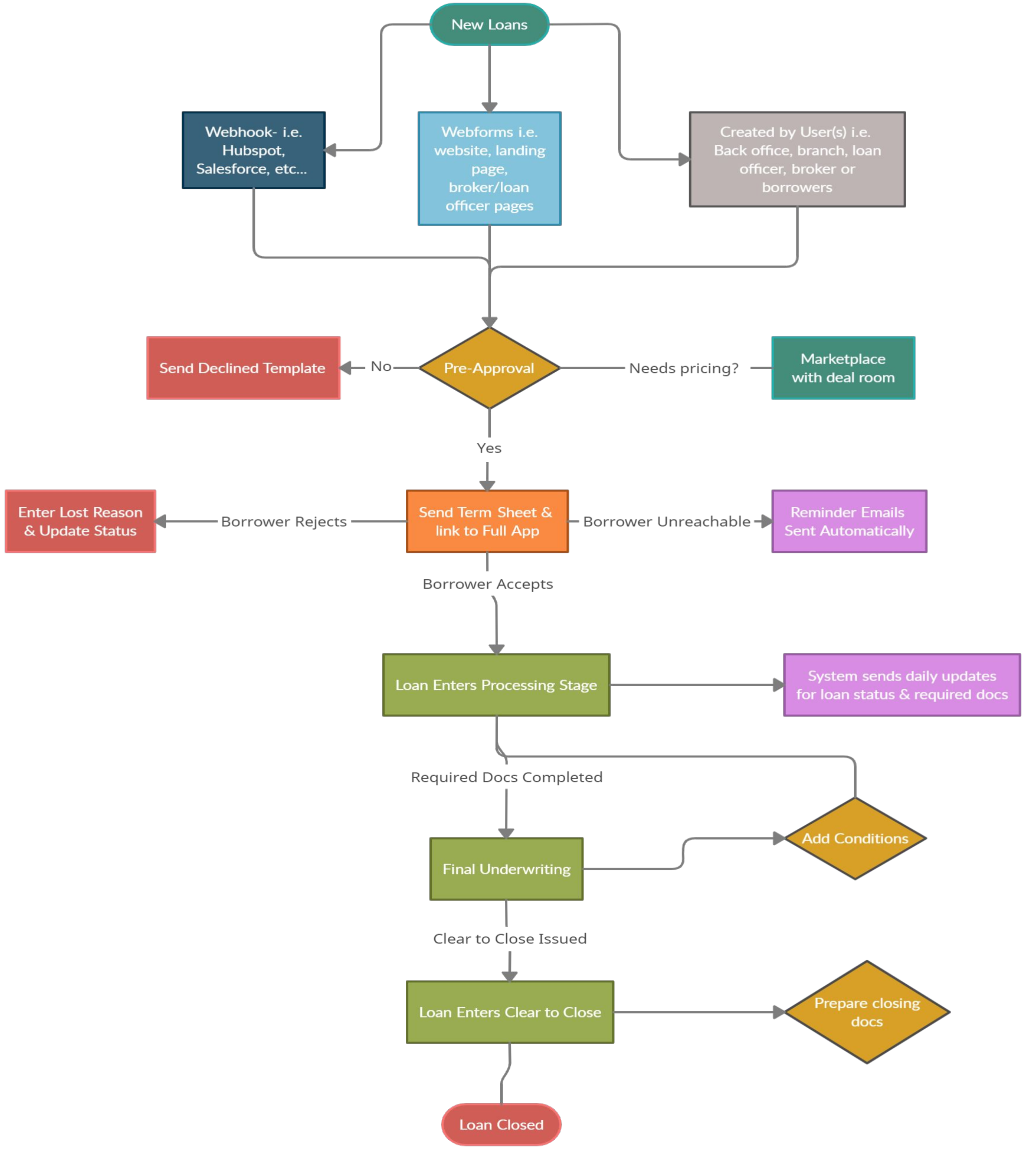
Affordable & Scalable

Our robust architecture supports any size organization and flexible pricing options won't break the bank.

