



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?

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## Website Integration & CRM

Manage borrowers, brokers, lenders, investors and all the 3<sup>rd</sup> 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 3<sup>rd</sup> party vendors for credit, background, valuation, & more.

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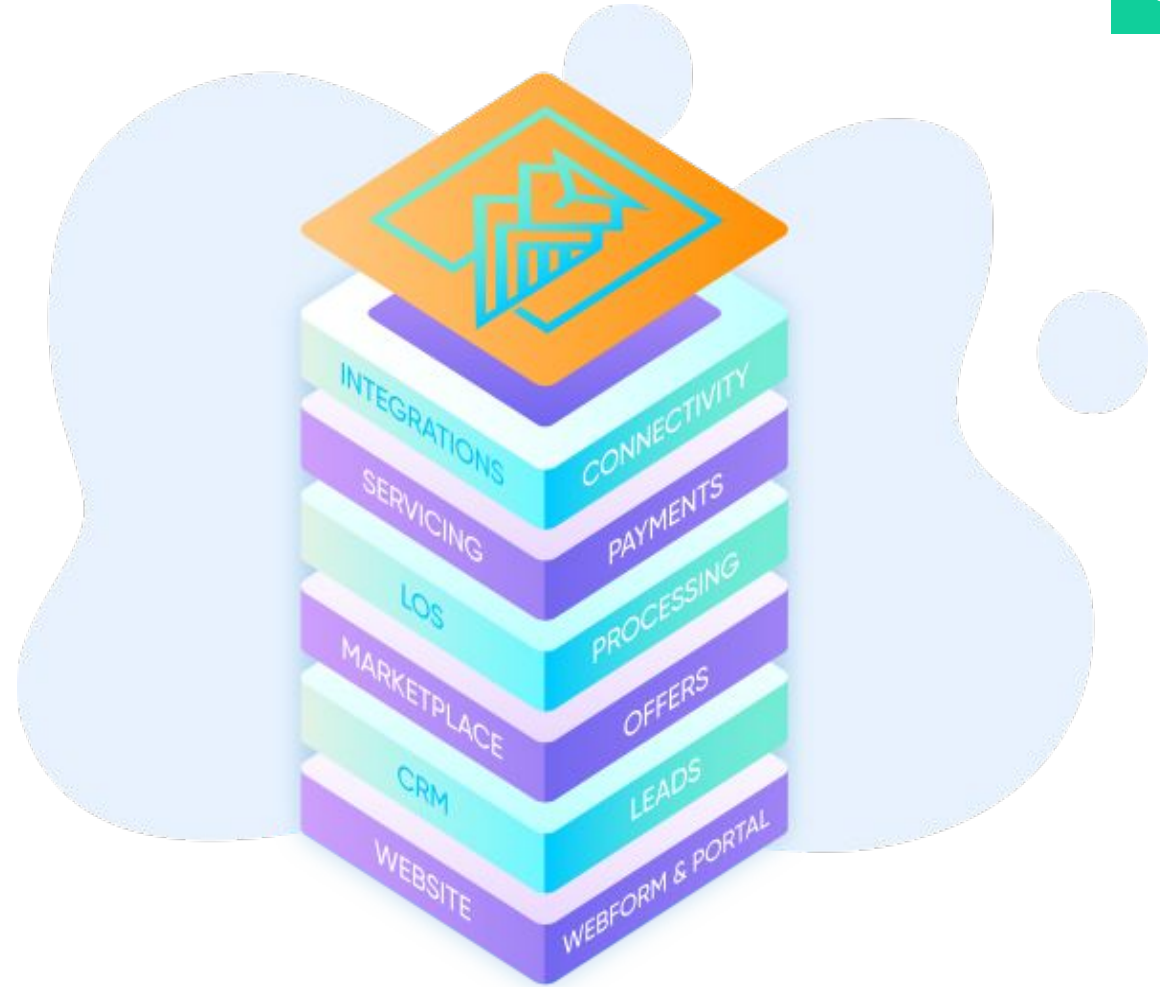
## Marketplace of Lenders & Investors

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.

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## 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.

