

Accelerate Your Loan Origination

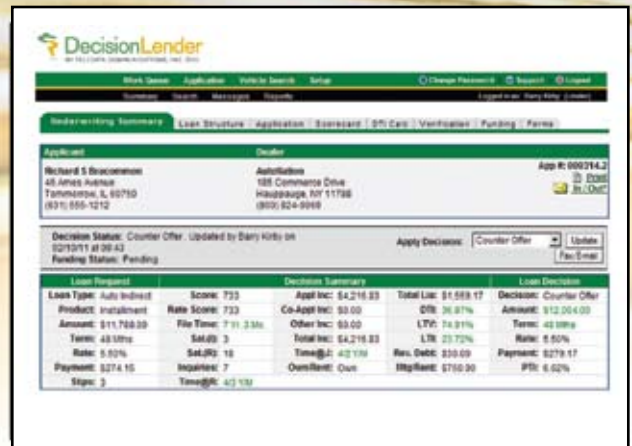
***DecisionLender the online Loan Origination
Solution delivers the competitive edge:***

- ▶ Interfaces with all major portals including: DealerTrack, RouteOne, ODE and CUDL
- ▶ Control your lending process
- ▶ Delivers better, more efficient service to your clients

Think fast. Move smart.

Change in the auto indirect marketplace is accelerating. Increasingly, car dealers are placing loan applications through DealerTrack, RouteOne, ODE and CUDL for the ease of use and profit potential these Internet portals provide. Thousands of dealers are currently opting to go online – generating millions of applications each month—and their numbers are growing monthly.

For lenders, this not only means more opportunities to book more loans with more dealers than ever before, it also means more competitive pressures: to speed your application process so you don't lose out on the "best" loans—and to better understand your loan sources so you don't waste time on unprofitable dealers.



The screenshot displays the DecisionLender web application interface. At the top, there is a navigation bar with the DecisionLender logo and various menu options like 'Mark Done', 'Application', 'Vehicle Search', 'Tools', 'Create Payment', 'Support', and 'Logout'. Below the navigation bar, there are tabs for 'Underwriting Summary', 'Loan Structure', 'Application', 'Statistics', 'SFI Call', 'Verifications', 'Funding', and 'Alerts'. The main content area shows an 'Applicant' section with details for Richard S. Braccamonte, including his address and phone number. Below this, there is a 'Decision Status' section indicating a 'Counter Offer' and a 'Funding Status' of 'Pending'. The bottom section is a 'Loan Proposal' table with columns for 'Loan Type', 'Product', 'Amount', 'Term', 'Rate', 'Payment', 'Step', 'Score', 'File Time', 'Sat. Rty', 'Inquiries', 'Step', 'Appr Inc', 'Co-Appr Inc', 'Other Inc', 'Total Inc', 'DPR', 'LTV', 'Rev. Oubc', 'Step/Rate', 'Decision', and 'IPR'. The table contains numerical data for each of these fields.

A complete loan application is automatically prepared for the credit analysts' review.

Why do you need DecisionLender?

This browser-based, real-time loan origination solution automates your lending process – from start to finish – so you can not only make faster decisions, but also smarter ones. And because it's delivered as an SaaS (software as a service) from TCI, a leading provider of software solutions to the credit industry, you know you can count on the DecisionLender solution for unsurpassed reliability, cost-efficiency and security.

Satisfy the need for speed.

In this fast-paced lending environment, the time it takes to manually process your loan applications is time you just don't have. Any opportunity you lose to bid on loans with the highest scores negatively impacts your loan portfolio and detracts from your bottom line.

With DecisionLender, you can reduce your response time dramatically – and become the preferred lender of choice:

- ▶ **Reduces the decision process to just seconds** with auto-decision (optional)
- ▶ **Speeds the manual review process** which enables you to respond first.
- ▶ **Improves dealer experience – and strengthens your relationship** – with 24/7 e-mail notification, autodecision, instant messaging and fax capabilities

With DecisionLender, a complete loan application file is prepared automatically – without re-keying any data. The credit report and auto valuation data are automatically pulled, and your core processing system can be queried too. All key information is readily available for the loan analyst to review, saving you time – and money.

