



Highgate Lending

Thousands of loan applications are processed by Highgate Lending every month.

Highgate Lending contains all the functionality needed to effectively manage loan application processing.

Functionality:

- Application capture
- Multi-product capability
- Multi-currency capability
- Automated document generation
- Document capture, including image capture
- Document library for easy point of reference
- Support for multiple lines of business, branches and regions
- Credit Bureau interface
- Automated decisioning
- Calculators
- Extensive functionality for security documentation
- Support for multiple applicants
- Web interface
- Multiple scorecards
- Management reporting

Highgate Lending is a configurable, user-friendly Loan Origination System designed to speed up the processing of applications and improve the quality of credit decisions. It provides both customers and lenders with an easy to use application process that supports superior service and improves the quality of the lending portfolio.

Highgate Lending has been architected to provide support for any or all of;

- Consumer Loans
- Mortgages
- Credit Cards
- Lines of Credit
- Student Loans
- Commercial Loans

It is full-featured and powerful. Highgate Lending is not a simple loan origination product, but rather one designed to manage complex credit.

Because Highgate Lending user interface is a web service, it is straightforward to implement interfaces to support;

- Branch Operations
- Call Centers
- Internet Banking
- Member Self-service

The same installation may have different interfaces simultaneously to support product type, customer, staff and language requirements.

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The Highgate Lending Process

Lender productivity is important and Highgate Lending has been designed to deliver the most efficient application process – one that permits lenders to spend their time on good applications and reduce the time spent on applications that are not likely to be approved.

While the application process can be designed to support any sequence of activities, Highgate Lending is able to deliver a process based on progressive “GO/NO GO” decision points e.g.

- Who is the applicant?
- Is the applicant creditworthy?
- Can they afford the loan?
- Can they support it?
- Can they secure it?

Scorecards

Highgate Lending lets you implement one or more scorecards to automate the review and decisioning process. You can use a commercial scorecard, or you can work with Highgate to develop a scorecard that is tailored uniquely for your particular business environment. These scorecards are managed by you, and may be modified as often as necessary to meet local conditions.

Highgate Lending is **fast**. It permits your staff to process credit applications quickly and effectively. The result is happy customers whose needs have been met effectively, as well as highly productive staff members who can maximize their throughput each and every day.

Call us to see how Highgate Lending can help you grow your business.

