



Imagine Solutions' LoanFlow™

LoanFlow™ from Imagine Solutions is designed to leverage the power of enterprise content management (with advanced case management) – integrated into your current loan origination and servicing systems – to transform lending operations. It helps lenders replace paper-intensive, manual tasks with streamlined, automated processes, speeding information flows and providing improved control and visibility. As such, lenders can dramatically reduce cycle times, improve loan data accuracy, reduce risk of fraud and improve service and compliance.

Commercial, Consumer, and Mortgage lenders all face their own versions of similar challenges: excessive photocopying of key documents, exposure from loans not being perfected (e.g. missing information, lack of insurance), conforming to regulatory requirements, ensuring that critical steps take place, and performing objective quality control. LoanFlow addresses these issues and gets lenders closer to "same day processing".

LoanFlow for Consumer and Commercial Lending

Provides image-enablement and advanced case management to automate the post-close process.

- Manages the document prep process by enforcing work based on contract date which reduces redraw rates significantly
- Performs effective exception processing with automated assignment and routing to the responsible party (both internal and third party servicers), and uploading of requisite documents
- Manages the title recordation process by supporting the scanning of documents, queuing for post close processing and boarding of the loan
- Manages the recording and release of lien documents, ensuring cross-collateralization requirements across loans and loan types are maintained
- Collateral tracking and management
- Removes subjectivity from the quality control process through a rules-driven approach to QC checking and validation
- Provides wizard-driven document review ensuring completeness and correctness of the loan file
- Maintains ticklers for key post-close activities (e.g. UCC renewals)
- Ensures proactive management of both internal and customer service levels, including self-service portals for improved communication
- Produces progress reports on loan status

LoanFlow for Mortgage Lending

Provides branch document capture and indexing and transmits the images to central corporate offices in a secured, unattended fashion for operational processing by loan origination, servicing, secondary, and marketing.

- Image-enables online applications and manages the collection of requisite supporting documents
- Enhances current workflow management capabilities (e.g. workload leveling based on loan specific data)

- Adds logic to servicing systems to manage document acquisition and correspondence for HAMP or other modification programs during the servicing process
- Selects and packages the required pages needed from a large loan file for secondary marketing
- Develops and manages templates for each investor along with the required document for preparation of investor packages
- Removes subjectivity from the quality control process through a rules driven approach to QC checking and validation

Efficient processing combined with consolidated collateral tracking, exceptions management and risk-based quality control, benefits lending organization in many ways:

- Shortened cycle times
- Increased customer retention through up-sell/cross-sell opportunities
- Simplified fulfillment of audit demands by capturing workflow process history
- Improved ability to forecast workload demand of downstream processes

Imagine Solutions customers have been able to reduce loan processing costs by more than 30%. Contact us today, to learn how you can achieve similar results.

Contact Imagine Solutions for more information:
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