

Factsheet — Canadian Mortgage Technology

Filogix Express – A mortgage underwriting solution

A mortgage underwriting solution that helps lenders remain competitive and responsive to their mortgage origination network while ensuring compliance with their credit risk policies.

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Filogix Express simplifies mortgage underwriting activities for lenders, lowers operating costs and enables quicker decisions."

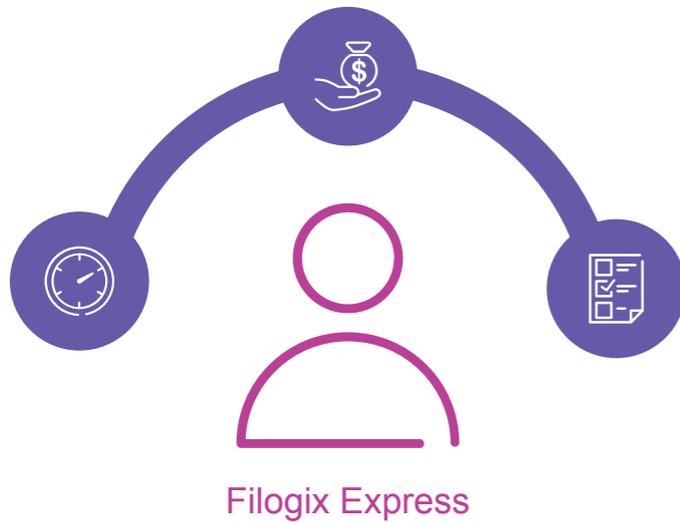
In a highly competitive environment, mortgage lenders need to be able to respond quickly, reduce cycle times, and become more customer-centric.

Providing robust out-of-the-box functionality, Filogix Express includes comprehensive processes and security features for fraud management. It is highly configurable to ensure decisions are made according to your unique lending policies and guidelines.

This solution provides:

- **Real time connectivity**, through Filogix Expert, to key industry partners involved in the mortgage sales lifecycle for seamless and efficient processing.
- **An easy-to-use, intuitive user experience** that minimizes the investment needed to train staff.
- **The flexibility to configure a solution** that automates workflows according to your own business environment, incorporating your unique business rules, credit policies and deal conditions.
- **Advanced fraud management processes and security features** to limit your risk on a deal and ensure that underwriting decisions are based on legitimate information.
- **Access to perform real-time analytics** on credit risk, cross portfolio exposure, and portfolio trends.

Connecting brokers and lenders to save time and increase efficiency



Why use Filigix Express?

- Quicker underwriting process through seamless integration with Filigix Expert to provide 'one stop' access to all the partners you need to complete a deal.
- Built-in access to the Canadian broker network, allowing you to remain active with this network without the cost of having to build the connectivity into a proprietary underwriting solution.
- Lower upfront investment costs through configuration tools that allow you to easily adapt the solution to your business.
- Mitigating risk by ensuring your business rules, mortgage conditions and risk management policies are followed.
- Minimizing operational impact with a web - based solution that scales readily as your business grows.

Why Filigix Mortgage Technology?

- We are the trusted and independent technology provider of the Canadian mortgage industry.
- We have more experience than all other providers with two decades under our belt.
- Through the Filigix Mortgage Marketplace, we connect the largest network of lenders and brokers in the country.

// **Filigix is your independent and trusted connectivity provider, offering an ever-expanding marketplace of services for the Canadian mortgage industry."**



For more information visit finastracanada.com
If someone is interested to speak with us about
this solution

About Filogix

Filogix has served as the hub of the Canadian mortgage industry for almost two decades, offering secure, reliable connectivity to brokers and lenders. We provide trusted mortgage lending products, that enable the effective management of the sales process from origination through underwriting. As the mortgage landscape continues to change, Filogix is prioritizing advances to support the industry into the future. We're investing in a more open infrastructure and building connectivity to create a complete mortgage marketplace, helping mortgage professionals do business with more choice, speed and reliability than ever before. Learn more at filogix.com

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