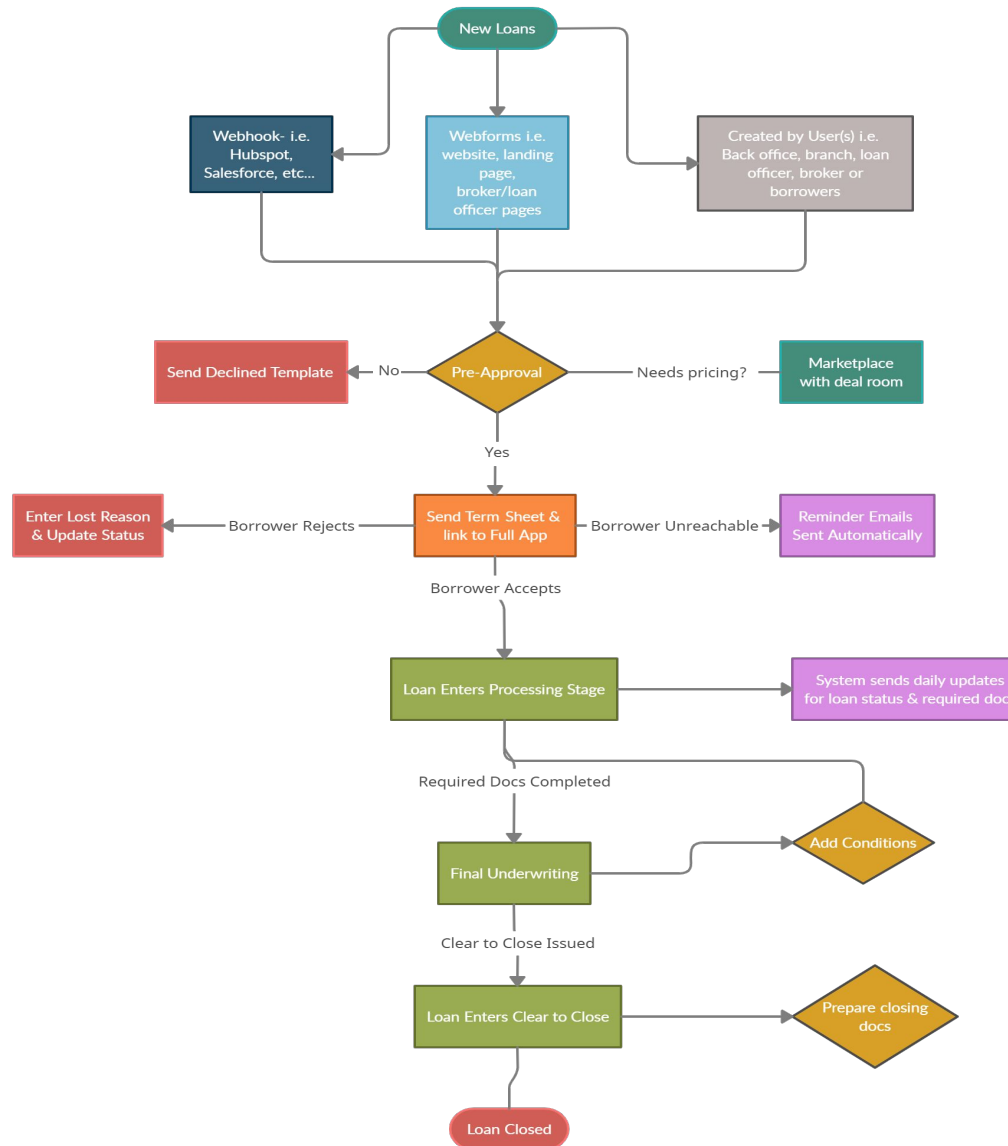


## 100% Web Based & Secure

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!

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# All-In-One Digital Lending Platform

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## 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