Application Summary | Loan Structure | Application | Scorecard | DTI Calc | Verification | Funding | Forms

Applicant Details:
 Applicant: Richard S Bracomen
 Address: 185 Commerce Drive, Tompkinsville, KY 40388
 App #: 0007142

Decision Status: Counter Offer. Updated by Emily Kirby on 02/10/11 at 09:43.
 Pending Status: Pending

| Online Loan Request | Loan Structure | Decision Summary |
|--------------------------------|----------------|------------------------|
| Total Cash Price: \$ 10999.00 | \$ 10999.00 | Score: 739 / 864 |
| Down Payment: \$ 8000.00 | \$ 8000.00 | File Time: 7 Yr. 3 Mo. |
| Referral: \$ | | DTI: 38.87 % |
| Trade-In Allowance: \$ | \$ 0.00 | LTV: 24.81 % |
| Payoff on Trade: \$ | \$ 0.00 | LRI: 23.73 % |
| Service Contract: \$ | | PTI: 6.62 % |
| GAP Insurance: \$ | | Amount: \$ 1000.00 |
| Doc Fee: \$ 27.00 | \$ 27.00 | Term: 48 Mths. |
| Licenses, Tags, Reg: \$ 112.00 | \$ 112.00 | Payment: \$ 276.57 |
| Other Taxable: \$ | \$ 0.00 | |
| Other Non Taxable: \$ | \$ 0.00 | |
| Sales Tax: \$ 1100.00 | \$ 1100.00 | |

Counteroffer enables you to negotiate the loan request

Decision Details | Decision Rules

Scorecard Summary:
 Applicant Name: Richard S Bracomen
 Date: 02/10/2011
 App Number: 000714

| Rule | Value | Pass/Fail |
|---|--------------------|-----------|
| Social Security Number Variance | SSN Variance Found | Fail |
| Number of 30/60/90 Delinquencies Confirmed in Past 18 Years <= 6 | 2 | Fail |
| Applicant Credit Score >= 675 | 733 | Pass |
| Applicant File Time to Credit Bureau (Months) >= 12 | 87 months | Pass |
| Maximum Number of Trade Lines (Each Applicant) >= 3 | 22 | Pass |
| Maximum Credit Inquiries (Past 2 Months) <= 6 | 1 | Pass |
| Gross Monthly Income Applicant >= \$2,000 | \$4216.83 | Pass |
| Applicant Time at Current Residence >= 24 months | 51 months | Pass |
| Applicant Time at Current Employer >= 24 months | 53 months | Pass |
| If Self Employed = Refr | Not Self Employed | Pass |
| Debt to Income (DTI) <= 40% | 26.80% | Pass |
| Used Vehicle LTV (Value = NADA Retail Value) <= 75% | 73.60% | Pass |
| Always Refr when Used Vehicle Value is Entered Manually by Dealer | Pass | Pass |
| Minimum Amount Financed >= \$4,000 | \$11788.00 | Pass |
| Maximum Amount Financed for Automatic Approval <= \$50,000 | \$11788.00 | Pass |
| Minimum Down Payment >= 5% | 34.50% | Pass |

DecisionLender uses your criteria for consistent decisioning throughout your organization.

Drive down costs.

There simply isn't a more cost-effective, faster approach to loan processing than DecisionLender:

- ▶ **Cuts manual loan application processing costs.** You'll save from start to finish: reducing costly dealer communications, pre-qualification costs, pricey forms preparation, and time sensitive data gathering, re-keying and calculating of data.
- ▶ **Lowers escalating compliance costs.** The system uses your latest applications, contracts, letters and documents, ensures that all lending rules are consistently applied and the audit trail tracks loan officer activity. You can be confident – and cost-effective.
- ▶ **Better management control can improve the quality of your dealer relations.** Dealer management reports enable you to focus on your sources of good loans and avoid unprofitable dealers who send you applications and don't give you the business, or only send bad applications.
- ▶ **Potentially reduces loan losses.** Provides better control, so DecisionLender can help reduce inconsistent loan evaluations, as well as help eliminate clerical errors and the use of inaccurate information.

DecisionLender has helped our customers cut cost by more than 50%

Set your own course, from start to finish.

DecisionLender provides an easy migration path to the future of indirect lending because it can start wherever you currently are – whether your practices are manual or partially automated – and you can easily convert in increments, becoming as fully automated as you choose. This is automated processing on your terms, customized to suit your business environment, strategies and objectives:

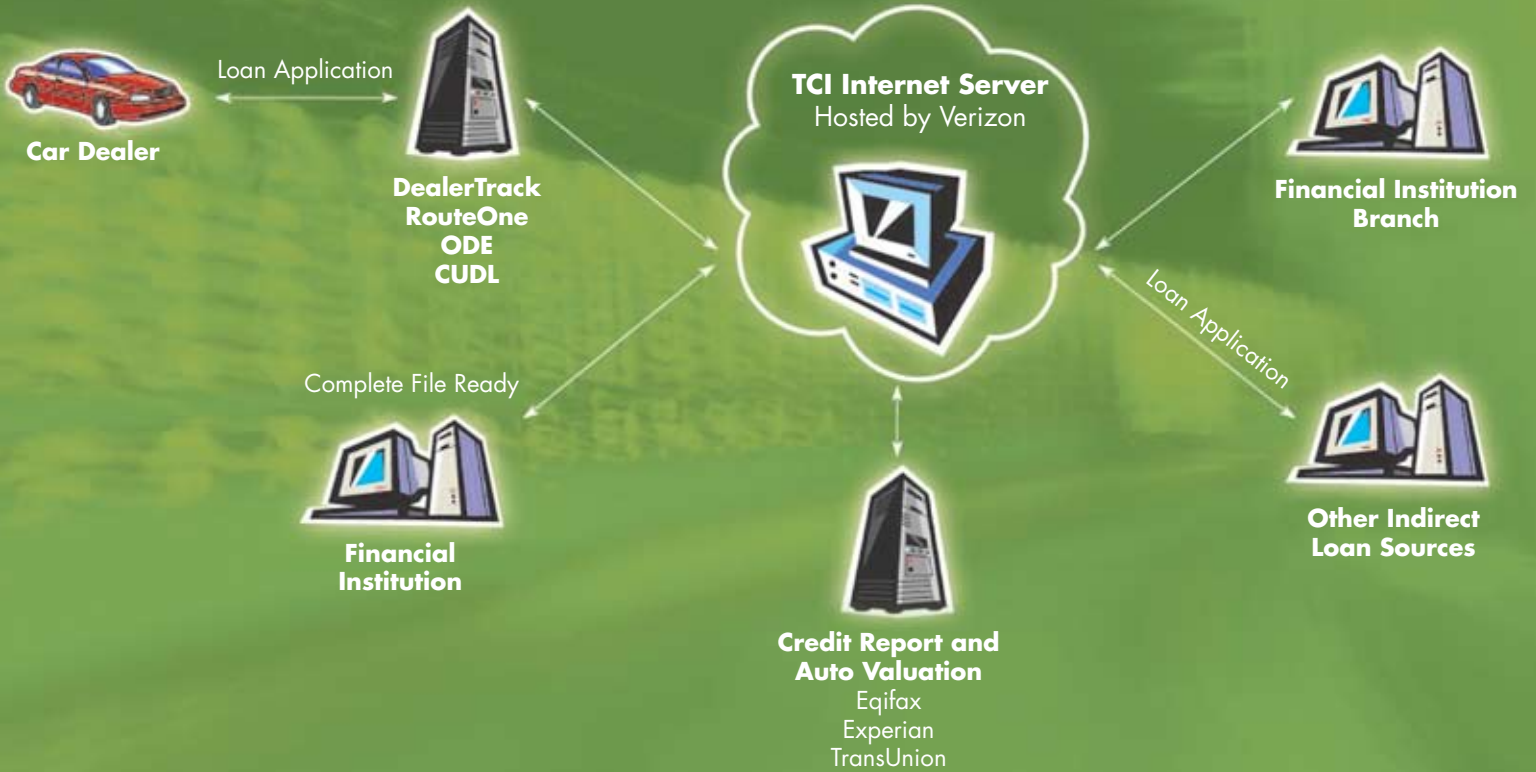
- ▶ **Cost-effective solution works for your bottom line.** Low, up-front installation costs – and transaction pricing based on volume – make sound economic sense.
- ▶ **Flexible system can be used for both direct and indirect lending.** Not restricted to the auto portals, use DecisionLender to process loan applications generated via your web site, branch office or through a dealer web site, or for non-auto lending such as retail lending.
 - ▶ **Utilizes your best Lending Criteria.** Set your own parameters for decline, approve or pending applications, and use the messaging system to counteroffer.
 - ▶ **Interfaces with over 20 core systems including,** Jack Henry, Harland, Fiserv, Ultradata, Summit and many more.
- ▶ **Features Funding Calculator** to easily compute loan amount and a Dealer Reserve Calculator that's flexible to meet your program.
- ▶ **Generates performance and tracking reports** to help you monitor and manage lending activities. Reports include Loan Activity Report – so you know which dealers are providing you with loans – as well as Profitability Report, Funded Loan Report, Monthly Reserve Report by Dealer, Paper Grade by Dealer and more.

Start with your FREE personalized ROI Report.

Learn how profitable DecisionLender can be for your organization – and put your business on the fast track to competitive success.

\$ DecisionLender

SaaS Model



To find out more – and receive your own FREE return on investment (ROI) analysis – call **1-800-443-9349** or visit us at www.tciddecisionlender.com. It's one smart decision.

