

Capsilon TPO Portal™



Capsilon TPO Portal is the next-generation web-based third party originator (TPO) system that enables lenders to deliver fully integrated real-time pricing and advanced quote management capabilities to their broker and correspondent communities to speed loan package creation and submission. An optimized user interface coupled with up-to-the-minute loan product and pricing information give brokers the ability to compare loan products instantly and respond quickly to borrower inquiries.

Capsilon TPO Portal is integrated with the Capsilon Digital Mortgage Platform, which automates the lender's loan production processes. By automating loan setup, Loan Estimate (LE) disclosure generation, document submission and quality control, Capsilon TPO Portal dramatically reduces pre-underwriting loan review and setup, underwriting time requesting missing documents and compliance time getting fees and issuing LEs. This slashes loan costs by increasing pre-Underwriting, Underwriting and Compliance productivity.

Capsilon 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 ecosystem. Capsilon Portal integration with the lender's loan production processes allows lenders to compete on speed, user experience, cost and quality.

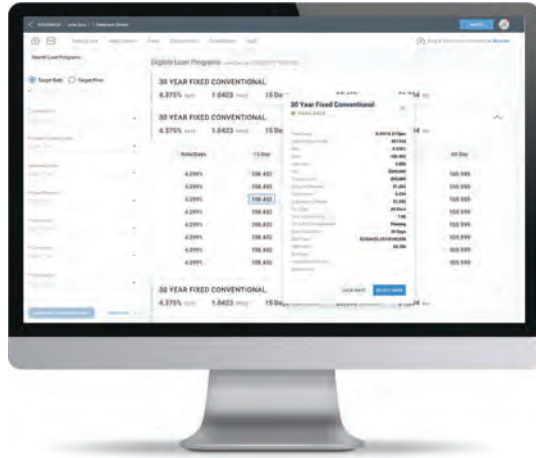
Streamlined Pricing and Quote Management

Capsilon TPO Portal enables lenders to engage, expand, and retain their broker communities by providing them with the tools they need to submit complete, high-quality loan packages. The portal provides the ability to:

- Find products and pricing that match borrower circumstances and qualifications
- Leverage integrated credit and Automated Underwriting Systems (AUS) to improve loan quality
- Receive pricing updates automatically when selecting a loan inside the portal
- Compare loan products with closing costs, rates and broker compensation included
- Quote rates to borrower quickly and accurately
- Compare the previous quotes with current market pricing
- Track pricing history and identify trends
- Select loan products and pricing directly from the lender's portal
- Manage the rate locking process

Capsilon TPO Portal™ Enables Wholesale Lenders to:

- Engage, expand, & retain their broker and correspondent communities
- Automate key steps in the loan submission process
- Process a higher volume of quality loans
- Ensure completeness of loan packages from brokers



Real-time pricing and quote management enable quick, easy submission of complete, high-quality loans.

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 Automated Document Recognition (ADR) and Automated Data Extraction (ADE).

- Submitted documents are integrated into 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
- Missing documents are automatically identified
- Documents can be uploaded directly to a condition



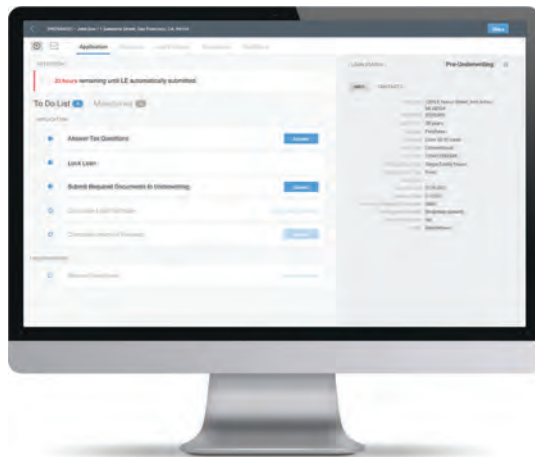
Documents are automatically indexed, named and sorted.

Intelligent Automation Improves Quality and Turnaround Time

- Broker is alerted when TRID disclosure is required and timeline is provided
- Automated fee gathering and LE creation reduces errors
- Automated loan checklist identifies missing documents and outstanding conditions
- Loan program and pricing data are submitted automatically with 1003 and closing fees
- Loan is automatically submitted when required documents are present

Task-Driven Workflow Boosts Efficiency

- Brokers easily view and manage their loans
- Quickly view loan status snapshots and track all activities performed
- Dashboard guides broker through tasks
- To-Do Dashboard provides loan summary, loan status, next tasks and alerts
- Brokers quickly identify missing documents and data



Capsilon dashboard guides the broker through tasks.

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 can be directly associated with a condition



Summary

Capsilon TPO Portal enables lenders to increase broker and correspondent loan volume by making it easier for them to submit loans with a streamlined process that includes integrated pricing, loan submission checklists, and conditions management. Brokers can respond to borrower inquiries faster and more effectively, increasing both loan volume and loyalty to the lender.

Capsilon Portals are integrated into the lender's loan production processes through the Capsilon 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.