

SPRING 2009

Real Estate Solutions



Brought to you by Lender*VP

Lender*VP presents a powerful web-based mortgage origination tool that is ready to handle the demands of your staff and exceed your members expectations 24x7, 365 days a year!



Lender*VP has partnered with Prime Alliance, the premier web-based mortgage tool provider in the industry, to bring you a full suite of real estate solutions.

Prime Alliance was created by credit unions to ensure that more members become homeowners using credit union

financing. Technology alone cannot do that. Solutions can. Prime Alliance is an organization of dedicated credit union, mortgage banking, and technology with over 100 years' combined experience in their respective fields. We have partnered with the largest single network of credit union lenders in the country and the only mortgage solutions provider owned and governed by credit unions.

"We Chose Prime Alliance And Their Tool Set As It Represented a Complete Solution For All Of Our Credit Unions."

Geoff Johnson
Director of Lending
CU*Answers

Web-based, yet more than a streamlined internet application, the technology is designed for use by everyone who originates mortgage loans for your credit union, including:

- members who self-originate
- loan officers
- member service representatives
- branch offices
- call centers
- real estate agents
- mortgage brokers
- builders

HOME • MORTGAGES • MEMBERSHIP • CONTACT US • GLOSSARY

Alpena Alcona Area Credit Union

Welcome to our Online Mortgage Application Site!

Apply Online and get approved in minutes.
Select a menu item from the left to get started...

See Us For...
All Your Mortgage Needs!

Fixed Rate Mortgage • Balloon Mortgage
First Time Buyers • Home Equity Loans
Construction Loans • Vacant Land Loans

Click here to contact our Mortgage Department

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We do business in accordance with
the Federal Fair Housing Law and
the Equal Credit Opportunity Act.

Looks like it's part of your website

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

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Phone: 616.285.5711
Toll Free: 800.327.3478
Fax: 616.285.0825
www.cuanswers.com
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"It is refreshing to finally have a mortgage LOS that can take an application from the web, process the loan to closing and load on the servicing platform without the need to re-key any data..."

The robust nature of the software has allowed us to increase and expand the volume and sophistication of our mortgage business without increasing our processing staff."

Andy Tarbox
VP of Lending and Information Systems

Western Credit Union

What makes this technology stand apart?

Cross-channel Design. Simple enough for members to originate their own loans. Powerful enough for loan officers to use as a consultative sales tool. By using this mortgage technology in all delivery channels you can create a consistent member experience while improving operational efficiencies.

Real-time Member Status.

Members want to know what's happening with their mortgage loan. How's the appraisal look? Is the title in? What do the disclosures say? Has my loan officer received my documentation? Your members will have these answers - - and more. It's all accessible through the member's secure personal status page. The platform sends emails, too, when important events take place.

Online Design Member Application

Need a site for your loan officers? How about your branches, call centers, member service representatives? Every site can be different from the next or exactly the same depending on your business needs. How about a site for Real Estate Agents or Builders? CU*Answers can help you make it a reality.

Cross-sell. Approve two loans at once. We can even help with home equities.

Integration. Once on the CU*Answers mortgage solution, your members and staff stay in the platform. Members use the site as a finance and real estate reference tool, a loan consultant, a rate tracker and to check their loan's status. Your credit union uses the technology to set parameters for loans, build electronic files and keep your members informed. This solution is the first, in fact, to offer service-ordering and to integrate real estate services to help build your credit union's purchase-money mortgage strategy.

Real-time Member Status

continued

Loan Officer Workbench. This platform lets your mortgage department create completely electronic files. All the loan documents required to close a loan are retained electronically and returned to the file. No more paper, no more paper chase.

We even will import into CU*BASE MNLOAN, #8 when an application is completed.

Optional Loan Fulfillment. The “Path” to Closing and Post Closing. Throw away your paper check lists. The Loan Fulfillment Center becomes the electronic checklist for Loan Officer and Processor tasks and processes needed to get a loan to closing. Staff assignment and task status is tracked visually and electronically. A click of a mouse and the loan is now on the way down the path to closing. Check the fee schedule. You can’t afford not to include this feature!



We're on your team!

How are the sites priced?

The pricing structure is similar in many aspects to that of CU*Answers. Monthly costs are set per web site, not seat based. From there, charges —such as for disclosure and closing packages— apply only when business is coming into the credit union for a completed application.

Additional web integrated services are also available at a very competitive cost point via the site: title, flood, tri-merge, AVM/appraisal. Your institutions connectivity to DU (Desktop Underwriting) or LP (Loan Prospector) can be fully integrated in the platforms Automated Underwriting capabilities.

How do I get started?

Email us at lendervp@cuanswers.com or go to lendervp.com, click on the Prime Alliance link & check out all the great products and services available. Did we mention that we can provide mortgage servicing for just \$5.50 per loan per month with seamless integration into CU*BASE. We look forward to working with you on raising the mortgage bar for the benefit of your Members and your Credit Union!

