

App-041  
View Without • Net Lendable Equity: \$233,750.00 • Surplus Collateral: \$83,750

Documentation Files (5) Email Create Task Questions / Comments Other Actions

TRID ALERT: Loan Estimate Delivery Needed by 8/6 Click to Add Detail

Entity Summary: Add	Bob k Smith III Borrower View Spreads • FICO 500	Sara Smith Borrower • (111) 111-1111 View Spreads • FICO 549
App Details: Edit	Application Type New Purpose The Hawthorn River Team Is Excited To Meet You!	Loan Type Consumer- Mortgage Loan Amount Requested \$150,000 Loan Grade AAA Application Completed 8/3/2020
Payment Info: Edit	Repayment Type Installment Principal & Interest Monthly Term 60 months Rate Fixed: 5.00%	
Collateral: Add	1224 Hawthorn Way 1-4 Family- Consumer Purpose - \$233,750 Flood Determination Needed Appraisal Needed Title Order Needed	
Approval Details: Edit	Aggregate Exposure \$125,000 Approval Path One Signature Status Not Submitted Approvals 1) Loan Officer: Jon Rigby	
Loan Team: Edit	Loan Officer Jon Rigby Analyst Jon Rigby Doc Rep Wayne Ferrell Compliance Nate Frost	
Closing Info: Edit	Closing Date 09/30 7:00AM (2 months ago) Place of Closing Title Company Title Company Hawthorn Title, Inc. Company Contact Nate Frost	
Fees & Disbursements: Edit	Fee Type Loan Origination Fee Appraisal Fee Amount \$250 \$450 Paid By Borrower Borrower Related To 1224 Hawthorn Way	

TRID: CRA: ATR: HMDA: MLA: QM:

109 days since application 8/3/20 10 days 20 days

TRID Loan Estimate Needed

Open Tasks

Activity History

- Removed 1224 Hawthorn Way By Jon Rigby 5:43 AM
- Removed 205 Hawthorn Meadows Ct By Jon Rigby 5:43 AM
- Removed 123 Anywhere By Jon Rigby 5:43 AM
- Cancelled by Jon Rigby Reason: null Approval Request Cancelled Aug 3
- Stage Updated to Underwriting By Jon Rigby Aug 3
- Loan Amount changed from \$125,000 to \$150,000 By Jon Rigby Aug 3
- Stage Updated to Post Approval By Jon Rigby Aug 3
- Approved by Jon Rigby Approval Decision Aug 3
- Stage Updated to Pending Approval By Jon Rigby Aug 3
- Stage Updated to Underwriting By Jon Rigby Aug 3
- Stage Updated to App Complete By Jon Rigby Aug 3
- Stage Updated to App Pending Aug 3

**End-To-End Loan Origination for Community Banks**

**Hawthorn River Lending** provides community bankers a user-friendly loan origination solution tailored to their needs. With intelligent workflow and automation supporting the loan from application to booking, banks will **improve productivity**, **reduce regulatory risk**, and **elevate borrower engagement**.

## BENEFITS

- > Accelerate turnaround time with dynamic workflows
- > Be more productive at the office, from home, and on the road
- > Recover lost time and eliminate checklists with automation
- > Eliminate rekeying data and improve data quality
- > Reduce risk by monitoring compliance in real-time

## FEATURES

- > Digital consumer and commercial loan applications
- > Automated credit report and flood ordering
- > Intelligent file cabinet with customer engagement portal
- > Batch core integration (with most core systems)
- > Real-time core inquiry and booking (with partnered cores)
- > Warranted loan doc generation (with TruStage)
- > Financial spreading, ratio generation, and loan proposals
- > Management of TRID, HMDA, CRA, REG B, MLA, ATR, and QM

## From Consumer to Commercial Lending

- > Consumer Unsecured
- > Consumer Non-RE
- > Consumer RE (HELOC, Portfolio, Secondary)
- > Commercial Unsecured
- > Commercial Non-RE
- > Commercial RE
- > Agriculture

## Robust Collateral Support

- > Account Receivable
- > Aircraft
- > Asset
- > As-Extracted
- > Chattel Paper
- > Commercial Real Estate
- > Construction
- > Deposit Account
- > Documented Vessel
- > Equipment
- > Farm Land and Product
- > Fixture
- > General Intangible
- > Household Good
- > Instrument
- > Inventory
- > Investment/Stock
- > Lease and Rent
- > Life Insurance
- > Motor Vehicle
- > Manufactured Housing
- > Non-Titled Property
- > Partnership Interest
- > Residential Real Estate
- > Recreational Vehicle
- > Standing Timber
- > Titled Vehicle
- > Watercraft

## OUR GUIDING PRINCIPLES



**Customer Success**  
First



**Help Community**  
Banks Thrive



**Simplicity**  
Wins