## 8. Loan Servicing

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

## 7. Document Assembly

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

## 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.

## 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.





# CRM Tools

Increase borrower engagement & loan conversions

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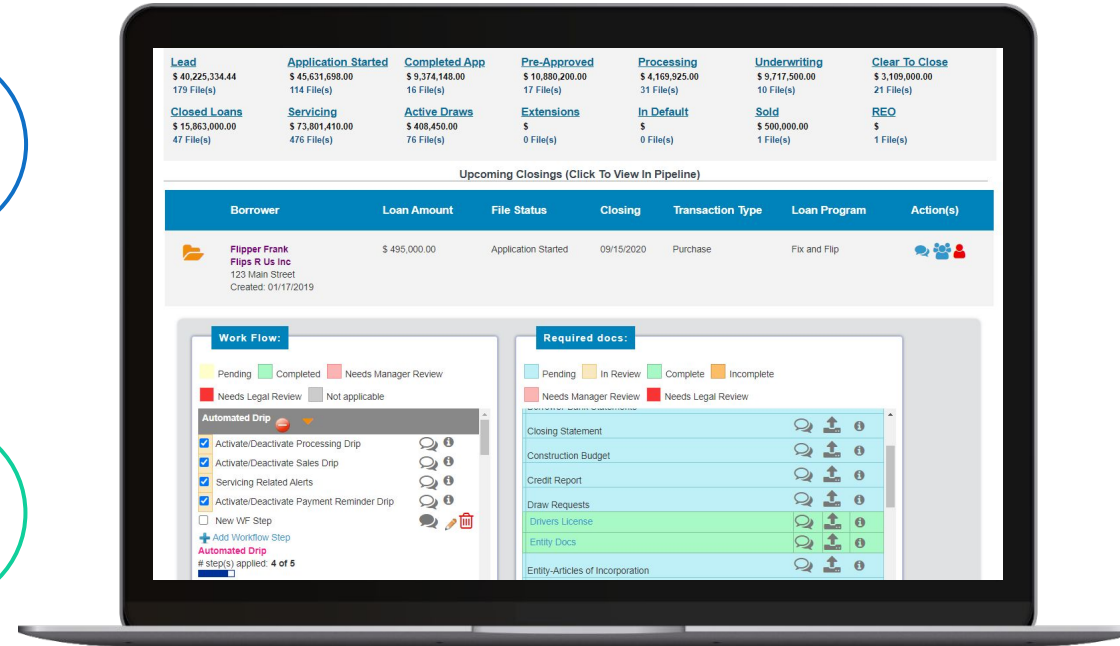
## Dashboard View

- 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 3<sup>rd</sup> party contacts.



## Manage Every Contact

- Borrowers
- Brokers
- Lenders & Investors
- 3<sup>rd</sup> 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

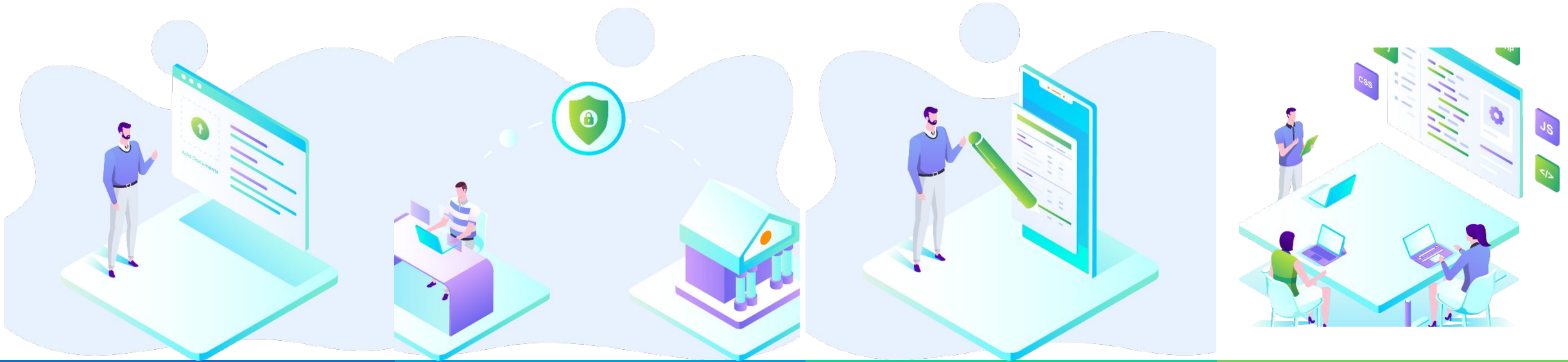


I love quickly seeing overall stats on my dashboard for all the loans across every stage & department. It's nice to know loan officers see their own dash too.

-Jeff Fletcher House Max

# Loan Origination in a Digital Lending World

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## 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...

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## 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.

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## 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.

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## 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.

The screenshot displays a multi-section loan application webform. The sections are as follows:

- Loan Officer/Broker:** Includes a dropdown for "Are you a Loan Officer/ Broker or working with one?", a "Please select your Loan Officer/ Broker" dropdown (Tom Brown), an "Email Address" field (tom@lendingwise.com), "First Name" (Tom), "Last Name" (Brown), "Company Name" (Prudential Realty), and a "Phone Number" field (xxx-xxx-xxxx-1).
- Applicant Info:** Includes "First Name", "Last Name", "Borrower Email", "Secondary Email", "Cell Phone", "Cell Carrier" (dropdown), "Preferred Communication" (dropdown), and a "Is there a Co-borrower?" checkbox.
- Personal Info:** Includes a "Credit Score Range" dropdown (620 - 679).
- Borrower Experience:** Includes a "Does borrower have Fix & Flip or Buy & Hold experience?" checkbox, a "How much liquid assets does borrower currently have?" field (250,000.00), and a "Primary investment strategy" dropdown with options: Residential Fix & Flip, Residential New Construction, and Commercial New Construction.
- Borrowing Business Entity:** Includes a "General Business Info" section with "Entity Name" (ABC Development), "Entity Type" (LLC), and "Date Of Formation" (MM/DD/YYYY).
- Subject Property Details:** Includes a "Property Location" section with "Subject Address", "Subject City", "Subject State", and "Subject Zip Code". It also includes a "Property Characteristics" section with "Subject Property Type" (Multi-Family) and a "Property Details" section with a "Zillow value" field and a "Get Zillow Value" button.

