

PRODUCTS POWERED BY

sharperlendingTM
mortgage technology



Love Your Appraisal Process Again



ReadyQual

Prequalified Borrowers, No Disclosures



TAX VERIFICATION PROVIDER



VENDORVAULT

Seamless Mortgage Technology



About Us

SharperLending LLC is a financial services and mortgage technology provider that focuses on supporting local relationships and communities. Our company was founded in 1989 and is located in Spokane, Washington State. Since 1989, our mission has been to provide technology solutions that allow community businesses to compete on a national level, to stay connected with local vendors for the best service, quality and pricing, and deliver the best mortgage service to their customers.

SharperLending offers a number of technology platforms that help mortgage lenders increase efficiency, mitigate risk, and offer affordability: real estate appraisal solutions through our Appraisal Firewall product, consumer prequalification technology with our ReadyQual product, and 4506-T/income verification technology through our TVP product.

Our company was built on one simple principle: we believe that the business with the best technology wins. This is why we evaluate and research every product in tandem with industry trends, then oversee its development with attention to detail solely at our corporate offices.

Read on to learn more about who we are and how we can help you.



WHAT IS APPRAISAL FIREWALL?

Appraisal Firewall is a secure, web-based technology solution for lenders to manage their own appraisal process. We enable lenders to work with their trusted local appraisers and any AMCs they want to work with to increase efficiency at the loan production level. This helps lenders comply with all appraisal independence regulations.

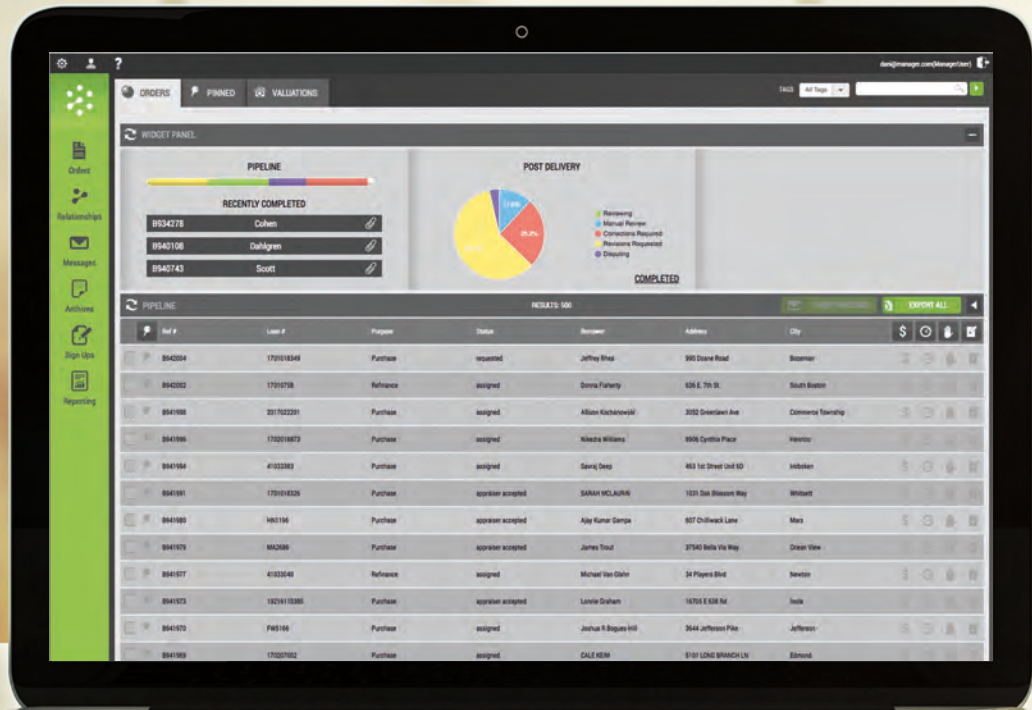
The web-based technology system can be accessed from any computer or mobile device so you can manage your orders from anywhere. The easy layout of the system allows you to quickly place and access your orders. Appraisal Firewall is not an AMC.

MAKING COMPLIANCE EASY

Appraisal Firewall offers solutions to make lenders' compliance worries a thing of the past. Protect your mortgage lending business with double-blind communications that are tracked on every order and presented in an easy-to-understand format that you can download and print.

- Borrower PDF acceptance complies with Reg B requirements
- CFPB compliant
- Dodd-Frank compliant
- Interagency Appraisal and Evaluation Guidelines compliant
- Complies with ECOA Valuations Rule requirements
- Download and forward full compliance packages
- Appraiser Independence Reports (AIR) with every order
- Downloadable Communication Logs for use in audits
- Direct integrations with UCDP, Collateral Underwriter, and EAD comply with GSE and FHA requirements





PIPELINE

RECENTLY COMPLETED

#934278	Cohen
#940106	Dahlgen
#940743	Scott



PIPELINE

LEADS: 140

EXPORT ALL

Lead #	Lead #	Purpose	Status	Assignee	Address	City
#942004	17018346	Purchase	requested	Jeffrey Bhat	990 Crane Road	Bosman
#942002	17010758	Referrals	assigned	Donna Farnley	626 E. 7th St.	South Boston
#941988	2017022201	Purchase	assigned	Allison Kichanowski	3052 Deserain Ave	Commerce Township
#941986	170218873	Purchase	assigned	Nikesh Williams	8958 Cynthia Place	Kenner
#941984	41022283	Purchase	assigned	Sandy Deep	463 1st Street Unit 603	Indolite
#941981	17014526	Purchase	applicant accepted	SARAH McLAURIE	1021 Das Blossom Way	Whitsett
#941980	1401196	Purchase	applicant accepted	Ajay Kumar Datta	837 Chiffwood Lane	Mesa
#941979	1402189	Purchase	applicant accepted	James Trout	37540 Bella Via Way	Green View
#941977	4102040	Referrals	assigned	Michael Van Galin	54 Pipers Blvd	Newton
#941973	18214110386	Purchase	applicant accepted	Lennie Graham	16765 E 628 Rd	Jules
#941970	F801166	Purchase	assigned	Joshua R Bagdasarian	3644 Jefferson Pike	Jefferson
#941969	170207102	Purchase	assigned	DALE HEM	8102 LONG BRANCH LN	Edmond



