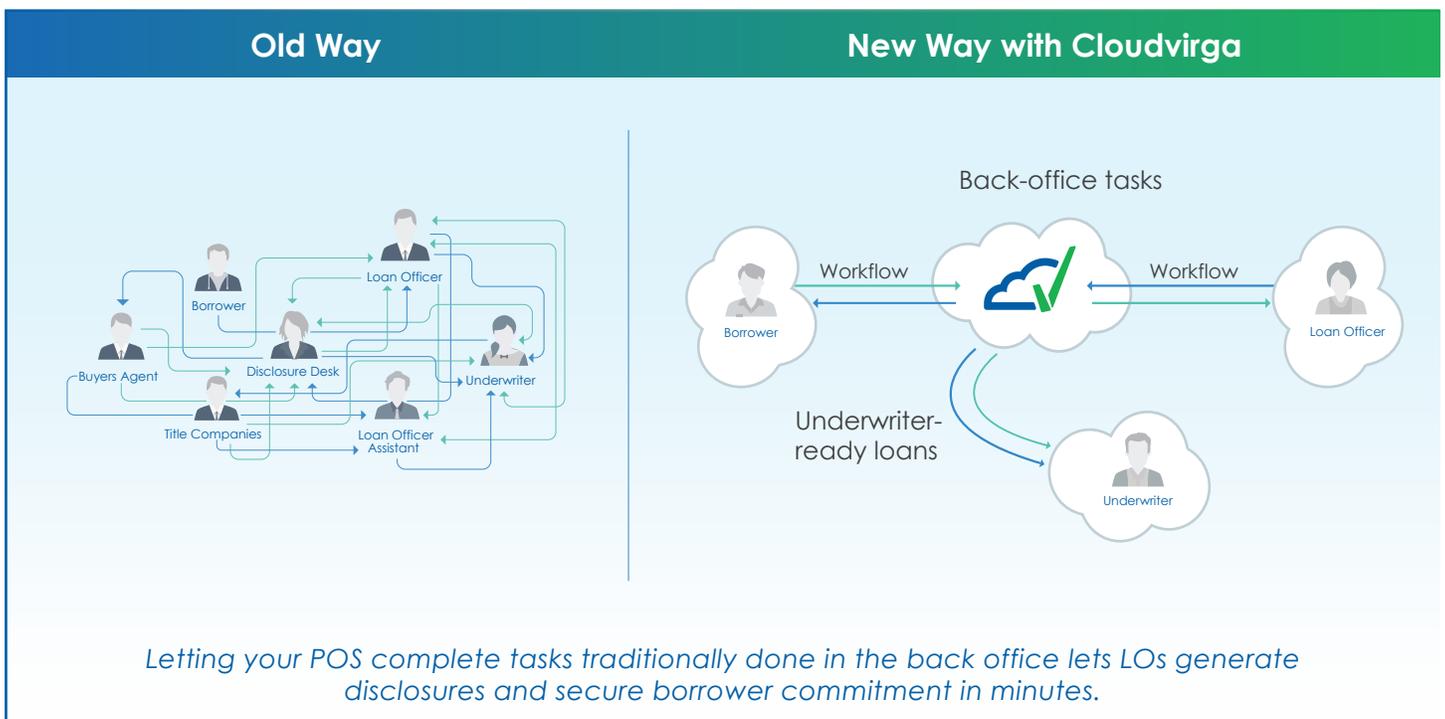


## What if you could close a loan with one call?

With cloudvirga you can. Our POS lets your loan officer generate disclosures and order appraisal within minutes.

### Cloudvirga POS benefits

- ✓ **Increase borrower self-service** - 42% of borrowers complete their application on mobile devices with cloudvirga's intuitive interface with workflow, increasing FTE productivity.
- ✓ **Have borrowers commit faster** - All loan products, with all APR and fees, meeting all GSE/non-GSE/investor guidelines, in all states, can be automatically disclosed and appraisal can be ordered for a 1-call close.
- ✓ **Close loans faster and cheaper** - With task automation, built-in workflows and data retrieved from original sources, LOs do not have to wait for operations to setup and prep a file.
- ✓ **Make compliance simple** - Let the POS be the expert that asks the right questions so borrowers are happier and loan officers can focus on selling.
- ✓ **Increase business insights** - By fully digitizing the mortgage, loan data is available to borrowers, LOs, and lenders get metrics on the state of the business.



*Letting your POS complete tasks traditionally done in the back office lets LOs generate disclosures and secure borrower commitment in minutes.*

## Cloudvirga POS features

- ✓ **POS for the Consumer and LO** - Borrowers and lenders collaborate using role-appropriate workflows that include prompts, loan products with real-time APR and fees, and anomaly detection.
- ✓ **Back-office tasks completed up-front** - Validates data against original sources, orders services, asks key questions, calculates fees, certifies product guidelines, and meets investor guidelines so underwriters never work with false assumptions.
- ✓ **Task automation** - Performs complicated calculations that traditionally require several cycles of coordination between the borrower and operations team, allowing loan officers to carry loans further down the fulfillment funnel.
- ✓ **Built-in compliance checks** - Workflow prompts borrowers and loan officers when action is needed and creates an audit trail, resulting in highly-compliant loans without requiring additional training or effort.
- ✓ **Operational reporting** - Standard KPIs, detailed analysis of when and how applications are abandoned and if loans are out of compliance provide actionable operational insights.

## Why Cloudvirga?



We deliver mortgage technology from mortgage experts.

Our founders are recognized industry leaders

We grew technology out of a top U.S. lender

We have processed over \$7B in loans for 8 of the top 40 lenders in the country

For more information contact us at [automate@cloudvirga.com](mailto:automate@cloudvirga.com)