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Mortgage Portal and Point-of-Sale System

O R I G I N A T O R

The screenshot shows the VisionCore Originator web application. The main content area is titled 'Loan Summary' and contains several input fields and dropdown menus. The fields include: Lender Case Identifier (0620400007), Interest Rate (0.0000%), Loan Purpose (Purchase), Loan Date (20), Lien Position (Second Lien), Appraised Value (\$0.00), Estimated Property Value (\$0.00), Loan Amount (\$50,000.00), Payout Fee (\$200,000.00), and Initial Draw Amount (\$25,000.00). The sidebar on the left contains a navigation menu with items like '1003 Loan Application', 'Loan Assignment', 'Loan Summary', 'Subject Property', 'Borrowers', 'Employment', 'Income and Expenses', 'Assets and Liabilities', 'Real Estate Owned', 'Details of Transaction', 'Declarations', 'Government Monitoring', 'Credit', 'Underwriting', 'Forms', 'Collaboration', and 'Export'. The bottom of the screen shows user information: 'User: Administrator Account' and 'Date: 10/15/2008 12:34:57'.

Overview

VisionCore Originator is a comprehensive and easy-to-use origination portal for the mortgage industry. Originator gives lenders all the tools necessary to work with their customers at the point-of-sale.

Key Benefits

VisionCore Originator acts as an originator's web-based portal to their customers. In today's competitive environment, lenders and brokers expect a quick and accurate point-of-sale solution. Originator provides:

- Full 1003 Loan Application Submission and Management
- Shopping, Cross-sell and Up-sell Capabilities for Loan Agents
- Real-Time Loan Locking
- Instant Approvals and Disqualifications on any Loan Scenario
- Integrated 3rd Party Services including AVM, Credit, AUS and Fraud Detection Tools
- Support for Retail, Wholesale and Correspondent Channels
- Customized Branding Across All Levels of Each Channel
- Simplified Integration using Industry Format Standards such as MISMO & DU and a Service Oriented Architecture (SOA)
- Import of Common Industry File Formats for Loan File Upload

Key Features

- Prequal & Full Loan Submission
- Simplified 1003 Management
- Multi-Investor Programs & Pricing
- Real-Time Loan Locking
- Pipeline Management
- Automated Eligibility & Pricing
- Customized Branding
- Multiple Channel Support
- Integrated Imaging and Collaboration Tools
- Support for all Product Types
- Extensible & Service Oriented Architecture

Solution Features

Prequalification—Prospect and qualify a potential borrower to multiple products. Up and cross-sell opportunities with detailed disqualification messaging.

Loan Submission and Management—Automation supports quick and easy 1003 entry. Performs many calculations on the 1003 to eliminate redundant entry. Data can also be transferred from an existing prequal.

Automated Underwriting—Integration with VisionCore Underwriter provides detailed eligibility, pricing and fees for any loan scenario, including support for multiple investors, programs and products in a single screen. Supports Fannie DU and Countrywide CLOUT for underwriting submission.

Real-Time Loan Locking—With a price and approval, a loan can be locked and submitted directly to processing.

Credit—Supports direct ordering of credit and merging of tradelines into the loan application. Credit is summarized at the borrower, report or loan level and can be fed directly into an automated underwriting system. Reports can be viewed or printed in a single screen.

AVM and Property History—Moves collateral assessment and management to the point-of-sale and provides a complete package for automated underwriting.

Forms and Reports—Printable 1003 and disclosure forms allow for quick loan file setup. Pipeline management, channel productivity and audit reports give insight into the effectiveness of the channel and employees.

External Services—Support for Appraisal, Title, Flood and Insurance gives the ability to initiate these functions at the point-of-sale. Loan applications can also be exported to formats such as MISMO and DU.

Third Party Management—Integration with VisionCore ThirdParty Manager provides customers the ability to complete online applications and begin submitting loans immediately.

Imaging and Collaboration Tools—Integrates document collection and collaboration functionality to provide an overall customer service solution.

The Solution is in Sight.

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