

INDUSTRY

- Banks
- Credit Unions
- Alternative Finance

LOAN TYPE

- Commercial Loans

LOAN TYPE

- Accelerates commercial loan origination by increasing operational efficiency, reducing compliance risk and providing transparency throughout the origination lifecycle
- Transforms commercial loan origination by digitizing the commercial loan origination process
- Eliminates re-keying of information during origination by providing a single source of truth for the commercial loan opportunity
- Improved operational transparency by providing visibility into the loan origination pipeline process for all levels of the organization
- Reduce the cost of commercial loan origination by reducing the time, personnel and overhead required to approve each commercial loan

CLOUD-BASED LOAN ORIGINATION AND UNDERWRITING FOR COMMERCIAL LOANS

Business Problem

Financial institutions are facing unprecedented challenges in commercial lending. These include intense competition, increasing regulatory burdens, margin compression, growing risk management and governance requirements, and disintermediation threats posed by financial technology firms. Despite these challenges and threats, many financial institutions continue to originate commercial loans manually or use legacy systems that are unintegrated and siloed resulting in higher risk, inefficiencies and poor borrower experiences.

CL ORIGINATE™

CL Originate, built for commercial loans, enables banks to accelerate and manage all commercial loan products on a single, highly configurable platform. CL Originate with Cloud Lending's revolutionary front-end portal technology provides a virtual workspace to support collaborative underwriting process. CL Originate can managing multiple borrower entities, complex document requirements, iterative reviews and approvals through an evolving borrowing and collateral structure inherent in complex commercial loans. With improved process efficiency throughout the commercial loan origination lifecycle, CL Originate reduces errors, timelines, and credit and compliance risk.

Highly Configurable



Configure complex lending products with a mix of user portal, workflows, document management and underwriting managed through configurable scorecards and risk assessment templates.

Underwriting



Provide for appraisal, credit analysis and credit exposure. Criteria-based scorecards for complex loans. Configurable financial statement analysis, KYC, and bank data build innovative underwriting models.

Productivity



Dashboards for the management the loan workflow and documents, entity relationships, loan team and collateral. Collaborate origination between the loan team and parties. Manage approvals via the loan committee dashboard.

Workflow



Manage loan stages and the enforcement of associated tasks along with the collection and review of required documents. Generate change and credit memos, generate closing documents and manage covenants.

FEATURES



Portal

Works with Cloud Lending's consumer, small business and commercial loan portals



Loan Dashboard

Manage the loan's workflow, documents and approvals



Deal Support

Support for complex loan opportunities with multiple credit facilities



Collateral Dashboard

Over 30 collateral types with cross-collateralization enforcement, LTV, collateral ownership, signers, and more



Construction Dashboard

Create project plans with construction milestones, activities, disbursement schedules and inspection alerts



Appraisal Management

Manage authorized appraisers, streamline and automate the appraiser selection process, and manage the appraisal collection and review process



LaserPro Integration

Intergrade LaserPro into your origination process



Loan Committee

Virtual committee meetings to view, discuss, and vote



Loan Team

Manage the loan team, tasks, document responsibilities and notifications



Covenant Tracking

Scheduled tasks, triggers and reminders of covenants with archive, history and reporting



Credit Memo and Loan Packages

Generate a standard credit memo as part of the origination workflow



Financial Statement Spread

Financial analysis of income statements, cash flow, and financial ratios

Cloud Lending Platform

CL Portal™

CL Originate™

CL Loan™

CL Lease™

CL Marketplace™

CL Collections™

The Cloud Lending Platform is a cloud-based, end-to-end lending solution that supports the entire lending lifecycle for Banks, Alternative Finance and Equipment Lessors.



Great Customer Experience



Agile Operations



Lower Operating Costs



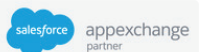
Mitigate Risk



Power of the Salesforce Cloud

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Cloud Lending Solutions® is a lending platform for financial institutions looking to create the ultimate borrower experience. Through our integrated front-to-end lending platform, lenders can simplify their entire lending experience, accelerate loan processing and revenues, and reduce operational inefficiencies through automation & configurations. With solutions for Commercial Loans, SMB Lending, Construction Loans, Secured & Unsecured Consumer Loans, and Equipment Leasing, our platform supports the next generation of products and services aimed at providing true product differentiation. Built on the Salesforce Force.com platform, the world's #1 CRM, Cloud Lending Solutions has over 90 clients globally with offices in San Mateo, London, Sydney, and Bangalore.



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