

Finance Companies... Decision and Capture Loans 24/7

KEY LOS FEATURES

- **DealerTrack Integration**
- **Instantly Decision and Risk-Price to all your critical decision criteria 24/7**
- **Faster manual decisioning for loan capture and increased internal efficiencies**
- **Minimize Pending Loan Queues and Audit Exceptions**
- **Improve Loan Quality, Production, and Bottom Line income**
- **Internal Processing screens assure complete and quality loan packaging prior to funding**
- **Scalable for any size or type of operation**
- **Multi-Channel Product decisions – Non-Auto**
- **Full Internal reports and ongoing data analysis**



Major Reasons for Finance Companies to Consider the Lendsys and DealerTrack Connection...

1. Quick and Easy, Low-Cost Start-up and Implementation – Finance Companies with existing DealerTrack dealer relations can be up and rolling, live, acquiring applications, decisioning, and funding loans within a week. Our Web-based system means there is no software to install or maintain, so you need no internal IT staff or resources to get started.

-Low, one-time initial set-up fee. We will guide you completely through the set-up process to your planned Go-Live date; No recurring annual fees

- A low monthly fee maintains your system data, security, and provides for unlimited access 24/7-365, as well as covering all ongoing system enhancements

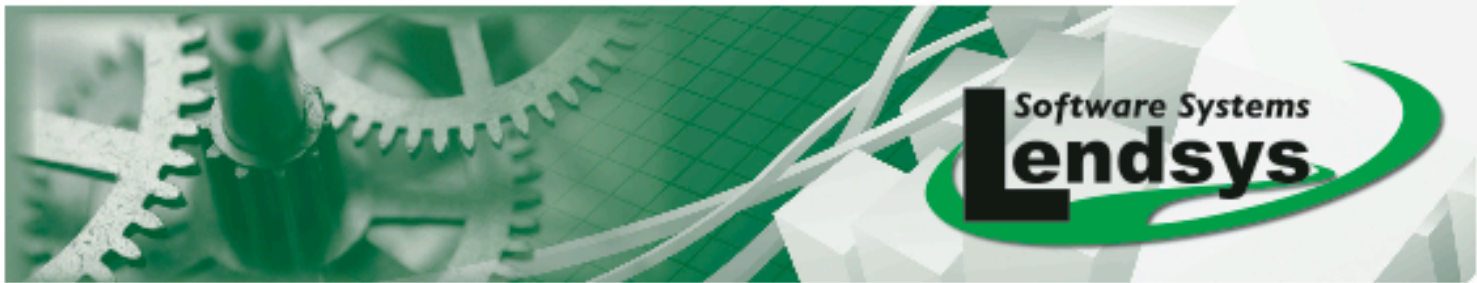
- A small per-decision fee

2. Step Up – Reduce Overhead and Increase Overall Efficiency – Look no further! If you've been holding off on a full-featured LOS system that provides everything you've been looking for, or you have been stymied by the price of other systems, or by features that you'll never use – Lendsys is your solution!

3. Get a Lift - In Efficiency, Loan Capture, and Funding, Get Exactly the Loans You Want: Regardless of your market focus the system's easy to use but sophisticated algorithms and display matrices provide the ability to create and see your exact decision criteria, standards, and stips, on every submitted application. And our exclusive filters assure that you don't waste time on loans you won't approve.

Being able to communicate in real-time, quickly and easily with dealers is another critical function of the system that results in lift. While automated email alerts to the right (*multiple and individual*) people in your organization assure that you know what's in the system and what needs to be acted on without having to be logged-in watching the system.

Fast, easy, and clear communication of approvals and follow-up on stips and conditions to your dealers results in higher loan capture and funding, with extreme efficiency. The system focuses lenders on the loans they want resulting in actually getting more, from less. Keener focus results in more funding!



The Lendsys, LLC Finance Company LOS software is integrated with DealerTrack to provide Finance Companies, regardless of size, market segments (i.e. Sub-prime, Mid-Prime, Prime) or geographic marketplace, a new and powerful Automated Lending Platform to speed loan decisioning, underwriting accuracy, operational efficiency, increase loan packaging quality, while also focused on increasing funding ratios.

The fully customizable technology platform provides each lender the ability to build and manage their own Multi-tiered “What If” loan decisioning model. The decision model works much like how your best loan officers manually underwrite and decision loans, but it’s on the job 24/7, instantly parsing and displaying all relevant loan decision data and instantly communicating with Dealers.

The system decision matrices and individual lender criteria are always available (for instant auto-approval) as well as exceptionally fast manual review and decisioning (*at least twice as fast as other systems*).

If you have been looking for a quality, proven, efficient, and cost-effective LOS, take a step up and in the right direction. Other LOS platforms and decision engines don’t compare!



4. Automate Manual Decisions and Pricing – Decrease Manual

Decision Times - All lenders know that just because two consumers have the same “Credit Score” it doesn’t mean their credit profiles, overall risk, deal structure, or decisioning criteria are the same. We realize you can’t automate them all, but, having the option to automate even a small % of submissions results in huge increases in internal efficiency, and more importantly, increased loan capture and improved Dealer relationships!

The automated, scalable, and unlimited “What If” decisioning methodology increases approvals and loan capture in a lender’s sweet spots while decreasing the “Pending” loans created by other automated systems. The system eliminates much of the wasted time, energy, and inconsistencies associated with manually decided loans. Not to mention increasing overall loan capture from dealers by being there with quick, clear decisions, whether automated or not.

5. You Still Want to Manually Decision Every Loan? The manual decision process is at least twice as fast as any other system. Our decisioning model and filters assure that you focus first on decisioning the loans that you really want by filtering through unwanted and un-approvable applications with our customizable (*By Each Individual User*) dashboards. Organizations can focus on exactly the loans they want, with extreme speed, consistency, and efficiency.

6. Outsourced Services – Loan underwriting, Packaging, and Even Dealer Rep Services –From signing and managing dealers, to fully validating, packaging and funding loans to each lender’s specifications, including loan underwriting and decision assistance, we can do it all! ***Increase your internal efficiency, lower your fixed-costs and increase production with our unique system and processes! Or you can do it all.***

And, of course there are many, many more features of the system. Give us an opportunity and demo our system to see if we can step up, and step in, the right direction for your Finance Company’s growth!

“The Sure Way To Miss Success, Is To Miss The Opportunity”

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And check us out on the web at www.lendsys.com