



## Rediscover the Art of Lending

It's no secret that the multi-family loan process can be a tedious one. And when your underwriters are more "problem" managers than "project" managers, maybe it's time to re-evaluate the process.

**That's where LendingStandard comes in.**

We help you rediscover the art of lending instead of focusing on the minutiae of the details. Launched in 2015 by experts who know your business because they lived your business, LendingStandard is the only secure online origination and underwriting system for HUD and Fannie/Freddie multi-family lenders.

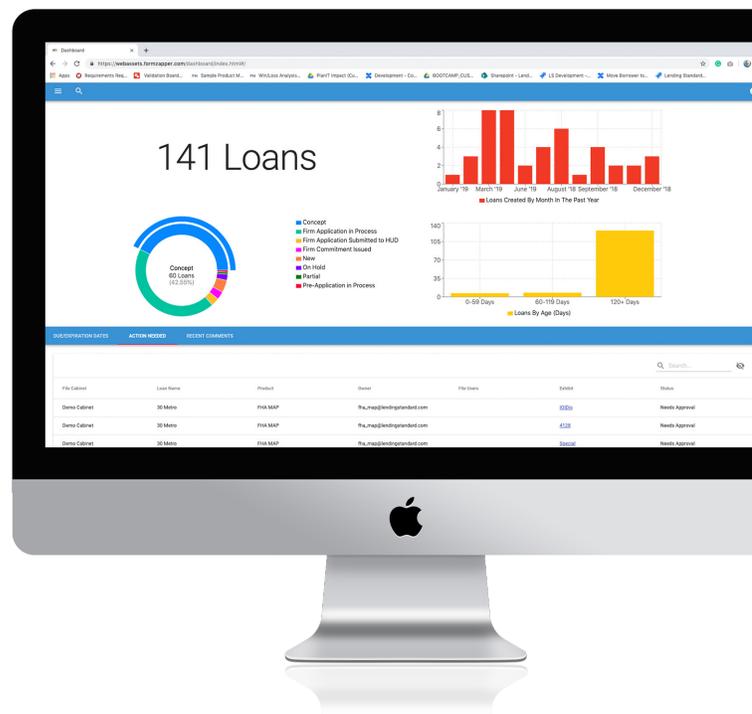
**"It is light years ahead of the system I've used in the past."**

*—Deputy Chief Underwriter*



We know you are dedicated to building strong, affordable communities across the US. Therefore, we developed LendingStandard to take some of the pain out of the loan application process, allowing you to focus on the art of your craft. Our intuitive platform helps market-proof your business by reducing errors, improving efficiencies, and keeping projects on track; ultimately giving you more time back to focus on problem solving.

**At the end of the day, what drives us is simple: providing multi-family lenders with software that meaningfully impacts the way you do business and your quality of life.**



# Product Overview

## Our Vision is to be the pre-eminent software solution for multi-family lending.

Underwriting documents takes hours to manually produce and organize. Therefore, our solution automates the creation of a consistent concept package, committee review document, underwriter narrative and signature-ready client documents.

- **Sizer**  
Support for Fannie and Freddie updated to meet loan program standards
- **Document Assembly**  
Prepopulates data to facilitate quicker loan committee approval
- **Underwriter Checklist**  
Manages tasks and organizes process
- **Document Portal**  
Eliminates redundancies and streamlines document sharing
- **Dashboard and Reporting**  
Client pipeline management reporting tools improve accuracy
- **Firm Submissions**  
Saves days of effort per loan with accurate and consistent assembly

“Instead of our people spending time grinding through financials and putting them in a spreadsheet and ... going through the process of ... an application to send to HUD, LendingStandard helps us with those tasks, makes those more efficient, and therefore our people have more time for problem solving.”

-Chief Underwriter

PROPERTY INFO		FINANCING INFO		BORROWER INFO	
Property Name	Address	Requested Loan Amount	\$ -	Borrower	Borrower Name
City, ST, Zip	City State Zip	Actual Loan Amount	Calculate Loan Amount	Contact Name	Contact Name
Section of the Act	Select Section of the Act	Interest Rate	0.00%	Contact Phone	Contact Phone
Transaction Type	Select Transaction Type	MP	0.00%	Contact Email	Contact Email
Financing Type	QAMA	LTV	0%	Originator Name	Originator Name
FHA #	Project #	Outstanding Balance	\$ -	Originator Phone	Originator Phone
No. of Elevators	Q	Payoff Penalty	\$ -	Originator Email	Originator Email
Project Type	Green	Term (Months)	420		
Year Built	Green	High Cost %	270%		
	Market Rate	Estimated Closing Month	\$ -		
		Payoff Amount	\$ -		
		Original Loan Amount	\$ -		

MAXIMUM MORTGAGE COMPUTATION - the Lowest of		NOI SUMMARY (Annual)	
Borrower Requested Loan	\$ -	Income	\$ -
Amount Based on Value/Replacement Cost	\$ -	Gross Rental Income	\$ -
Amount Based on Limitation Per Family Unit	\$ -	Other Income	\$ -
Amount Based on Debt Service Ratio	\$ -	Vacancy Loss	\$ -
Amount Based on Acquisition	\$ -	Commons Income (Net)	\$ -
Amount Based on Refinance	\$ -	NET RENTAL REVENUE	\$ -
Amount Based on Deductions	\$ -	EXPENSES	\$ -
MAXIMUM INSURABLE MORTGAGE	\$ -	Total Administrative	\$ -
		Total Operation	\$ -
		Total Maintenance	\$ -
		Replacement Reserves	\$ -
		Total Taxes	\$ -
		TOTAL EXPENSES & RESERVES	\$ -
		UNDERWRITER'S NOI	\$ -
		Expense Ratio	0.00%

Essex Place Apartments

LendingStandard  
LENDINGSTANDARD  
LENDINGSTANDARD

FHA\_MAP@LENDINGSTANDARD.COM 866-981-5883

1 Sizing 2 Processing 3 Firm Submitted 4 Firm Issued 5 Closing

Files Shared with Me  
Essex Place Apartments.xlsm

Note from Lender  
Please upload any additional information relevant to the property

Tasks To Do  
Relocation Plan, Other Reports as Necessary Submitted  
Due Date: 10/1/2019  
Note from Lender: If you have any questions you call me directly

UPLOAD FILES

