

Commercial Lending Process/Life Cycle

1

Pre-Application

- + Marketing & Lead Generation Services
- + Pre-Qualification Soft Pull Credit Reports

2

Processing/Underwriting/Closing

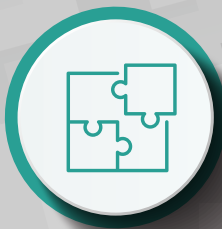
- + Business Owner Reports
 - Soft inquiry
 - Tri-merge credit reports
- + Business Credit Reports
 - UCC Searches
- + Business Account Monitoring
- + FraudPlus
- + OFAC Checks (personal and business)
- + Asset Verifications
 - Verification of Employment
 - Verification of Deposit
- + Flood Zone Determination Reports
 - Residential and Commercial properties
- + 4506-T Reports
- + Appraisals/AVM
- + Liens & Judgments Reports

3

Post-Closing

- + Business Account Monitoring
 - Portfolio Review
- + Business Credit Reports
 - UCC Searches
- + Business Owner Reports
 - Soft inquiry
 - Tri-merge credit reports
- + QC Review/Forensic Review
 - Occupancy Checks
- + Annual Loan Reviews

Why Credit Plus?



Verifiably better data



Reduced risk



Increased efficiencies