

WHITTAKER GREGORY BURTON'S *FINANCIAL TECHNOLOGY is a key driver to successful loan origination. The Tools that we use helps the borrower get a great loan that streamlines the entire loan process. This allows most QM Loans to close in 15 days or less. Our digital application, loan products options, processing, underwriting and closing all use cutting edge technology to deliver a loan to the borrower that is faster, easier and better.

BLINK PLUS

Blink Plus is a 128-bit SSL secured borrower mortgage link that allows borrowers to complete their application in their own time. Accepts applications 24 hours a day and access through any device. Borrower can upload supporting documents and communicate in one place throughout the entire loan process. Assets and Liabilities can be ordered by the borrower. E-sign the entire initial disclosure package. Offers seamless integration into EASE with Doc-less assets and E-sign.

SAME DAY SETUP

THE FASTEST TURN TIMES IN THE INDUSTRY START ON DAY ONE
While other lenders can take up to three days for registration, WGB Loans does it in less than 30 minutes. That's because when you submit a loan to us, we begin setting it up immediately — all to get you into underwriting faster and help you close in 15 days or less. WGB Loans Set-up Team works on your files within 30 minutes of submission. Files transferred to underwriting for review on day one

EASE (EASIEST APPLICATION SYSTEM EVER)

FROM APPLICATION TO UNDERWRITING, WGB LOANS TECHNOLOGY MAKES SUBMITTING LOANS EASY. The faster you get your loans into underwriting, the quicker you can get them closed. With our cutting-edge technology and doc-less platform, go from application to underwriting in just minutes. Save time with Doc-less loan submission and E-sign. Enjoy faster approvals and smoother closings with a speedy and efficient process.

EASE DOCS

With Ease Docs 2.0 WGB Loans generates a single, federal- and state-compliant mortgage disclosure package in minutes that can be signed by our borrower with a click of a button. It also combines any other additional forms with the origination package. Track borrowers progress with email alerts that let broker know when docs are ready. Fast Document preparation. Streamlined E-sign experience. Review LE and CD from the Ease Fees Screens. Send E-sign condition packages while loan is in underwriting. Close purchases in a trust. Makes closing process simple.

GO DOC-LESS

NO MORE PAY STUBS. NO MORE BANK STATEMENTS. JUST E-SIGN AND GO. WGB Loans is revolutionizing the mortgage industry yet again by combining our e-sign technology with systems that securely and automatically verify income and assets instantly. Join the doc-less revolution today! Automated income and asset verification. Instant results. Available on conventional, FHA and VA. Most secure way to collect borrower's bank statements.

E-SIGN TRACKER

EASILY TRACK OUR APPLICATION PACKAGES. The WGB Loans E-sign Tracker lets us keep track of our clients' progress so we know immediately when they receive, consent, sign and submit their application packages. Not only can we see every signer's status and stop potential delays before they happen, we can also keep your loans on track by resending e-sign links with a single click. E-sign Tracker is built seamlessly into the EASE system.

ONE-CLICK AUS / EZ FINDINGS

INSTANTLY COMPARE DU AND LPA AND GET SIMPLIFIED AUS FINDINGS. With just the click of a button, One-Click AUS (Automatic Underwriting System) runs DU and LPA simultaneously and provides an

instant comparison to help you decide which is best for our borrower. And EZ Findings presents you with an easy-to-understand, simple-to-follow checklist so you know exactly what you need — and nothing you don't — to submit your loan. If you prefer to view the original findings, you can do that, too. Together, One-Click AUS and EZ Findings help take the guess work out of what conditions will be needed, eliminating the back and forth that can take place with other lenders. Instant, side-by-side comparison of DU and LPA. Simplified, straightforward findings. Short version findings can be expanded for more info.

APPRAISAL WAIVERS

With appraisal waivers available through both LPA and DU, WGB Loans makes it easy for you to give borrowers even greater peace of mind. You'll not only speed up the purchase process by eliminating the need for an in-home inspection, you'll also save your borrowers the expense of an inspection fee. Plus, appraisal waivers eliminate the possibility of a low appraisal value that could cause problems for your clients. No need for an in-home inspection. No inspection fee. Eliminates the possibility of getting a low appraisal value.

UTRACK

TRACK YOUR LOAN LIKE A PACKAGE THROUGH THE MAIL

Imagine being able to track your loan through the process in real time, anytime. Now imagine being able to give borrowers and partners access to that information with just the click of a button. Available on both purchases and refinances, UTrack lets you know when your loan is submitted to underwriting, when the appraisal is received, when the closing date is scheduled and more. And sharing UTrack is as easy as sending an email. Real-time loan progress keeps borrowers informed. Single-click access with no complicated log-in process. Open communication helps you deliver peace of mind. Real estate agents have direct access about the status of the loan.

HOME VALUE ESTIMATOR PRE-APPRAISAL TOOL

GET ACCURATE HOME VALUE ESTIMATES AT NO COST TO YOU

Getting an accurate home value estimate is key to helping your borrower choose the right mortgage. WGB Loans makes it easy. Just enter the address in our web site to get an instant estimate, then check the surrounding neighborhood, confirm and correct details such as square footage and number of bedrooms and compare the estimate to other home sales in the area. You can even share the report or download it and keep it for your records. All at no cost to you. Get instant home value estimates. Confirm and edit home details. Check comparable home sales to ensure accuracy.