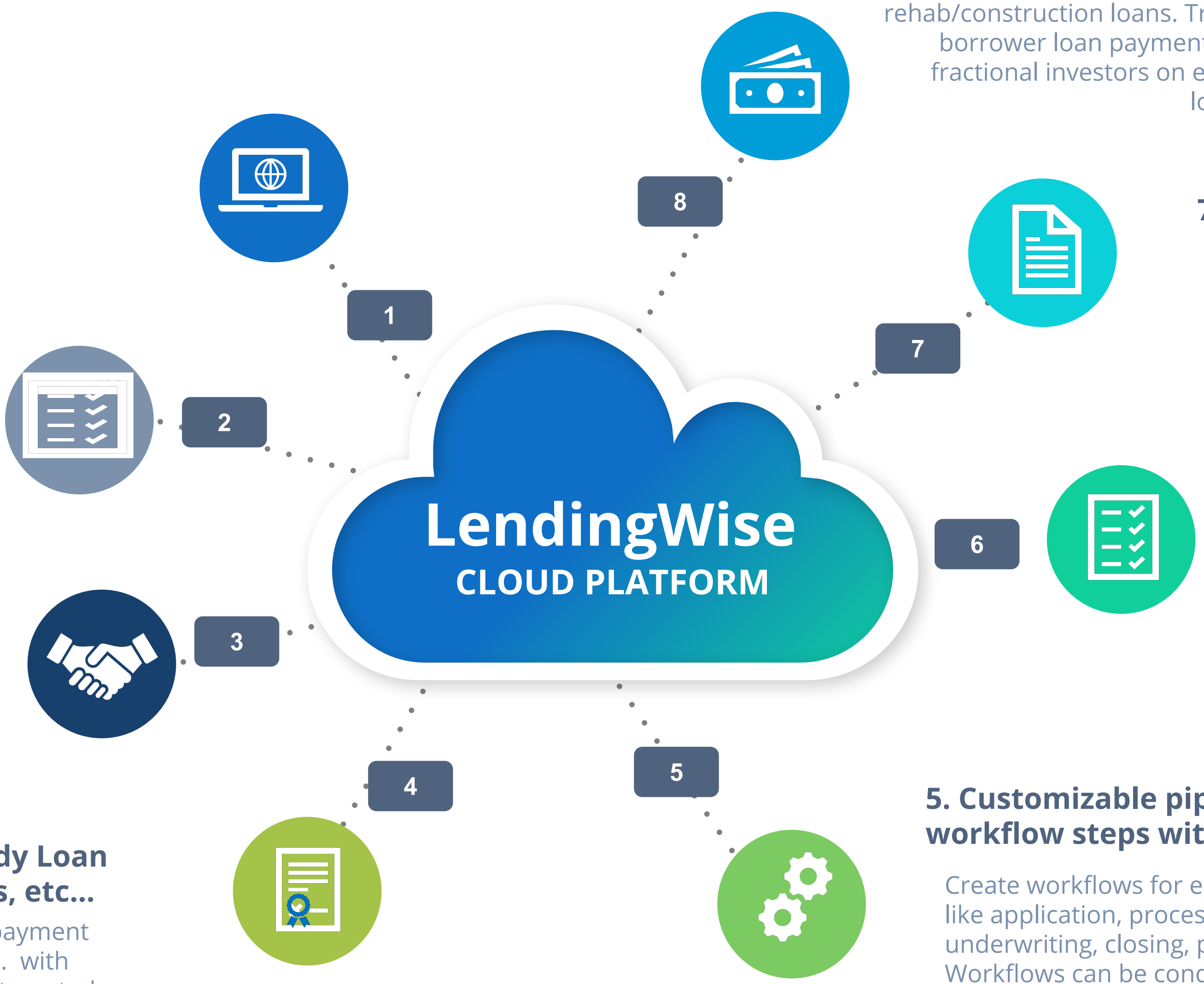
100% Web Based & Secure

Our platform sits 100% on AWS & is aligned with SOC 2, ISO 27001 & PCI, securing & backing up your data & docs for life.

Loan workflows that really work!



All-In-One Digital Lending Platform



1. Website Integration
Online point of sale solution for intaking any type of loan application for real estate or business funding

2. Borrower & Broker/Loan Officer Portal
Borrowers & brokers can submit & track their loans via a white labeled login portal

3. Create & Receive Loan Offers via the marketplace
Collaborate with your own or our lenders & investors by sharing loan files via a secure deal room

4. Send E-sign Ready Loan Offers, Disclosures, etc...
Send out disclosures, payment forms, final offers, etc... with E-sign technology & automated follow up reminders & notifications

5. Customizable pipeline & workflow steps with triggers
Create workflows for each loan stage like application, processing, underwriting, closing, post closing. Workflows can be conditional to loan program, property type, & many other parameters.

6. Doc Collection & Conditions
Put document collection on auto-pilot. Our system will send out the latest required docs and loan status daily or any interval you want.

7. Document Assembly
Generate any documents or complete loan packages in Word, Excel or PDF format.

8. Loan Servicing
Manage the budget & draws on rehab/construction loans. Track borrower loan payments & fractional investors on each loan.

