

Real Estate Lending



Current in the ever changing world of compliance.



THE REALITY OF COMPLIANCE TODAY

When it comes to compliance, your credit union cannot afford to leave a single stone unturned—or more accurately, a single document untested. There is just too much at stake. That's why over 75% of all U.S. credit unions rely on LOANLINER® Documents to provide the documents they need for their member transactions for Consumer Deposit, Consumer Lending, Real Estate Lending and/or Business Services.³ LOANLINER Documents is your single source of documents and compliance support.

LOANLINER Real Estate Lending Documents support a variety of transactions including:

- Home Equity
 - Closed-End
 - Home Equity Line of Credit (HELOC)
- First Mortgage
 - Processing
- Closing
- Post-Closing
- Adjustable Rate Mortgages (ARMs), Balloon, Fixed and Planned Unit Developments (PUDs)

LOANLINER Documents are backed by our comprehensive limited compliance warranty reassuring customers that our documents are consistent with the latest federal and state regulations.

LOANLINER Documents' customers benefit from more than just compliant documents. Our value goes way beyond the actual documents. Customers also have access to compliance support. Included exclusively for our customers are:

- One-on-one access to compliance and operations specialists
- Educational training and guides
- Access to the online Lending Resource Center
- Ongoing Compliance Alerts and FYI's
- And more ways to keep current in the ever-changing world of regulatory requirements.

COMPLIANCE. IT'S OUR BUSINESS.

14,000+ As of September 2014, regulators have released more than 14,000 pages of proposed and final regulations related to Dodd-Frank Act¹

2,500 The LOANLINER compliance team receives over 2,500 phone calls a month regarding a wide variety of complex compliance and operation questions²

308 LOANLINER Documents offered 308 training sessions exclusively to our customers in 2013 to help combat all the new regulations issued²

LOANLINER



LOANLINER Real Estate Lending Documents support a variety of transactions

LOANLINER Real Estate documents support your First Mortgage Suite including documents from Application and Origination through Closing. There are also documents for your Home Equity Suite featuring Closed-End and HELOC lending programs. The makeup of the documents allow you to process loans quickly and easily with the assurance that they are in compliance with State and Federal regulations—no matter what state you're lending in.

LOANLINER First Mortgage documents meet secondary market standards to assist credit unions to originate and warehouse or sell first mortgage member loans. LOANLINER's Home Equity lending suite offers simplified open-end home equity documents and closed-end second mortgage documents for home equity loans. Home Equity lending documents also support payment protection. Payment protection enrollment can be integrated right into the documents and process making the offer feel natural and part of the document completion process. This exclusive feature allows you to help protect more members while also increasing non-interest income for your credit union.

Our documents can be personalized to your credit union with name, address, logo and credit union variables to reflect your product offering (rates, fees, terms, product names, etc.). Credit unions can also customize LOANLINER Documents to fit with your processes, needs or corporate image (color, layout, branding, etc.). LOANLINER Documents are compatible with a wide range of host and loan origination systems. LOANLINER Documents support the placement or gathering of electronic signatures.

When compliance changes come your way, don't worry. This is our business. We utilize cross-functional teams to examine and assess a compliance change's impact to documents and member transactions. We will then communicate any impact along with document options (updated or new) to customers. The depth of our bench means that you will have access to the right folks with the right compliance and operational expertise and we will have plenty of resources to work compliance changes and operational challenges.

Take advantage of the entire suite of LOANLINER Document Solutions. LOANLINER Real Estate Lending Documents are just one element in our innovative member-focused programs. Each component is designed to work seamlessly with one another to give your credit union an unprecedented level of support and resources to drive superior service and deliver maximum satisfaction. Plus, credit unions receive compliance assistance that is the hallmark of LOANLINER Documents. Compliance. It's our business.

LOANLINER
LOANLINER Document Solutions

-  Consumer Deposit
-  Consumer Lending
-  **Real Estate Lending**
-  Business Services

¹ <http://regreformtracker.aba.com>, September, 2014

² CUNA Mutual Group Internal Report, October 2014

³ CUNA Mutual Group Internal Reports August, 2014

For more information call 800.356.2644



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