

# CL Originate™ for Commercial Loans

## Cloud-Based Loan Origination and Underwriting for Commercial Loans

### Business Problem

Financial institutions are facing unprecedented challenges in commercial lending. These include intense competition, increasing regulatory burdens, margin compression, growing risk management and governance requirements, and disintermediation threats posed by financial technology firms. Despite these challenges and threats, many financial institutions continue to originate commercial loans manually or use legacy systems that are unintegrated and siloed resulting in higher risk, inefficiencies and poor borrower experiences.

### Industry

- Banks
- Credit Unions
- Alternative Finance

### Loan Type

- Commercial Loans

### Benefits

- Accelerates commercial loan origination by increasing operational efficiency, reducing compliance risk and providing transparency throughout the origination lifecycle

# CL Originate™

CL Originate, built for commercial loans, enables banks to accelerate and manage all commercial loan products on a single, highly configurable platform. CL Originate with Cloud Lending's revolutionary front-end portal technology provides a virtual workspace to support collaborative underwriting process. CL Originate can managing multiple borrower entities, complex document requirements, iterative reviews and approvals through an evolving borrowing and collateral structure inherent in complex commercial loans. With improved process efficiency throughout the commercial loan origination lifecycle, CL Originate reduces errors, timelines, and credit and compliance risk.

## Highly Configurable

Configure complex lending products with a mix of user portal, workflows, document management and underwriting managed through configurable scorecards and risk assessment templates.

## Productivity

Dashboards for the management the loan workflow and documents, entity relationships, loan team and collateral. Collaborate origination between the loan team and parties. Manage approvals via the loan committee dashboard.

## Underwriting

Provide for appraisal, credit analysis and credit exposure. Criteria-based scorecards for complex loans. Configurable financial statement analysis, KYC, and bank data build innovative underwriting models.

## Workflow

Manage loan stages and the enforcement of associated tasks along with the collection and review of required documents. Generate change and credit memos, generate closing documents and manage covenants.



## Benefits

- Transforms commercial loan origination by digitizing the commercial loan origination process
- Eliminates re-keying of information during origination by providing a single source of truth for the commercial loan opportunity
- Improved operational transparency by providing visibility into the loan origination pipeline process for all levels of the organization
- Reduce the cost of commercial loan origination by reducing the time, personnel and overhead required to approve each commercial loan



## Features

### **Portal**

Works with Cloud Lending's consumer, small business and commercial loan portals

### **Loan Dashboard**

Manage the loan's workflow, documents and approvals

### **Deal Support**

Support for complex loan opportunities with multiple credit facilities

### **Collateral Dashboard**

Over 30 collateral types with cross-collateralization enforcement, LTV, collateral ownership, signers, and more

### **Construction Dashboard**

Create project plans with construction milestones, activities, disbursement schedules and inspection alerts

### **Appraisal Management**

Manage authorized appraisers, streamline and automate the appraiser selection process, and manage the appraisal collection and review process

### **LaserPro Integration**

Intergrade LaserPro into your origination process

### **Loan Committee**

Virtual committee meetings to view, discuss, and vote

### **Loan Team**

Manage the loan team, tasks, document responsibilities and notifications

### **Covenant Tracking**

Scheduled tasks, triggers and reminders of covenants with archive, history and reporting

### **Credit Memo and Loan Packages**

Generate a standard credit memo as part of the origination workflow

### **Financial Statement Spread**

Financial analysis of income statements, cash flow, and financial ratios

## Cloud Lending Platform

CL Portal™

CL Originate™

CL Loan™

CL Lease™

CL Marketplace™

CL Collections™

The Cloud Lending Platform is a cloud-based, end-to-end lending solution that supports the entire lending lifecycle for Banks, Alternative Finance and Equipment Lessors.



Great Customer  
Experience



Agile  
Operations



Lower Operating  
Costs



Mitigate  
Risk



Power of the  
Salesforce Cloud

Q2 is a secure, cloud-based digital banking solutions company headquartered in Austin, Texas. Our digital banking solutions for deposits, money movement, lending, leasing, security and fraud enable financial institutions to deliver a better financial experience to their account holders.

For more information on Cloud Lending, go to [cloudlendinginc.com](http://cloudlendinginc.com)

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