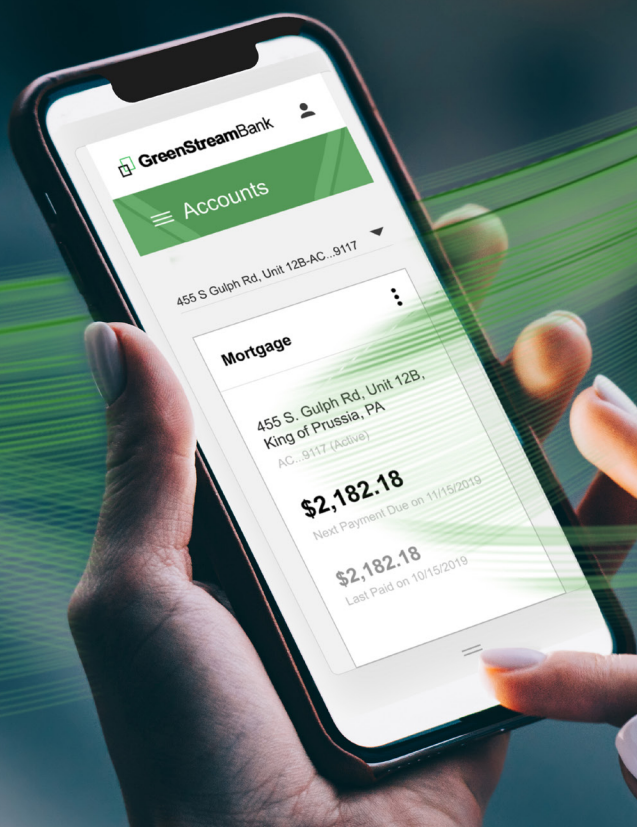


Account Connect for Borrowers

Self-Service Portal



Improve Borrower Engagement | Lower Servicing Costs | Retain Borrowers

Account Connect is multi-device self-service technology for mortgage and consumer loan servicers to offer borrowers. By providing borrowers with up-to-date account information at any time which reduces the cost to service these accounts, Account Connect improves the lending experience for everyone.

LoanServ Account Connect is the premier self-service portal for the mortgage and consumer loan servicing industry. Available on any device, this portal technology is a private label solution for you to provide a branded digital self-service experience to your borrowers in a compliant and cost-efficient way.

Improve Borrower Engagement

It all starts and ends with your borrowers. They should feel that way.

Your borrowers will be able to manage their loan information and communicate with you easily. From the registration process to each login, Account Connect provides clear information and intuitive workflow for your borrowers to interact with their loans. Borrowers can:

- Access up-to-date information at any time, using any device
- View statements and documents
- Upload documents and images
- Set up and manage payments – one time and recurring
- Manage contact information with TCPA consent tracking
- Write and read secure messages to servicing staff, including attachments
- View payoff figures and calculate new amortizations
- Search for information on loan transaction histories
- Initiate loan actions for disaster handling, MI and hazard insurance, as well as borrower assistance
- Receive emails from you directing them to new information on LoanServ Account Connect

Lower Servicing Costs

Servicing Cost Reduction + Gained Time = Better Bottom Line

At Sagent, we know that reducing your servicing costs and boosting your bottom line is always on your mind. Account Connect helps you reduce costs by improving the overall efficiency of your borrower interactions. With LoanServ Account Connect, you can:

- Reduce call center traffic, in some cases up to 60%
- Reduce outbound contact costs with push notifications
- Reduce marketing outreach costs with macro and micro marketing features
- Integrate with LoanServ for the automation of follow-up actions that save you money
- Reduce the costs associated with printing and mailing monthly statements

Retain Borrowers

No one wants to call the 1-800 number.

Providing an easy-to-use solution for borrowers is key to borrower retention. Market research indicates that a better servicing experience increases a borrower's lifetime value. Account Connect also helps you manage contact campaigns from the initial contact to a borrower's digital engagement experience. With Account Connect, you can:

- Manage custom workflows
- Control available information and actions presented to borrowers
- Promote assistance for borrowers with context-sensitive help
- Provide additional assistance with a simple co-browsing feature
- Offer guest payments to support third parties assisting with borrower payments
- Manage contact campaigns for cross-selling and retention
- Create custom borrower engagement views based on campaign content
- Make real-time changes that control the borrowers' experience
- Control of brand graphics, colors, fonts, displays, and process flow on your own time
- Rules-driven information displays make it easy for the borrower to interact
- Rules-driven actions enforce your policies while making it simple for the borrower to perform more self-service

About Sagent Lending Technologies

Inspired by a vision of where technology is going, Sagent Lending Technologies brings an entrepreneurial energy to clients that is grounded by industry-leading credibility. We work with some of the largest servicers in the country bringing a premier borrower experience and lowered cost of servicing front and center. Using the latest technologies, and keeping centered on compliance, we ensure our lender community can focus on growing their business.

Our product suite and extensibility give our lenders the power of choice and flexibility to evolve with their business needs. Sagent values stronger partnerships, a sharper focus, versatility and configurability, and the ability to move swiftly and grow wisely.

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