

# ShareTec Loan Workspace Wizard

Loan Application Populates from MCIF  
Demographics  
Integrate/Merge Debts/Scores directly  
from Credit Bureau  
Automatically Calculates Debt Ratio  
Assigns Risk-Based Interest Rate  
Automated Decisions  
One Step Document Processing  
Automated Audit Items



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# ShareTec Systems

HELPING  
CREDIT UNIONS

HELP THEIR  
MEMBERS



## Make Informed Decisions

ShareTec's Loan Wizard guides your Loan Officer from Application to Decision to Documentation - everything you need! With ShareTec's decision "bull's-eye" you have the information you need to help your Members get the loan they deserve. ShareTec Loan Wizard gives your Loan Officer(s) direct access to:

- ❖ PAST LOAN APPLICATIONS AND HISTORY
- ❖ MERGED CREDIT BUREAU DEBTS/SCORES
- ❖ PAYMENTS, PLEDGES AND COLLATERAL
- ❖ LOAN DOCUMENTS BY LOAN TYPE
- ❖ ELECTRONIC DOCUMENT CAPTURE

And much more... Multiple Co-Borrowers, GAP Insurance Processing, Credit Life and Disability Processing, Variable Rate Loans, HELOC, Mortgage Servicing with Escrow, 360 Day and Balloon Loans. With ShareTec you can Maximize Loan Officer efficiency by having a Junior Officer or MSR start the loan process and "pass it on" to a Senior Officer for Approval. Set Officer Limits on Loan Amounts, Credit Score, LTV and Debt Ratio to better manage your loan portfolio.

Decision - 4300000 VALERIA A SMITH (Z) Loan# 3

Loan Product: USED VEHICLE 2 Amount: 7,075.00 Date: 09/04/2002

Summary: Applications

Member # 4300000 SS # CC # Phone # Sd Mct # Work

Name: VALERIA A SMITH (Z) Type: Applicant

Stability: Months: 2 Previous: 1.8

Residence: Months: 0 Previous: 1.8

Employment: Title/Grade: OFFICE

Income After: 2,253.32

Debt Ratio: Before: 6.73% After: 6.73%

Total: 42,742.14 Available: 46,829.28

Unsecured: 0.666 Secured: 40.074

Net Worth: 0 Debt Ratio: 50%

Home: 0 Work: 100

Loan To Value: 100.21% Loan Amt: 7,075.00 Pledged: 0.00 Percentage: 0.000

Other - Credit Union Credit Bureau: Credit Score: 120 Days Delq: 4

Assets: 20,870.27 Liabilities: 109,219.00 Net Worth: 87,842.75

## Minimize Your Risk

ShareTec's Risk-Based Lending let's you set the Parameters for Lending Decisions and Pricing. Do you want to weight decision criteria other than Credit Score? Do you want to Decrease rates for those Members with Direct Deposit? Do you want to Increase rates for Longer Terms? With ShareTec the Risk Matrix is Custom Tailored to your Specifications.

## ShareTec Integrated Collections

Collection Agents will tell you that to keep Delinquencies low the secret to success is Staying "Ahead of Curve" and having key Information at your Fingertips. With ShareTec's Integrated Collection System we not only provide a "Tickler" system updated by your Past Due and Delinquency rules, but we also give you Key Information about past collection efforts, Member Share and Loan Balances, past loan Delinquency History, Joint Ownership and Access with other member accounts, Hold Information, Member Notes and Credit, Debit and ATM card information. Once you have made contact with the Member we make it easy to follow-up with custom Collection Letters.

Beta 7.0 Lending Workspace (rpa) - 39727 MICHAEL AUSTIN

Collection Officer: kah Collection Type: Loans

Member #/VC	Member Name	Officer	Next Contact
331515	DARSHIRE, TONY E	kah	11/09/2004 12:00 AM
7101223	O'PLEMONS, MICHAEL A	kah	09/30/2004 12:00 AM
3094455	O'FREDRICK, DESIRAE N	kah	09/28/2004 12:00 AM
110798	O'EVANS, ANTHONY	kah	09/25/2004 12:00 AM
108007	O'CARTE, JESSE E	kah	09/19/2004 12:00 AM
3400579	O'CLOUSE, STEVEN A	kah	09/14/2004 12:00 AM
6038111	O'BISCHOFF, BREANDA	kah	09/10/2004 12:00 AM
1105527	O'GROSS, JR, SHAWN M	kah	08/08/2004 12:00 AM

Collection Efforts | Loans | Shares | Relations | Holds | Member Notes | Credit Card

Entered	Notes	User ID	Letter Type	Stat
11/08/2004 10:19 AM	Talked to Tony on the phone. He is coming to the	tpa		Plg

Talked to Tony on the phone. He is coming to the CU Tuesday to discuss his situation.

## ShareTec Knows Your Credit Union

ShareTec has installed over 300 Credit Union systems in the last 10 years. ShareTec clients are Our Members and we work closely to deliver the solutions required in today's marketplace. We help your Credit Union provide the same services that larger financial institutions do – and ShareTec is affordable!