CRM Tools

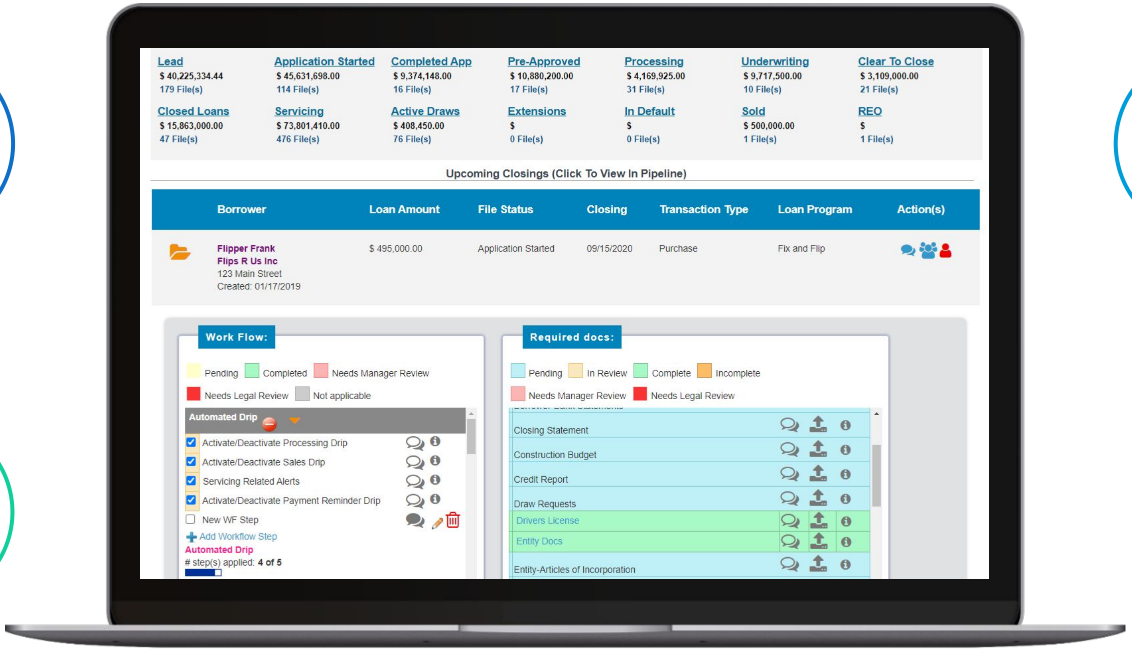
Increase borrower engagement & loan conversions

Dashboard View

- Aggregate view of all loans
- Upcoming closings with a quick view of detailed notes, workflow steps & required docs
- Top producers & lead sources

E-mail Marketing

Launch E-mail campaigns in bulk, 1 to 1, or via drip to borrowers, brokers, or 3rd party contacts.



Manage Every Contact

- Borrowers
- Brokers
- Lenders & Investors
- 3rd party- Appraiser, Title, escrow, realtors, etc…

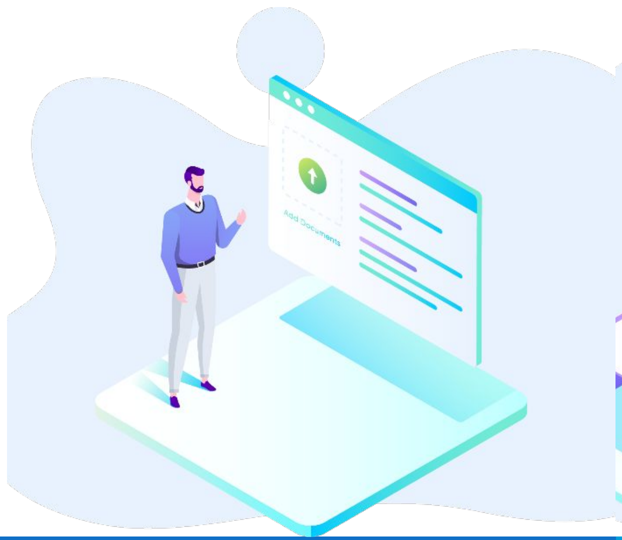
Lead Management

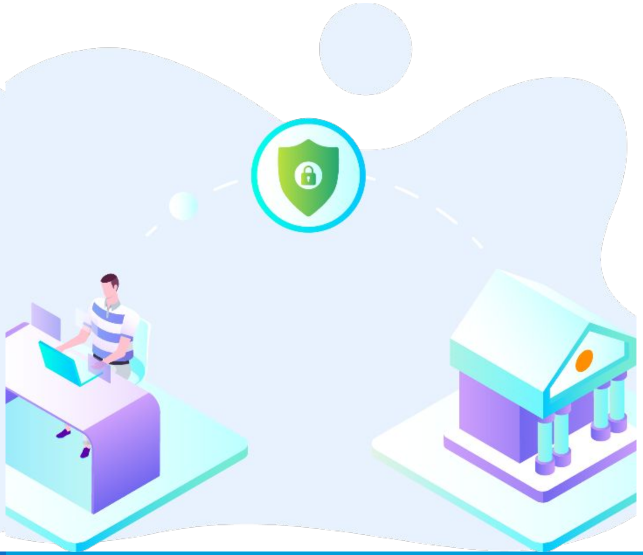
- Assign leads/deals to loan officers & any specific users
- Call or Text leads with built in dialer

