

# easyLENDER® Mortgagebot® PowerSite®

**Fiserv** | Lending Solutions

## Reach Web-based borrowers efficiently and cost-effectively

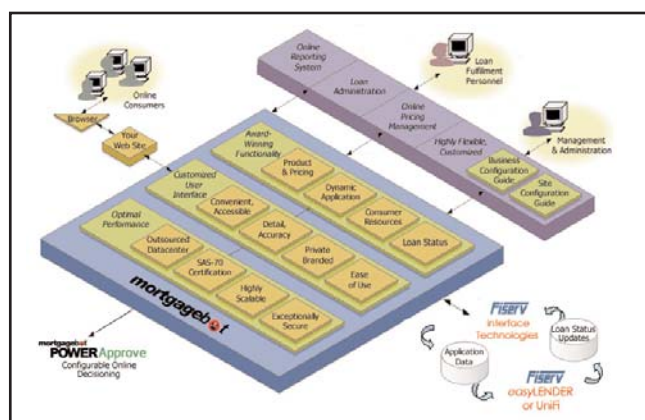
Electronic transactions have raised the bar throughout the financial services industry and nowhere is that more apparent than in the mortgage lending arena. The continued growth and efficiency of online lending makes this business channel key to your ability to effectively compete, meet your customers' expectations, work more efficiently, and add improve your profitability.

Achieve your full lending potential by uniting the proven, front-end performance of Mortgagebot PowerSite with the processing power of *easyLENDER*. Through a strategic partnership between Fiserv Lending Solutions and Mortgagebot LLC, you can quickly implement an online, consumer-direct lending channel that can reach online mortgage and home-equity borrowers efficiently and cost-effectively.

### The power of consumer-direct lending

Fiserv Lending Solutions and Mortgagebot give you a powerful Internet-lending solution with Mortgagebot PowerSite, a fully configurable, Web-based, front-end system that is designed to fit seamlessly into your lending business. It is an advanced consumer-direct lending platform that enables you to provide borrowers with real-time loan applications, rate quotes, credit-verified loan approvals, rate locks, a national closing-cost engine, and much more.

On the back end is your *easyLENDER* loan origination system (LOS). With your LOS connected to Mortgagebot PowerSite through the XML-based *easyCONNECT*™ middleware system, the Fiserv/Mortgagebot solution delivers seamless, bi-directional integration of mortgage and home-equity loan-application and loan-status data between you and your customers. The result? Additional business from your Internet-based lending channel and improved efficiency by eliminating the manual re-entry of Web-based loan data.



### A flexible and affordable Web-based lending solution

Join the fast-growing list of lenders who have selected Mortgagebot PowerSite for its advanced functionality, ease of maintenance, speed-to-market, and affordability.

**Advanced functionality.** Built with the online borrower in mind, Mortgagebot PowerSite uses an intelligent loan-application process that personalizes questions based on the customer's unique borrowing needs. Decision-support tools, such as Java™-based calculators, provide borrowers with value-added financial planning resources. In addition, closing costs are calculated with city-level accuracy by means of a national closing-cost database.

Mortgagebot PowerSite functionality is further enhanced through its unique, seamless integration with *easyLENDER*. Loan application data is electronically transmitted to your loan origination system, thus accelerating the lending process and ensuring more accurate data. Convenient loan-status features give borrowers virtually instant updates as their applications move through the lending process. The integration with *easyLENDER* is so seamless and efficient that it has won *Mortgage Technology Magazine's* "Synergy Award" for moving the industry closer to a paperless lending environment.



*Mortgagebot PowerSite is fully customizable. You can design your own lending page to match your existing Web site—or select from several pre-configured templates.*

**Easy to maintain.** With Mortgagebot PowerSite, set-up is simple and quick. The site is pre-configured to your product and pricing specifications. A wide range of mortgage and home-equity products is supported, and each can be assigned unique approval criteria or fees. In addition, with the system's robust, Web-based administration tool, you can easily update rates, monitor site activity, and download new loan applications—at your convenience.

Maintaining your customer data is also easy. That's because *easyLENDER* connects seamlessly to Mortgagebot PowerSite, enabling Web-based loans to smoothly enter your lending workflow. Loan processing is performed through your regular, established processes, so you can deliver the responsive customer service you are known for. And automated loan-status return gives borrowers application updates around-the-clock.

**Quick to market.** Mortgagebot PowerSite is a fully-hosted Application Service Provider (ASP) solution, that is scalable, flexible, and secure, delivering maximum uptime and state-of-the-art functionality with a minimal investment.

## **Deliver loan products to your borrower's front door**

Because Mortgagebot PowerSite is a 100% private-labeled solution, your implementation can look exactly like your organization's primary Web site. This enables you to control every phase of the lending process, and gives you a flexible, sophisticated, and competitive Internet-based lending presence.

Fiserv Lending Solutions and Mortgagebot enable you to take your lending business straight to your customer's doorstep, with an affordable and easy-to-implement business-to-consumer solution for taking mortgage and home-equity applications.

## **easyLENDER background**

*easyLENDER* is a family of LOS solutions that automate every phase of loan origination, processing, and closing for hundreds of lenders nationwide. *easyLENDER* Mortgage automates the mortgage lending process, and *easyLENDER* Consumer/Commercial *iDM* automates home-equity, consumer, and commercial lending. With *easyLENDER*, you benefit from greater accuracy, speed, flexibility, and efficiency when originating, processing, and closing mortgage, consumer, home-equity, and commercial loans.

## **Mortgagebot background**

Mortgagebot is the leading provider of Internet-based loan-origination solutions for the mortgage industry. Mortgagebot combines its mortgage-banking experience with leading-edge technology to create robust, configurable, and affordable Internet-based solutions for lenders nationwide. Mortgagebot PowerSite is an award-winning, highly customizable, and completely private-labeled technology that enables lenders to fully leverage their brand and customer relationships. The future of the mortgage industry is online. Mortgagebot makes it possible for you to get there quickly and easily.

## **A total loan-origination platform**

When implemented together, *easyLENDER* software and Mortgagebot PowerSite create a unique, total loan-origination platform that adds value to your business. Don't miss out on the lending revenue stream that is increasingly flowing from the Internet. Contact Fiserv Lending Solutions today for more information about how our consumer-direct, Internet-based lending solutions can work for you.