# Deep dive into the loan application webforms

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## 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

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## Auto-Calculated Ratios

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

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## 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

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## 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.

The screenshot displays a loan application webform with the following sections:

- Transaction Type:** A dropdown menu set to "Purchase".
- Loan Term:** A dropdown menu set to "12 Months".
- Will the property need rehab or construction?:** Radio buttons for "Yes" and "No", with "No" selected.
- Acquisition / Purchase Price:** A text input field showing "\$ 1,500,000.00".
- Property Value (AS-Is):** A text input field showing "\$ 1,550,000.00".
- ARV:** A text input field showing "\$ 2,150,000.00".
- Initial Loan Amount:** A text input field showing "\$ 1,125,000.00".
- Down Payment %:** A text input field showing "25".
- Acquisition Down Payment:** A text input field showing "\$ 375,000.00".
- Rehab/Construction Cost Financed:** A text input field showing "\$ 152,000.00".
- Rehab/Construction % Financed:** A text input field showing "100".
- Rehab/Construction Cost:** A text input field showing "\$ 152,000.00".
- Closing Costs Financed:** A text input field showing "\$ 0.00".
- Total Loan Amount:** A text input field showing "\$ 1,277,000.00".
- Total Project Cost:** A text input field showing "\$ 1,652,000.00".
- Auto-Calculated Ratios:** A row of six metrics: Simple ARV % (59.40 %), Full ARV % (59.40 %), Acquisition LTV (75.00 %), Market LTV (72.58 %), Loan-to-Cost(LTC) (85.13 %), and % Of Rehab/Construction(Cost Financed) (100.00 %).
- Additional Questions:** A section with two questions: "Is there an accepted purchase agreement?" with radio buttons for "Yes" and "No", and "Will borrower personally guarantee this loan?" with radio buttons for "Yes" and "No".
- Loan/Exit Plan:** A dropdown menu set to "Long Term Rental".
- Loan/Exit Plan Explanation:** A text area for providing details.
- What is the projected rental income per month?:** A text input field.
- Tell us more about your scenario & what you are looking for in more detail:** A text area at the bottom.



# Collecting Docs via the quick or full app

Automate your doc collection

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## 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.

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## 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.

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## 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.

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## 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.

[GO BACK](#) REQUIRED DOCS

your logo  
HERE

Borrower Name: Bob  
Loan Status: Completed App

Commercial/Residential Real Estate - Fix and Flip

Pending

In Review

Complete

Incomplete/Resend

Needs Manager Review

Needs Legal Review

Required Doc Name	Required By	Required Doc Status	Time Stamp	Notes	Mandatory
<div>Borrower Bank Statements</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Drivers License</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Purchase Contract</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>GC License, Insurance + Bonding</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Voided Check</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Entity Docs</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Financial Statements (401k, IRA, Bank, etc...)</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Construction Budget</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Entity-Articles of Incorporation</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			
<div>Exit Strategy Letter</div> <div>Drop files here to upload</div>	Borrower	Pending Submission			

Save & Submit



# Pipeline

Real time, 360 degree visibility on your entire business.

