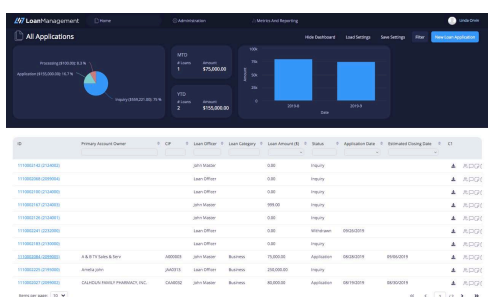


LoanManagement

www.lm1.tech

JHA integrated workflow to unleash your commercial lending. Seize opportunities and manage risks better with LM1 Loan Management.



LM1 Loan Management provides a single, consolidated place for the loan operations team to work, enabling you to shift from FASB Costs to FASB fees.

Capture revenue: Manage a clear pipeline, know the exact status of each loan, exceed customers expectations, and, most importantly, take advantage of less paperwork to spend more time with prospect and customers.

Operate efficiently: LM1's workflow organizes tasks, presents data from all your systems in a unified environment, and automates previously manual steps. Lag time and redundant entry are eliminated, planning is easier, labor time savings of 2-3 *effort days* of work per loan is typical.

Lead with right intelligence: With LM1, your loan operations are an efficient, scalable, and compliant machine. Dashboards, clear documentation, real time information are provided on every aspect of commercial loan operations. Use the improved performance and visibility to optimize decision making. Accept more business, find new business, transform the organization.



Manage your processes: Roles, rules, data requirements, bank policy, notifications, exceptions, all aspects of the lending process are controlled by the bank's process owners and key personnel.

React to business Change: Implement policy changes easily, integrated merged organizations, and protect the enterprise with knowledge continuity.

Be ready for future: LM1's intelligent automation platform (LSPS) has proven capabilities to implement Artificial Intelligence, Agent Technology, and Autonomous Process Automation. Your bank will NEVER outgrow LM1 technology.

About LM1:

- **Comprehensive:** LM1 automates the entire app-to-close cycle from initial inquiry to post-closing. Loan Officers, Processors, Underwriters, Credit Analysts, Closers, and Post-Closers are all enabled. Vital information is right here, not locked away in information silos.
- **Modern & Reliable:** LM1 is built on the Living Systems Process Suite, an industry recognized, truly intelligent process automation platform. Technology that powers some of the largest financial organizations in the world is now available to regional and community banks for loan management.
- **Intuitive:** Commercial lending is a complex process driven by rules, risks and relationships. LM1 manages loans the way bankers manage loans, and supports the real process without becoming a drag on operations. Your loan operations team will find it refreshing, focusing their professional energy on their customers and loans instead of how to make their systems do what they need.

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• Hong Kong • Singapore • Brazil • U.S.