

# Capsilon Consumer Portal™



Capsilon Consumer Portal boosts customer satisfaction by giving borrowers a next-generation online interface for mortgage loan applications. Borrowers can work independently or with assistance from a Loan Officer. Seamless integration between the Capsilon Consumer Portal and the Capsilon Loan Officer Portal streamlines the application process, speeds approvals, and improves quality.

Capsilon Consumer Portal is not just a front-end data collection interface. It is integrated with the Capsilon Digital Mortgage Platform, which automates the lender's loan production processes, providing features such as checklist automation, missing document identification, Automated Document Recognition (ADR) for indexing, naming and sorting, and Automated Data Extraction (ADE) for data integrity.

Capsilon Point of Sale (POS) Portals combine data from documents with native data sourced through our partners, enabling borrowers to move quickly through the entire application process. Open APIs allow lenders to fit Capsilon into their existing ecosystems. Integration with the lenders' loan production processes allows lenders to compete on speed, user experience, cost and quality.

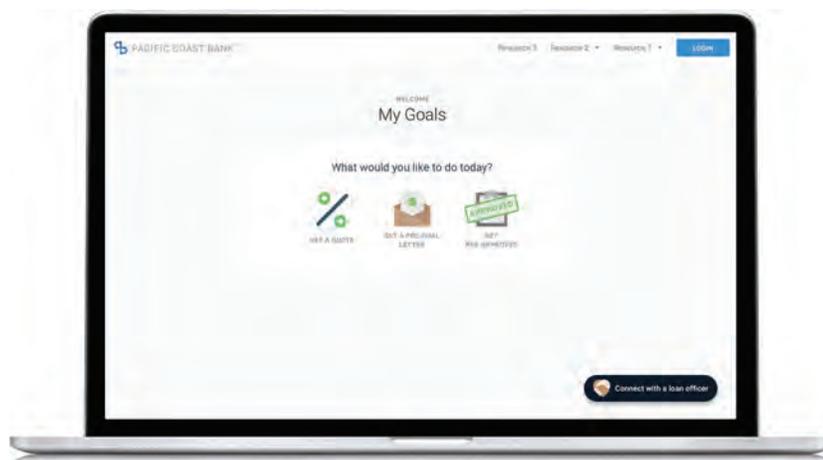
## Capsilon Consumer Portal™ Enables Retail Lenders to:

- Provide a user-friendly personal mortgage portal for borrowers
- Improve collaboration to speed the loan application process for borrowers
- Provide tools and information to borrowers to streamline the process
- Ensure completeness of loan packages

## Borrowers Easily Obtain Quotes and Pre-Approvals

Capsilon Consumer Portal provides three essential borrower flows:

- Quick Quote
- Pre-qualification
- Pre-approval

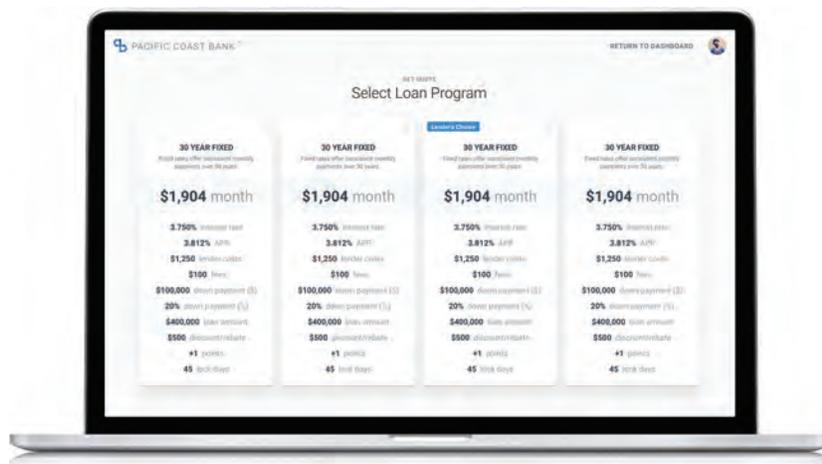


Borrowers have 3 paths to choose from when visiting the Capsilon Consumer Portal.

## User-Friendly Interface with Wizard-Type Loan Questions

Capsilon guides the borrower through the application process using task lists for completing the application and submitting the required documents.