Get ready for ReadyQual

Get ready for ReadyQual, a prequalification tool to turn consumers into borrowers faster! As a prequalification tool, ReadyQual only requires name and address, so it moves applicants quickly through the process. It is designed to target the millennial generation who does a majority of their research and work online instead of face-to-face, the goal of which is to then feed instantly-prequalified consumers into full loan applications.

Technical Description and Product Features

ReadyQual is a simple-to-use, smart web page that lenders place on their web site to turn consumers into borrowers. When used by consumers, it orders and delivers a single-bureau Experian™ credit report and FICO score. It posts a soft inquiry to the credit bureau so the consumer credit score will not be impacted. The returned credit report cannot be used as an application for credit, meaning that you will need to order a full hard-inquiry report when the borrower is ready to fill out a full loan application.

The benefit is that the disclosures that you normally would need to deliver (Risk Based Pricing notice, Declination letter) are not required. So you save yourself the time and hassle of not having to disclose an offer of credit when the borrower doesn't prequalify.

- ReadyQual posts to Experian as a soft inquiry
- ReadyQual allows you to enter your own criteria for prequalification
- ReadyQual is fully private label friendly: your brand, your name, nothing else
- ReadyQual lets you enter a customized message to the applicant
- ReadyQual instantly texts and emails loan officers the applicant information

Key Points:

- ReadyQual reduces cost and brings lenders more qualified leads
- ReadyQual reduces application fallout rate
- ReadyQual doesn't impact Borrower score because it uses a soft inquiry
- ReadyQual requires no firm offer of credit
- With ReadyQual, lenders avoid Loan Estimates, declination letters, and risk based pricing notices

**I GOT
Prequalified
WITH
ReadyQual**





TAX VERIFICATION PROVIDER

TAX VERIFICATION PROVIDER (TVP) AUTOMATED BORROWER TAX RETURN VERIFICATIONS

Fraud protection. Increased efficiency for your loan pipelines. Paperwork reduction. These are just a few of the benefits lenders get when ordering 4506-T requests with the Tax Verification Provider (TVP) software. TVP automates the process of completing the 4506-T form and verifying a borrower's income with the IRS for mortgage loans.

We understand the IRS income verification process better than most. Once an order is placed, we process and submit the file to the IRS, then quickly and securely deliver completed transcripts back to you. You can track and manage the status of your order. Email notifications let you know the order progress as it moves toward completion.

This is all done in a Day 1 Certainty pre-approved system so you can be covered with rep and warrant relief whenever you order a 4506-T request via TVP.

Improve turn times for income verification and maximize protection against mortgage fraud with TVP.



Orders

Setup

Reporting

Attention Needed

Reference #	Loan #	Status	Client	User	Originated
201-62548612156	52648123	Hold	201	James Durk	02/23/2016
456-32648492115	52648123	Hold	211	Linda Gee	02/23/2016

Orders

Reference #	Loan #	Status	Client	User	Originated
920-21658754562	25648122	Active	304	Tom Merc	01/19/2016
506-75121612155	59148123	Active	110	Bryan Rogers	01/19/2016
100-14123310002	62648127	Active	301	Mett Lancer	01/18/2016
208-96415630156	32648125	Active	701	James Craft	01/18/2016
105-18932187945	75621123	Active	541	Patty Jones	01/17/2016
100-60989809463	95605245	Active	234	Kevin Duran	01/16/2016



VENDORVAULT

Seamless Mortgage Technology

VendorVault.com

Vendor Vault Seamless Mortgage Technology

Vendor Vault is secure, cloud-based technology for mortgage lenders that revolutionizes the lender-vendor relationship. Adapted specifically for the new mortgage lending compliance environment, Vendor Vault brings unparalleled efficiency and protection to the mortgage product ordering process, and to vendor due diligence. Use Vendor Vault - the premier environment for all your mortgage lending.


Your current mortgage vendors and products centralized into one single location. That's what Vendor Vault provides.

Benefits of Using Vendor Vault

- Boost process efficiency
- Increase security
- Better control over the interaction between staff and third party vendors
- Reduce third party vendor compliance inefficiencies
- Gain further protection from audits
- Close your loans faster, more securely, and with assurance that you comply

Key Features

- Order all of your mortgage products in one secure, seamless, web-based system
- Create bundles of vendors and products that match your product lines: Purchase, Equity, Refinance
- Use your selected and vetted vendors, including regional vendors, such as local title companies
- Be assured that your loan processors only use approved vendors
- Online vendor profiles provide you with storage and tracking of all vendor due diligence documentation, such as SSAE-16, PCI DSS Level 1, and your own audit documentation



CREDIT APPRAISAL
COMPLIANCE TAX
PROPERTY AVM
VOD FLOOD VOE
4506-T SSA
ALL IN ONE PLACE



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Superior Mortgage Technology

For Mortgage Lenders, Community Banks, and Credit Unions