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## Team Collaboration

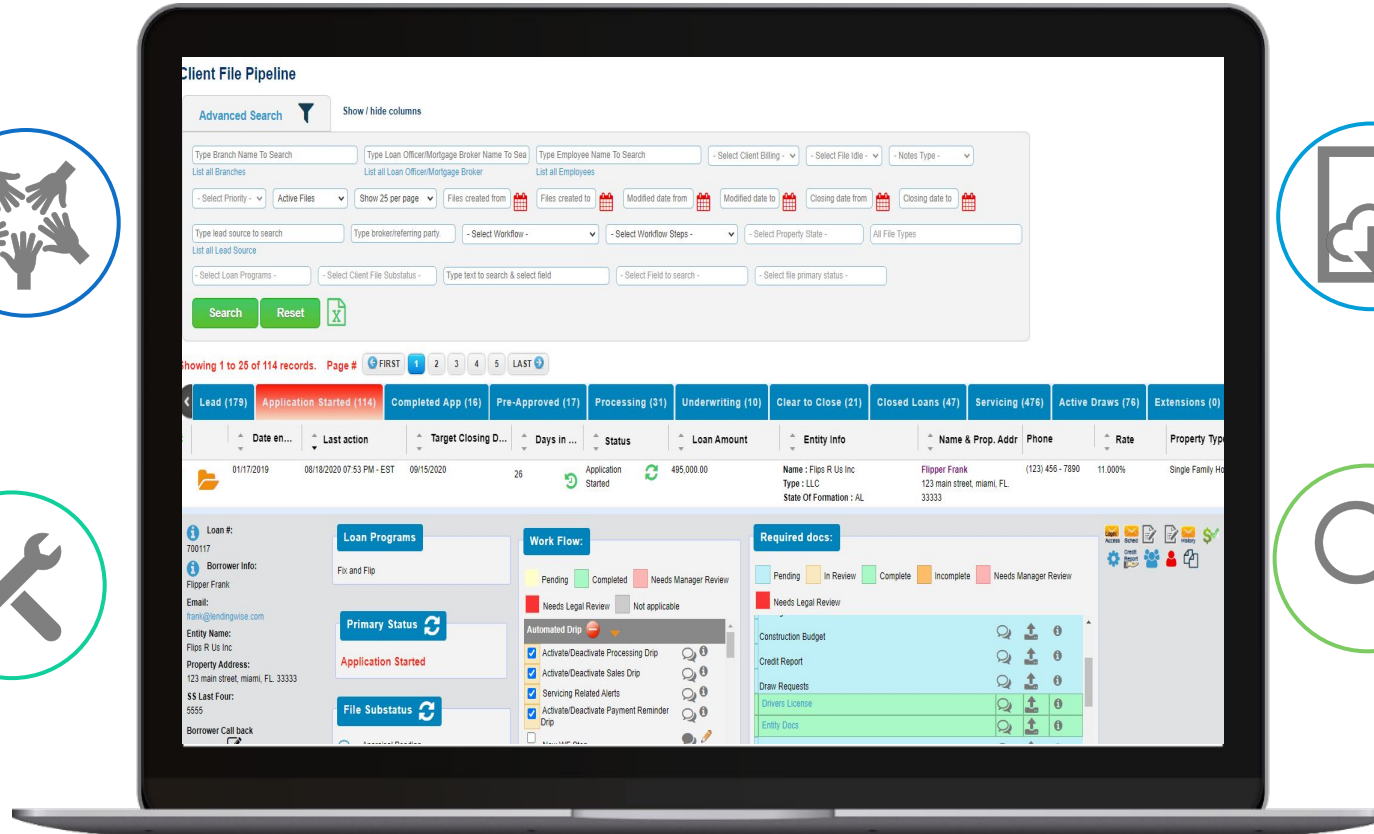
The entire team can see real time status on loan files, missing docs, note history, pending tasks, etc...

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

## 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

## Our Curated List

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

**Quality Over Quantity.**

## Gathering Offers

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



## Economies of Scale

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

## Your Private List

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

## 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

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## 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
- 3<sup>rd</sup> 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

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<b>Enterprise</b> For Lenders & Institutions \$49-\$149/User	<b>Professional</b> \$49-\$119/User	<b>Broker Lite</b> Single User Only
<b>\$395/mo</b>  3 Users Included  Servicing Features: Draw Management, Payments, Fractional Investors,  3 <sup>rd</sup> Party Integrations: Credit, AVM, background, etc...  Support Options	<b>\$149/mo</b>  1 Users Included  Customize Pipeline, Loan Stages, Required Docs, Workflows, etc...  Customize Webforms Unlimited Emails/Texts  Support Options	<b>\$99/mo</b>  Web Forms  Send Term Sheet Basic Pipeline  Send 100 Emails/Texts  Limited Support
Zoom, Phone Support, Live Chat, Knowledge Base, Video Library & E-mail	Zoom, Phone Support, Live Chat, Knowledge Base, Video Library & E-mail	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 User creates list of topics Create fake deals to practice	2 User Discovery & Exploration	3 LW Tasks, custom work or docs, etc... queued up Help Configure form fields, required docs, etc..	4 1 <sup>st</sup> Basic Admin Training with Q&A Session	5	6
7	8 Enter live deals... Continue exploring the platform & taking notes requirements for form fields, required docs, workflow	9	10 2 <sup>nd</sup> 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 3 <sup>rd</sup> Advanced Team Training & Team Q & A Review/Implement any additional changes	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3