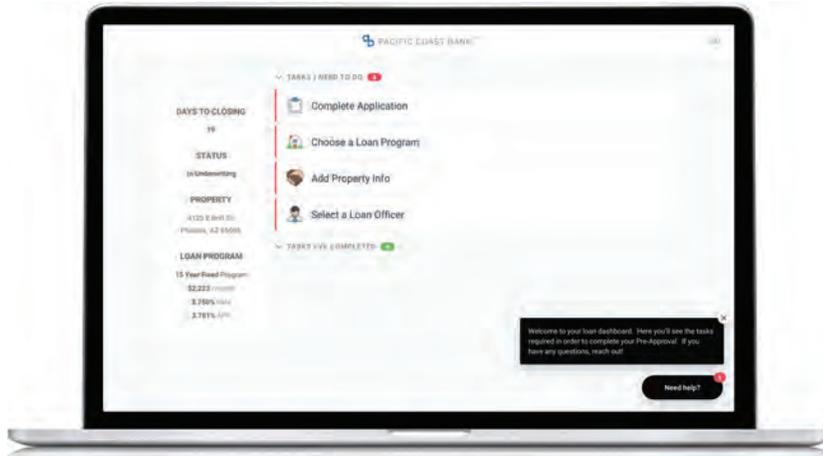
- Lender can configure portal to present 1 to 5 loan options
- Easy-to-understand questions guide borrower
- Borrower can request a Loan Officer at any time
- Leverages integrated pricing, asset aggregation, credit, and Automated Underwriting Systems (AUS)
- Borrower receives pricing updates automatically when selecting a loan inside the portal
- Easily compare loan products with closing costs, rates and broker compensation included



Loan application questions guide borrowers to their best loan options.

## Powerful Features Expedite Loan Submissions

- Borrowers analyze loan options with tools that identify loan amount, monthly payment, cost-to-close, pricing scenarios and loan comparisons
- Automated Credit and Automated Underwriting enable lenders to provide conditional loan approvals within minutes
- Task-driven dashboard guides borrowers through application process and document submission
- Tracks required documents for the specific loan requested
- Identifies missing documents
- Document upload automatically checks off required documents



Task-driven dashboard guides borrowers through application process.

## Integration with Capsilon Loan Officer Portal Improves Service to Borrowers and Speeds Turnaround

- Borrowers can request a Loan Officer at any time in the process
- Loan Officers work directly online with borrowers
- Loan Officer can input information to complete borrower tasks
- Loan Officer can now act as a true financial advisor to help the borrower:
  - Navigate through the complexities of loan selection
  - Determine more easily how to qualify for a loan

## Automated Loan Setup and Document Submission Slashes Labor Costs

Capsilon portals are integrated with the Capsilon Digital Mortgage Platform, providing automated loan setup, checklists, and our patented ADR and ADE. Portals use data from documents and native data sourced through Capsilon partners.

- Submitted documents undergo automated loan setup, ADR and checklists
- Eliminates manual indexing, naming and sorting
- Required documents lists are tied to the selected loan program
- Loan requirements can be customized to lender specifications
- Integration partners provide data such as pricing, credit, closing fees, and automated underwriting
- Capsilon's Digital Mortgage Platform has robust APIs to allow lenders to choose their service providers



Automated Credit expedites loan approvals.

## Intelligent Automation Improves Quality and Turnaround Time

- Automated loan checklist identifies missing documents and outstanding conditions
- Loan program and pricing data are submitted automatically with 1003 and closing fees
- LE can be automatically generated to improve TRID compliance

## Bulk Uploads speed loan application processing

- Upload a single PDF containing all required documents
- Eliminate manual indexing, document naming, and sorting
- Bulk upload and ADR include automated conditions handling
- Automated check-off against required documents with bulk upload
- Bulk upload directly to a condition

## Summary

Capsilon Consumer Portal provides a direct interface for borrowers to obtain quotes and pre-approvals with a user-friendly process that includes integrated pricing, required documents list for a specific loan, credit check, and easy document submission. Documents are automatically indexed, named and sorted, greatly increasing quality and decreasing labor costs. Loan Officers can collaborate with and respond to borrowers faster and more effectively, increasing loan volume and reducing borrower fallout.

Capsilon Portals are integrated into the lender's loan production processes through Capsilon's Digital Mortgage Platform, resulting in more complete data collection, better collaboration and response times, higher quality loans, improved compliance, and faster loan production.

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### About Capsilon Corporation

Capsilon transforms the speed and economics of the mortgage production and servicing process. The Capsilon Digital Mortgage Platform leverages the power of the cloud and intelligent process automation to transform the existing mortgage production and servicing process into a modern digital mortgage factory. Capsilon gives mortgage originators, servicers and loan purchasers a disruptive advantage by making it possible to deliver mortgages at the highest velocity and at a new cost structure with the utmost integrity. Headquartered in San Francisco, Capsilon serves many of the mortgage industry's most innovative companies, including two of the 10 largest residential mortgage lenders in the United States. For more information, visit [www.capsilon.com](http://www.capsilon.com).