INSTANT MORTGAGE INSURANCE

GET THE MORTGAGE INSURANCE CERTIFICATE IN MINUTES, NOT DAYS. Instant M.I. lets you eliminate the second underwrite by getting mortgage insurance with no overlays directly from your WGB Loans underwriter — saving 3–7 business days on the loan process and giving peace of mind to you and your borrower. Available on all conventional loans.

CLIENT REQUEST

CLIENT REQUEST. THE FASTEST WAY TO CONNECT WITH THE HELP YOU NEED. At WGB Loans, we understand that greater transparency, faster response times and better tracking are essential to serving you and your borrowers. Client Request (CR) lets me: Connect directly to the right lender team member for your loan. See all comments made by team members regarding your request. Track and resolve your request within four business hours. Keep a request open until you're 100% satisfied

PROCESSOR ASSIST

WGB LOANS HELPS THE PROCESSOR GET THE DOCUMENTS THEY NEED. WGB Loan's Processor Assist service is designed to help your processor get their work done faster and more efficiently. Let WGB Loans handle ordering, emailing and calling for the title work, homeowners insurance, mortgage payoffs, condo docs and more.

CD TRACKER

TRACK YOUR LOANS AND DELIVER THE CD PRIOR TO CTC. CD Tracker is one of the key reasons that WGB Loans is able to close most loans in 15 days or less. Seamlessly built into our EASE L.O.S., CD Tracker allows us to monitor the loan process from start to finish and see what is needed for the CD to be sent out. The best part? CD Tracker automatically releases the CD and sends it to our borrower prior to clear-to-close/approval, saving the borrower time. Allows you to monitor the loan process from start to finish. Clearly shows what is needed for the CD to be sent out. Automatically releases the CD and sends it to your borrower prior to clear-to-close/approval.

UCLOSE

BALANCE FEES DIRECTLY WITH TITLE COMPANIES, GENERATE YOUR OWN FINAL CLOSING DOCS AND MORE. UClose 2.0 gives me complete control over the closing process with exciting enhancements that practically eliminate the need for a closer at all - although one will always be available at the click of a button. Here are just a few of the ways that UClose 2.0 makes closing faster, easier and even more revolutionary than ever: The ability to collaborate directly with the settlement agent — a lenders closer is no longer needed to balance fees. A new tracker view that lets you see outstanding tasks and who is responsible for completion. Immediate notifications whenever a fee change creates a tolerance issue. Access to a new portal that lets you see everything the title company and closing agent sees.

VIRTUAL E-CLOSING

(COMING SOON TO CALIFORNIA)

NOW YOU CAN CLOSE FROM ANYWHERE, ANYTIME. Now you can finally give your borrowers the option to close when they want, where they want, completely online: from the comfort of their living room, while celebrating at their favorite restaurant, on their boat — really anywhere with Wi-Fi access. Virtual E-Closing from WGB Loans allows our borrowers to close without wet-signing a single document and by verifying their ID with a notary through video chat, and they're yet another competitive advantage over big banks and mega retail lenders. Virtual E-Closing is now available in select markets with California to come soon. Faster, more convenient closing process. E-sign all documents, including the mortgage and

promissory note, from anywhere that has Wi-Fi access. No in-person signing.

IN TOUCH MOBILE APP

NO MATTER WHERE WE ARE, WE'RE THERE FOR YOU. Get ready to get more done, with the flexibility and freedom that WGB Loans new InTouch mobile app offers. Allows us to lock loans, upload conditions and more. It means your loans don't have to stop moving when I am away from my desk. Here are some of the things InTouch lets me do for you: View current uploads and any outstanding conditions. View cleared conditions. Take a photo of documents with my phone; the app will auto-convert to a PDF. Lock, extend, and rate change. Create a new Client Request or view those previously resolved. Submit loan structure Change Of Circumstances. Review progress and history.

LOAN SWAP

LETS ME SORT MY PIPELINE LIKE A PLAYLIST. With Loan Swap, I can see the order of my loans waiting in line to have conditions cleared and choose the loan I want reviewed first. This is great for loans that have an urgent deadline pending. Quickly allows me to see which loans are up for conditions review. Easily swap loans in the same product family. Prioritize my loans to meet borrowers' timelines.

Credit Optimization by Equifax

CreditXpert Inc., an innovator in software technology for the lending community, provides the consumer credit score tools you need to help you close more loans faster. You can now access these online tools through Equifax and take a more consultative approach to improve your applicants' lending experience. Credit Assure - Automatically scans your applicant's credit files from each credit reporting agency and presents the key applicable score improvement opportunities based on consumer credit-worthy behavior. CreditXpert Essentials - Automatically determines the best actions your applicants may take to maximize their credit scores. Plus, it helps you understand either the least expensive way to achieve a particular score change or the maximum score change for a given amount of cash. CreditXpert What-If Simulator – Analyzes an applicant's credit data

(by credit reporting agency) and allows you to see what could happen to an applicant's credit score under certain scenarios (i.e., paying off particular balances).

*Not all financial technology tools available with some lenders.