



Moving Financial Institutions with Dynamic Xpert Solutions

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The credit crisis has driven both financial institutions and corporate borrowers to constantly reevaluate asset quality and their ability to quickly generate cash flow. LoanXpert is a centralized loan life cycle management system that proactively analyzes loan portfolios from pre-approval through maturity or refinance. Alerts are generated automatically and distributed to the responsible parties, ensuring borrowers and guarantors have fulfilled their obligations. Through this consistent approach LoanXpert enables financial institutions to minimize risk, prevent fraud, and reduce costs. It puts a loan's entire history at your fingertips.

Loan Approval

Regulatory scrutiny and internal controls mandate that the approval of a loan include over 12 steps performed by multiple independent parties. Today, most financial institutions use either spreadsheets or a manual approach to track loans, making it nearly impossible to efficiently track the steps and ensure all pieces are completed properly.

LoanXpert's virtual approval workflow includes integrated multi-step approvals – from assignment of user task, to appraisals, independent reviews, and attorney participation. Letters to the borrower are automatically generated if a loan is declined with user-defined reasons incorporated.

Loan Risk Management

The key to asset quality assurance is the ability to monitor loans using a risk-based methodology. LoanXpert affords organizations three different mechanisms to monitor loan documentation, loan covenant and overall loan risk.

Once approved, the user can easily risk-rate the loan using a pre-defined template and attach their respective loan covenants and required documentation, including the assignment of user responsibility, terms and frequency.

Documentation and Covenants

Unknown to the credit risk or compliance areas, loan covenants and loan administration documents expire daily. In order to effectively manage the loan agreement terms it is imperative to fully automate the business processes and allow users with the proper authority to view and maintain daily control of the loan covenants and required documents.

Notifications to Interested Parties

LoanXpert provides the flexibility to contact responsible parties when documents or covenants are due. User defines templates can be timed to be sent to the borrower, co-borrower, guarantor or even the agent.

Loan Concentration Analysis

With a wealth of integrated loan information, LoanXpert provides a flexible framework to analyze and report on every aspect of the loan. Besides 20 predefined concentrations such as loan type, product type, country of risk or interest rate to name a few, institutions can customize their accounts to instantly analyze and drill down to the underlying details on the loans.

Simple to Use Dashboard

The easiest way to ensure loan management compliance is by creating an electronic trail of tasks and responsibilities. All active notifications are sent and archived via e-mail, have built in escalation mechanisms and offer the option of a credit risk management review. LoanXpert includes user-defined workflow notifications for tasks as varied as:

- Post-Approval Documentation Required
- New Loan Synchronization with Core Banking System
- Loan Covenants Due
- Loan Documentation Due
- Original Document Required
- Loan Risk Rating Change Approval
- Collateral Appraisal Request
- Call Report Required
- Loan Maturity Notification

Contact:

Sydel Corporation

1825 Ponce de Leon Blvd. # 365
Coral Gables, FL 33134

Tel. 305.569.0400

Fax. 305.569.0428

www.sydelcorp.com

sales@sydelcorp.com