

FINANCIAL TECHNOLOGY & CUSTOMER SERVICE

FINANCIAL TECHNOLOGY is a key driver to successful loan origination. The Tools that we use help the borrower get a great loan that streamlines the entire loan process. This allows most QM Loans to close in 17 days or less. Our digital application, loan products options, processing team, underwriting and closing, all use cutting edge technology to deliver a loan to the borrower that is faster, easier and better.

ONLINE APPLICATION: 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. Borrowers can upload supporting documents and communicate in one place throughout the entire loan process. Assets and Liabilities can be ordered by the borrower. Allows real time notification for faster customer service and co-browsing screens with the borrower for support. E-sign the entire initial disclosure package.

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 17 days or less. Files transferred to underwriting for review on day one. 4506-Ts are ordered during setup to eliminate last-minute conditions.

BOLT

Knowing lender guidelines and underwriting rules is key to setting up your loan application. Bolt is a lender proprietary industry-first initial tool that clears your path for easier, faster loan approvals that lets you obtain an initial approval on conforming, conventional, high balance and FHA loans, in as little as 15 minutes – all before submitting the loan for underwriting. Technological improvements that feature auto doc recognition, and smart technology, to automatically accept and approve items like Driver's License, Income items, county records and more. Use Bolt to obtain a CD at initial underwrite. It reduces underwriting touches, and gives borrowers and real estate brokers more certainty.

NOTE: Not eligible on Jumbo, Bank Statement, Investor Flex, HELOCs, One-Time Close New Construction, RefiNow™ or Refi PossibleSM products. Not applicable on VA and USDA loans. Information is subject to change. Certain restrictions apply.

CLOSING DISCLOSURE (CD) AT INITIAL UNDERWRITE

Trigger the CD sooner and get to the closing table faster. Waiting on your closing documents is wasting precious time. You can get the CD the minute the loan hits underwriting. Save days on your lock period. Just by including a few additional documents at initial submission, and locking your loan rate, instantly puts your CD on a fast track to be released earlier.

GO DOC-LESS

No more pay stubs. No more bank statements. Just E-Sign and go. Combine e-sign technology with lender system's that securely and automatically verify income and assets instantly. Automated income and asset verification. Instant results. Available on conforming, conventional, High Balance, FHA and VA loans. Most secure way to collect borrower's bank statements.

INSTANT FANNIE MAE (DU) AND FREDDIE MAC (LPA) FINDINGS

Automatic Underwriting System (AUS) allows an instant comparison of DU and LPA findings to decide which program is best for the borrower's individual needs. A simple checklist shows what conditions will be needed, eliminating the back and forth time that can take place with other lenders.

INSTANT MORTGAGE INSURANCE (M.I.)

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 or conditions, directly from your underwriter — saving 3–7 business days on the loan process and giving peace of mind to you and your borrower. Available on all conforming, conventional and high balance loans. Save substantial money on your monthly payment with Elite BPMI (Broker Paid Mortgage Insurance) starting with FICO scores as low as 620.

EASE DOCS

With Ease Docs, WGB Loans generates a single, federal- and state-compliant mortgage disclosure package in minutes that can be signed by the borrower with a click of a button. It also allows tracking borrowers progress with email alert notifications when docs are signed, or when there is a delay. Fast document preparation, enables a more streamlined E-sign experience in reviewing Loan Estimates, Fees, and the Closing Disclosure. Send E-sign condition packages while loan is in underwriting. Close purchases in a trust. Makes closing process simple

E-SIGN TRACKER

Easily allows tracking loan application packages. E-sign Tracker keeps track of clients' progress, with immediately notifications when borrowers receive, consent, sign, and submit their application packages. Allowing immediate recognition of every signer's status and stopping potential delays before they happen, keeping the loan process moving faster.

CD TRACKER

Track your loan and deliver the CD prior to Clear to Close (CTC). CD Tracker allows monitoring the loan process from start to finish and see what is needed for the CD to be sent out. CD Tracker automatically releases the CD and sends it to the borrower prior to clear-to-close/approval, saving the borrower time. Allows monitoring the loan process from start to finish, clearly showing what is needed for the CD to be sent out.

UCLOSE

UClose gives complete control over the closing process with direct access to your closer. Balance fees directly with title companies, generates the final closing docs and more. UClose opens direct collaboration with the settlement agent — a lenders closer is no longer needed to balance fees. Closing Tracker sends alert notifications when the loan is scheduled to close, when the initial title prep package is sent, when the CD is uploaded by the settlement agent and when the closing package is sent by the lender. Immediate notifications whenever a fee change creates a tolerance issue, and shows any outstanding tasks, and who is responsible for completion. Direct access to a portal that lets you see everything the title company and closing agent sees. Open communication creates greater transparency by direct collaboration.

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. It also allows real estate agents direct access about the status of the loan.

CLIENT REQUEST

Sometimes there is a last-minute change of request, or a problem that needs immediate attention from underwriting. Client request is 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 connects directly to the right lender team member for your loan. Allows visibility to all comments made by team members regarding the request. Track and resolve requests within four business hours. Keep a request open until 100% satisfied.

PROCESSOR ASSIST TEAM

WGB LOANS helps process all documents needed. WGB Loan's Processor Assist team handles ordering, emailing and calling for the title work, homeowners insurance, mortgage payoffs, condo docs and more.

Credit Optimization by Equifax

Equifax and WGB LOANS proudly offer CreditXpert Inc., an innovator in software technology for the lending community, that provides the consumer credit score tools to help close more loans faster. WGB LOANS can access these online tools through Equifax and take a more consultative approach to improving 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 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).

APPRAISAL WAIVERS

With appraisal waivers available through both LPA and DU, WGB Loans makes it easy to give borrowers even greater peace of mind. Not only speeding up the purchase process by eliminating the need for an in-home inspection, it will 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 fees. Eliminates the possibility of getting a low appraisal value. If you do not receive an Appraisal Waiver from Fannie Mae or Freddie Mac, ask about WGB Loans Appraisal credit program and find out if you qualify for a \$500 appraisal credit.

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 borrower's choose the right mortgage. WGB Loans makes it easy. Just enter the address in our web site's proprietary lender's Home Value Estimator Tool 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.

VIRTUAL E-CLOSING

California's Senate Bill 696 has been approved for Virtual E-Closing in the State of California. The bill paves the way for consumers in California to close loans and real estate remotely from anywhere in the world. SB 696

implementation has been tabled by the State legislature from starting until the California's Secretary of State determines the technology is in place and releases its report. A deadline for this report is 2030, and until the Secretary of State signs off on the report, Virtual E-Closing in California is on hold until then.

*Not all financial technology tools available with some lenders.