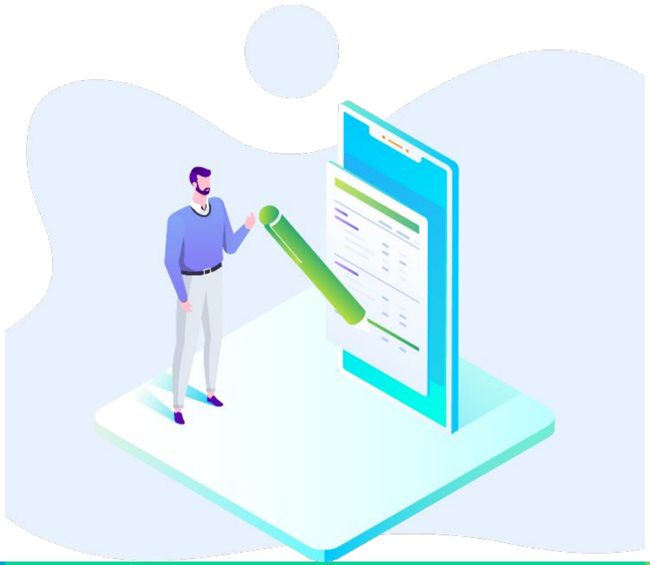
I love quickly seeing overall stats on my dashboard for all the loans across every stage & department. It's nice to know loan officers see their own dash too.

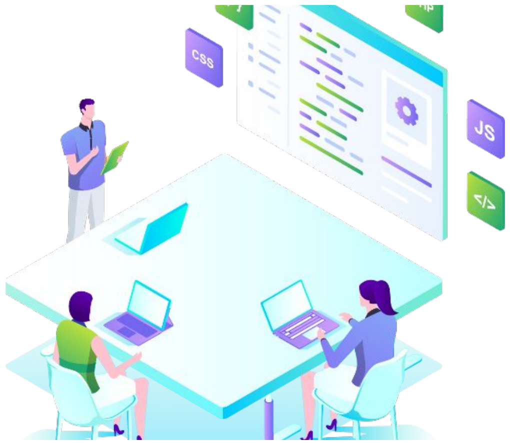
-Jeff Fletcher House Max

Loan Origination in a Digital Lending World









Step 1.
Quick App

Borrower or Broker submits a quick app on your website or any user starts a quick app in the platform, then shares the quick app URL to complete it.

Step 2.
Pricing & Eligibility

After reviewing quick app, loan officer can create offers or send to lenders or investors via the marketplace. Easily compare offers side by side.

Step 3.
Complete Full App

Send borrower E-sign ready term sheet and link to the full app, which asks for all the required docs.

Step 4.
Begin Processing

Review & update the status for required docs. Add/Remove required docs or conditions from underwriting. Activate an automated E-mail reminder sequence for the required docs & loan status.

Deep dive into the loan application webforms

All features apply to quick & full app

1

Difference between Quick & Full App

Quick app should grab just enough data to determine program eligibility & loan pricing. The full app will create a complete loan application with details like social, DOB, mailing address, track record, assets, escrow, payment info, etc...

2

Broker Friendly

When using the branch webform, the form tracks which broker or loan officer the deal belongs to. Every broker/loan officer will get their own webforms for a quick & full app.