Loan ID	AL ID	Approval Status	AU Status	Borrower	Date Created	Expire Date	Institution ID	Interviews
1217	-	Approved	Accord	Tristiane	05/10/07 1:27:58 PM	-	133	webapp
1215	-	Overide-Approved	Enfile	Tristiane	06/20/07 9:05:23 AM	-	133	webapp
1214	-	Overide-Approved	Enfile	Tristiane	06/20/07 2:10:10 PM	-	133	webapp
1213	-	Overide-Approved	Enfile	Sharon	05/20/07 1:27:15 PM	-	133	webapp
1212	-	Overide-Approved	Enfile	Sharon	05/20/07 1:13:16 PM	05/20/07 12:02:15 PM	133	webapp
1211	-	Approved	Approved/Enfile	Tristiane	05/10/07 10:26:36 AM	-	133	webapp
1210	-	Approved	Approved/Enfile	Tristiane	05/10/07 10:08:01 AM	-	133	webapp
1196	-	Approved	Accord	Tristiane	05/10/07 7:50:02 AM	-	147	webapp
1194	-	Approved	Accord	Tristiane	05/09/07 1:40:26 PM	05/20/07 8:54:36 AM	133	webapp
1193	-	Approved	Accord	Shu	05/09/07 1:32:25 PM	-	133	webapp
1191	-	Approved	Accord	Shu	05/09/07 1:17:08 PM	-	1	webapp
1189	-	Referred	Incomplete	Sharon	05/09/07 12:23:14 PM	-	133	webapp
1188	-	Approved	Enfile	Sharon	05/09/07 12:15:55 PM	05/20/07 3:44:57 PM	133	webapp
1186	-	Overide-Approved	Enfile	Tristiane	05/09/07 3:23:25 PM	06/20/07 2:17:07 PM	133	webapp
1185	-	Approved	Accord	Sharon	05/09/07 2:03:45 PM	-	1	webapp
1184	-	Approved	Accord	Tristiane	05/09/07 1:53:02 PM	-	190	webapp
1183	-	Approved	Accord	Tristiane	05/24/07 1:48:52 PM	-	150	webapp
1182	-	Approved	Accord	Sharon	05/24/07 1:20:32 PM	-	1	webapp
1179	-	Approved	Accord	Tristiane	05/23/07 8:25:47 AM	05/23/07 10:06:37 AM	190	webapp
1178	-	Approved	Accord	Tristiane	05/23/07 3:32:34 PM	-	1	webapp

Loan Officer Workbench

Document Checklist

The following documents will need to be completed in order for the Lender*VP team to begin your web site build:

Lender*VP Prime Alliance Web-Based Mortgage Site Information

In this document we will be asking you for information related to your Credit Union for the building of your Lender*RE/Prime Alliance site. We will ask you for your: CU Name, address, contact information, who you want as site Administrators, if you have a Freddie or Fannie ticket as well as what package version you want to utilize.

Lender*VP Prime Alliance Child Site Design & Associated Costs

In this document we will define for you the tier levels for site skinning of your Lender*RE/Prime Alliance site, an example of how each presents, and the cost associated with each level. You will simply need to pick which option you wish us to configure for you.

Lender*VP Prime Alliance Mortgage Servicing Schedule F

This document is an addendum to your CU*Answers Master contract. It provides you with pricing and extent of coverage for mortgage servicing on your behalf if you wish to take advantage of this offering.

Lender*VP Prime Alliance Mortgage Weblink Services Schedule G

This document is an addendum to your CU*Answers Master contract. It provides you with pricing and extent of coverage for the mortgage web interface product to Prime Alliance. It contains the terms, costs, and service coverage for this product offering. Before any site build or submission of your disclosure or closing packages can be processed we must have a signed contract returned to CU*Answers.

Lender*VP Prime Alliance Closing Documents information (2)

If you are going to be using the LOS/Closing documents portion of this product you will be required to fill out the Lender Information document providing all information such as return address for recorded documents, your loan specific Mortgagee Clause including the associated 'Successors and/or Assigns' verbiage, your contact personnel etc for proper preparation of your loan closing documents package and information. If utilizing the LOS/Closing documents portion this must be turned in before a product rollout date can be provided. A second document referring to customized forms is optional, unless you need a custom form that is not in the standard product offering.

Lender*VP Prime Alliance Disclosure Requirements

This document is one that is used in preparing your regulatory required initial disclosures. It requires attention to details of how your products are structured based on the questions asked. This document must be fully completed for submission to ODI before a product rollout date can be provided.

Lender*VP Prime Alliance RLC Service Connections

This document also requires attention to details as you provide us with the various information needed for utilizing your tri-merge credit report pulls, any DU or LP automated approvals, B2C connections, PMI connections, etc.

Lender*VP Prime Alliance Site Configuration Data

This document is an excel spreadsheet composed of several different groups of information needed for completion of your site build, the areas are as follows:

- Products, Rates and Pricing Adjustments associated with each Product
- Fees (should have a corresponding entry in the Related Parties portion in most cases)
- Related Parties should provide a comprehensive listing of your Vendors, for example, PMI Insurers, Title Companies, Appraisers, Surveyors, Flood Insurers, etc. Please include each Credit Union Branch location.
- Lock Types and Lock Fees
- Users (Who from your credit union should be set up to utilize the workbench side of the product and what will each be allowed to perform.)

Don't Delay... Start Today!

In order to provide you a live date for your site, we need to have these documents completed. When we are in receipt of your signed agreement and a completed site package we can analyze the timeline it will take to build your site and provide you a roll out date.

Please note that as we are working through a third party vendor with this project that some time lines may have to be adjusted from time to time. If you find any issues in the testing phase of your site, Prime Alliance reserves a two week window to correct the issue(s).

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LENDERP.COM

We look forward to working with you on this project. Should you have any questions, please do not hesitate to contact

Rob Meijer, ext 190
Geoff Johnson, ext 154
for assistance or
email the team at
lendervp@cuanswers.com.