

# Turbo Charge Your Indirect Auto Lending



## Get the competitive advantage of web-based automation

TCI's **DecisionLender Lite** is a web-based, SaaS (software as a service), loan origination solution for auto indirect lending. It helps you compete in today's economic environment by accelerating your lending process and improving the quality of your loan portfolio! As a result of our weak economy, auto dealers are under tremendous pressure to "move the metal." They want a fast response to loan requests, consequently, the highest quality loans go to the lender that responds first. DecisionLender Lite helps you to control your lending process because all loans are decided consistently. Unacceptable applications are declined, while you bid for the best loans **FAST!**

## We're making it easier to work smarter

Utilizing DecisionLender Lite, auto loan applications are routed directly into your branded website from DealerTrack and RouteOne - or - your approved auto dealer can send a loan application directly to your LOS (loan origination system). Re-keying of data is completely eliminated thus avoiding errors. The application data, the N.A.D.A. value (if applicable) and the credit report will be used to create a loan folder based upon the lending criteria provided by the lender. Within the application folder is the Underwriting Summary page, which displays key loan criteria. From this page, the lender's underwriter will be able to "work" the file and perform tasks such as:

- Review Underwriting Summary page for failed criteria
- Review loan ratios (e.g. DTI, LTV, PTI)
- Perform tradeline edit functions
- View how applicant compares with lender policy (decision matrix)
- View credit report
- Rehash and restructure the loan, and much more...

## Simply Faster

The underwriter has all of the data and tools available within the automatically prepared folder to make a decision. "Approved," "Counter Offered" or "Declined" decisions can be routed through an auto portal, email or fax to notify the dealer in minutes. In addition, the notification can be sent to other users as authorized by the lender. DecisionLender Lite allows you to respond to the auto dealer in minutes. Since DecisionLender Lite is web-based, a lender underwriter can work files on the weekends when auto dealers want a decision the most!

***Start improving your loan process today. It's quick, easy, and inexpensive to get started with DecisionLender Lite.***



Once you see it, you'll wonder how you worked without it.

## DecisionLender Lite Features

- Your branded website with your logo
- Automatically receives loan applications from DealerTrack and RouteOne and can receive applications directly from the auto dealer or accept input of applications at the lender
- Pulls the credit report from your credit bureau of choice and generates a loan folder that provides all the information needed to make a decision (approve, counter offer, decline)
- Automatically calculates LTV based on auto values from N.A.D.A. and Kelley Blue Book
- Returns fax and email responses to the auto dealers
- Generates adverse action letters (optional)
- Generates a standard scorecard of 25 rules that enables lenders to insert their own values
- Dealer Reserve Calculator automatically computes dealer reserve amounts
- Utilizes Carleton Calculator to assure Reg-Z interest rate compliance
- Email notification alerts let you know when a new application has been submitted
- Management reports can be run at any time. You get real time month end reporting at no extra cost:
  1. Applications Submitted by Dealer
  2. Decision Status Summary by Dealer
  3. Declined Applications
  4. Dealer Funded Loan
  5. Loan Officer Activity
- Eleven user security levels
- Our Verizon Data Center is SAS70 Type II, SysTrust, ISO and PCI DSS Certified

**“Being able to offer 24/7 personal service is the best way to grow your loan portfolio and your relationship with dealers. DecisionLender let me compete with the big boys and grow from third in our market to #1.”**

Travis Carnahan  
Mid-Missouri Credit Union



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