3

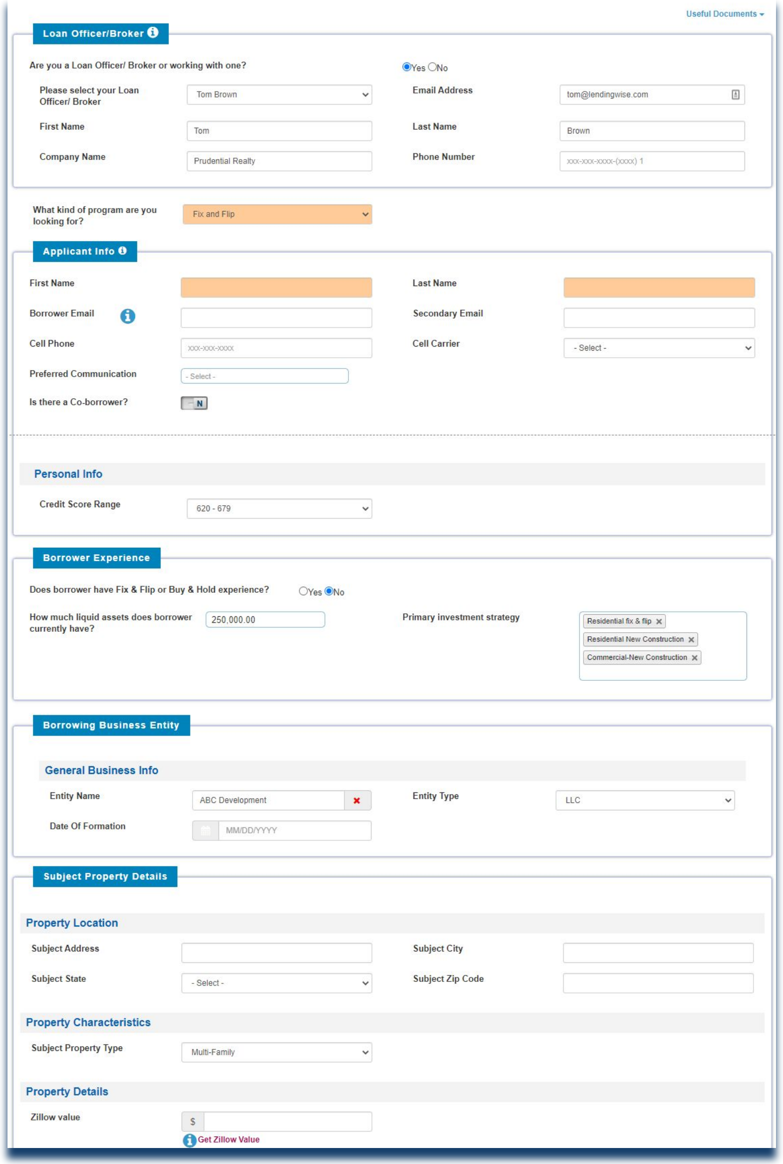
Selecting a Loan Program

User selects from your loan programs, which activates relevant sections & fields. You can customize this logic or use the pre-built logic.

4

Relabel Sections & Fields

You can relabel section headers or any field label as well. Use “Tool Tips” to enter your own details about each section.



Deep dive into the loan application webforms

5

Custom Loan Guidelines

Update your loan application to follow your loan guidelines, which will control several key drop downs for Property State, Property type, transaction type, loan terms, and Credit Score range. As well as max LTV, ARV, LTC & DSCR

6

Auto-Calculated Ratios

The system will auto-calculate the ratios related to the program selected.

7

Get all the data needed

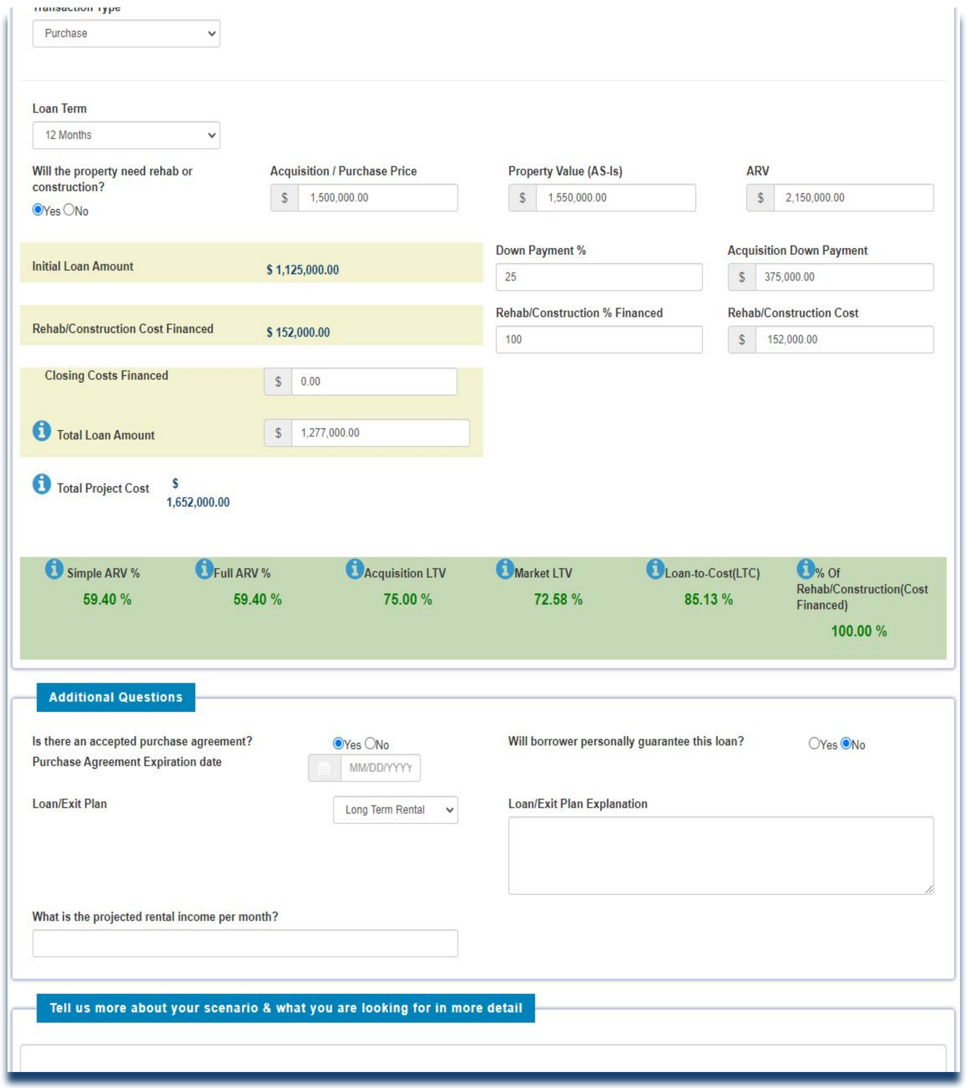
The full app is capable of grabbing a lot of fine details often overlooked causing delays. For example:

- Lock Box Info -Escrow Rep -Payment Details
-Insurance Rep -Property Details -Schedule of Real Estate
-Experience - Assets -Income/Employment

8

E-sign Ready Terms & Conditions

Update your own terms & conditions, disclosure/authorization verbiage, collect payment info and get E-signed all one the full application web form or send out via E-signable PDF.



Collecting Docs via the quick or full app

Automate your doc collection

9

Upload Required Docs

Users can easily drag& drop files or take pics & pull files from their mobile device. After upload, the status changes to Pending Review and your team is notified.

10

Smart Required Doc List

The system will display the required docs based on the loan program, transaction type, property type, property state, entity type, & other parameters in the loan.

11

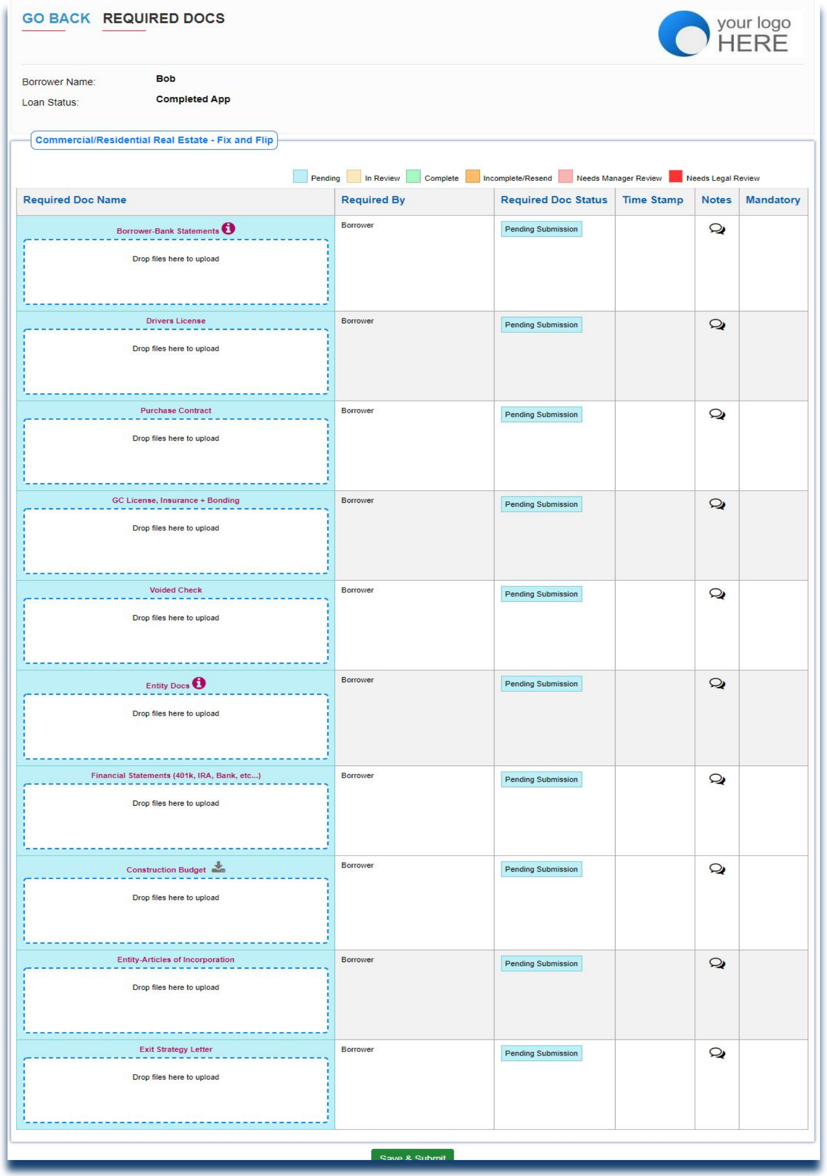
Tool Tips & Reference Docs

Provide a detailed explanation for a required doc that displays via tool tip. You can also upload a file or URL link to a resource template or file needed to satisfy that required doc condition.

12

Outsourced Processing

Outsource to the same experienced, offshore back office used by the big boys. Reduce costs x5, no training required, pay $300-$500 per closed loan.



Pipeline

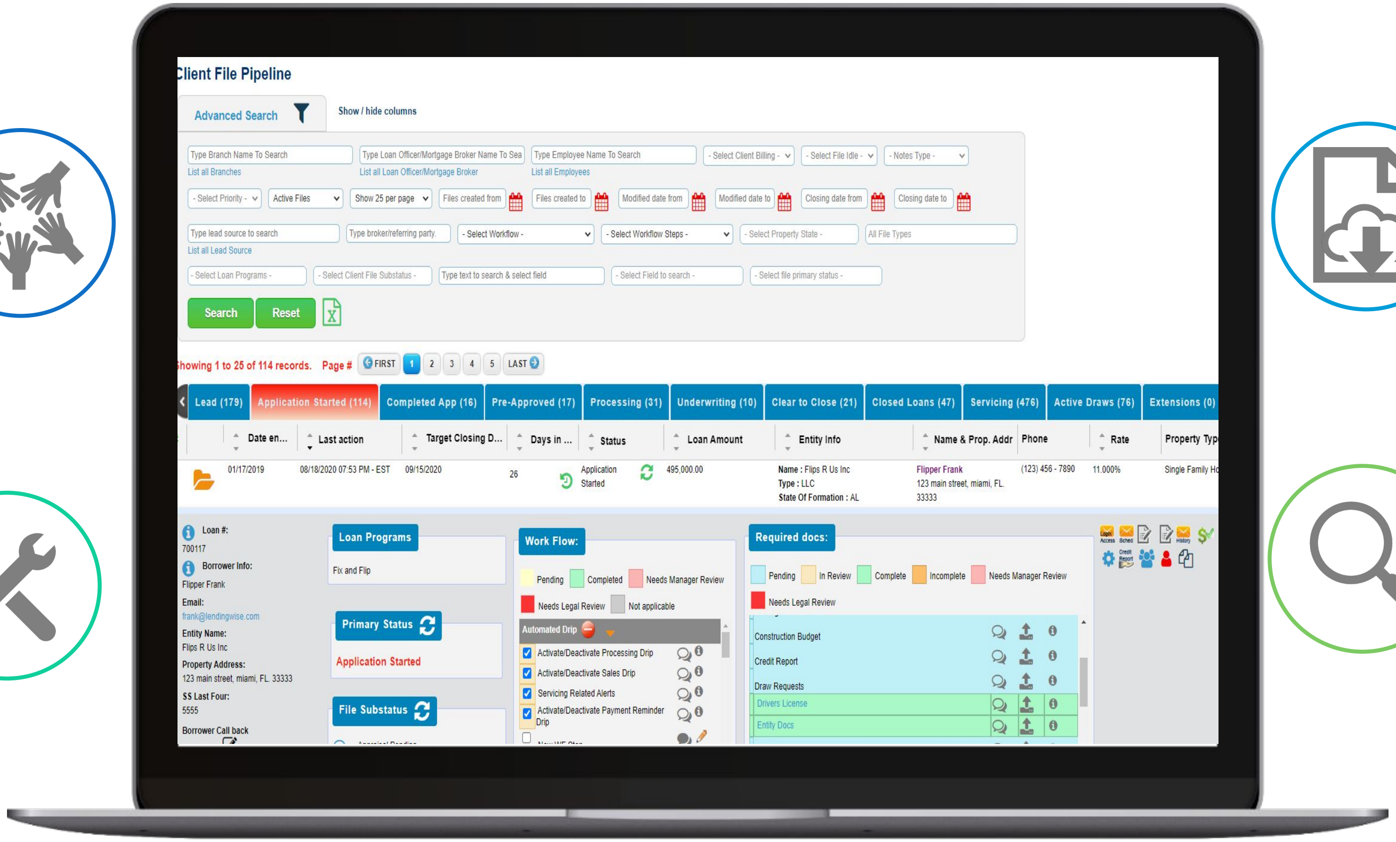
Real time, 360 degree visibility on your entire business.

