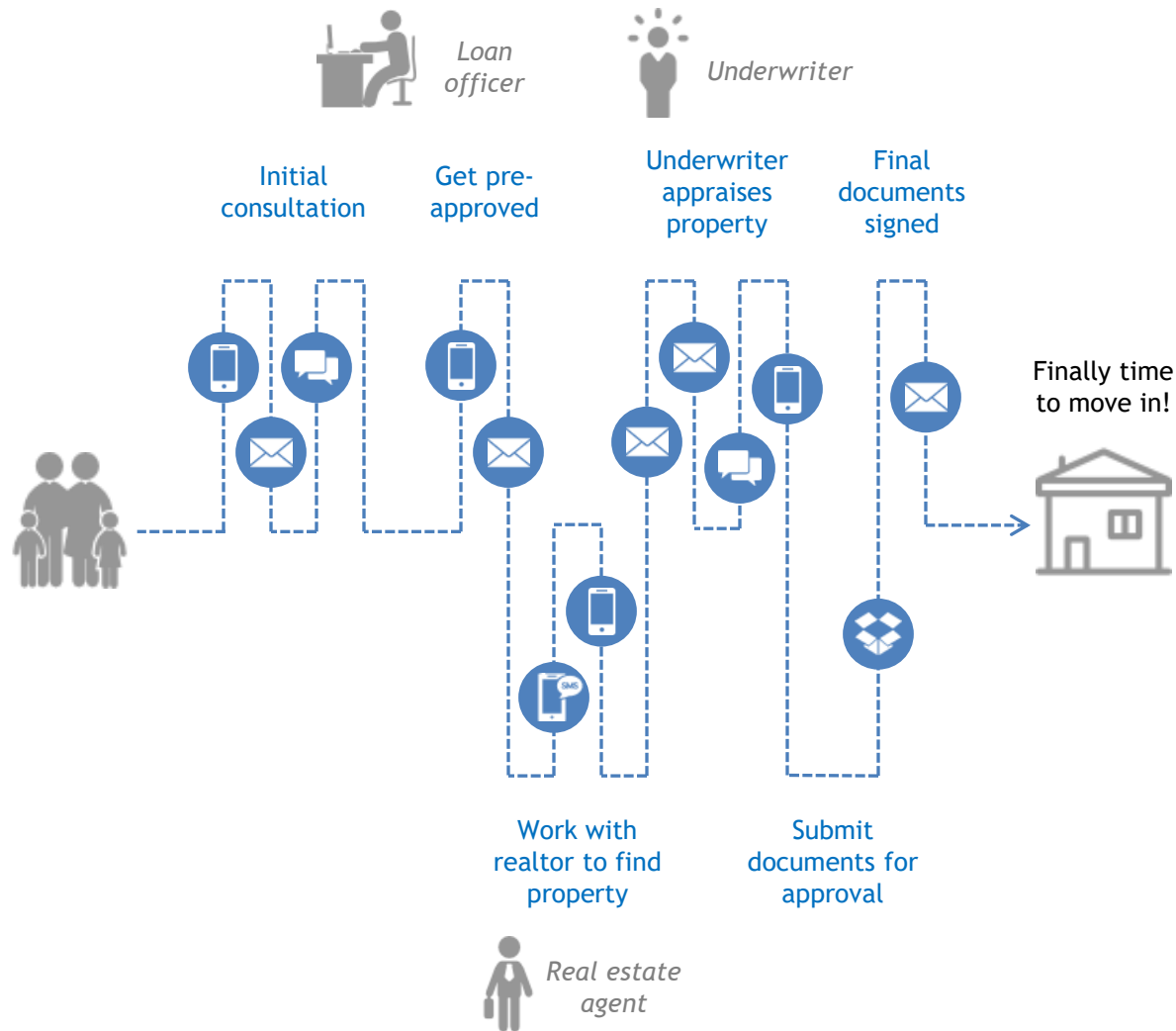


MORTGAGE PROCESSING TODAY



- MULTIPLE TOUCH POINTS
- EXTENDED LOAN CYCLES
- LOST/SCATTERED INFORMATION
- LACK OF TRANSPARENCY

MORTGAGE PROCESSING WITH SHARE.TO



- CENTRAL TRANSPARENT PROCESS
- SHORT LOAN CYCLES
- ENGAGED CLIENTS

MORTGAGE PROCESS ENABLED BY SHARE.TO

- Loan Officer invites buyer into a Share.to workspace
- Officer offers preliminary consultation using preferred communication channels, and gives loan pre approval
Mobile chat, video/audio conf, web chat
- Buyer invites real estate agent to help narrow property search based on loan availability. Finalizes property choice.
- Loan Officer invites Underwriter to assess property
- Client provides W2, Taxes, Credit History as supporting documentation for loan
- Buyer signs loan agreement right within Share.to as is all set to get ownership of property!

The screenshot shows a chat interface with the Share.to logo in the top right corner. The chat history includes:

- Tammy Dean has joined
- Eugene: Eugene, What are my choices? What is the process?
- Tammy: Tammy, can we hop on a quick video conference?
- Eugene started a video conference
- Tammy: Tammy, please find the pre approval document
[Tammy Wenger Pre-approval.pdf](#)
- Jonathan Smith has joined
- Sam Dunnings has joined
- Tammy has uploaded [W2, 2016 Tax Returns and 3 other files](#)
- Eugene has uploaded [Loan Agreement](#)
- Tammy has eSigned [Loan Agreement](#)



Engage millennial clients

Bring everyone together as the conversation evolves

Omni-channel communications

Complete documentation and contracting

Meet customers where they are