Team Collaboration

The entire team can see real time status on loan files, missing docs, note history, pending tasks, etc… Files assigned to users are segregated in their own pipeline view

Customizable

With the customized stages, sub status, workflow steps, & required docs, you can easily see exactly where everything is at & if problems exists.



Custom Reports

Export into excel with saved report templates like:

-Loan Tapes -Onboard Servicing

-Productivity -Fundings

Advanced Search Filters

Use search filters & custom column headers to help you analyze the data you want like:

-Closing Dates -Funded Draws

-Origination Fees -Property State

-Property Type -Lead Source

Since our team implemented LendingWise, we get less calls from borrowers & brokers asking for loan status updates. -Nicole S. Insula Capital

Marketplace

Multiple Loan Types & Asset Classes

The marketplace works for numerous loan types for real estate & business funding, including fix & flip, construction, rental, CRE bridge, SBA, MCA & more

Economies of Scale

Our platform has over 1000+ originators. That's a lot of monthly loan volume moving used to create powerful partnerships.

Our Curated List

We handpicked the best lenders in each asset class & loan specialty. This ensures quality service & VIP rates. Quality Over Quantity.

Your Private List

Add your own capital sources and link them to the marketplace engine to easily determine loan eligibility.

Gathering Offers

Create custom offers on each loan or share the loan file with your lending partners or investors via a secure deal room.

Compare Offers

Compare all the offers side by side to determine the best options. Based on user permission display the offers with or without source to brokers or borrowers.

Support Options

Knowledgebase

Detailed User manual available on every page via Help Center widget

E-mail & Ticket System

Create support tickets with priority flags & status portal.

Phone

Call us toll free 9-5 PM EST

University & Video Library

Dozens of videos available in our Youtube Channel or utilize the University to learn everything in order.

Zoom Sessions

Book Zoom sessions with your team to fully learn the system and get assistance configuring your account.

ADDITIONAL SERVICES

Data Migration

Move away from an existing platform or Excel based system and we will help you migrate your data into LendingWise.

Free-$500

Training & Implementation

We offer several plans with dedicated resources to help you get your account configured & team trained.

We also offer professional paid services that include:
-Custom Docs -Software Dev
-Custom training manuals & videos
-3rd Party Integrations

$1500-$5000

Website & Marketing

We offer several website templates to help you launch or rebrand your lending business. The easiest DIY editor on the market. We also offer a dedicated designer/ developer to help you with website modifications, Live Chat, Illustration or Design Services

$995-$4500

Outsourced Processing

Outsource to the same experienced, offshore back office used by the big boys. Reduce costs x5, no training required, pay $300-$500 per closed loan.

$300-$500
Per Closed Loan

PRICING PLANS (as of 10/01/2020) Refer to LendingWise/pricing for latest pricing plans

Enterprise
For Lenders & Institutions
$49-$149/User

$395/mo

3 Users Included

Servicing Features: Draw Management, Payments, Fractional Investors,

3rd Party Integrations: Credit, AVM, background, etc…

Support Options

Zoom, Phone Support, Live Chat, Knowledge Base, Video Library & E-mail

Professional
$49-$119/User

$149/mo

1 Users Included

Customize Pipeline, Loan Stages, Required Docs, Workflows, etc…

Customize Webforms

Unlimited Emails/Texts

Support Options

Zoom, Phone Support, Live Chat, Knowledge Base, Video Library & E-mail

Broker Lite
Single User Only

$99/mo

Web Forms

Send Term Sheet

Basic Pipeline

Send 100 Emails/Texts

Limited Support

Knowledge Base, Video Library & E-mail

All plans come with 15 day free trial

Setup & Training Schedule

1-3 Week Period Typically

Platform launches on day 1, but going live varies greatly based on the company's requirements, admin availability, & proficiency for web applications.

S	M	T	W	T	F	S
31	1 Activate Account	2 User Discovery & Exploration User creates list of topics Create fake deals to practice	3	4 1st Basic Admin Training with Q&A Session LW Tasks, custom work or docs, etc... queued up Help Configure form fields, required docs, etc..	5	6
7	8 Enter live deals... Continue exploring the platform & taking notes requirements for form fields, required docs, workflow	9	10 2nd Advanced Admin Training Review/Implement any custom docs or -Outline	11	12	13
14	15 Introduce other team members & enter live deals... Team explores the platform & takes notes	16	17	18 3rd Advanced Team Training & Team Q & A Review/Implement any additional changes	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3