



# Consumer Loan Origination

The increasingly competitive nature of the consumer lending market has given rise to more demanding consumer expectations. As a result, growing your consumer lending portfolio means you need to efficiently process more applications, at competitive rates—all while controlling credit risk.

## Why consumer loan origination?

Process consumer loans consistently and accurately with a proven, automated origination solution that conforms to your policies, mitigates credit risk, and ensures compliance.

The Baker Hill NextGen® Consumer Loan Origination platform is a web-based solution that automates the entire consumer lending application process from submission to booking and reporting—giving you the confidence you need to process and decision direct loans, revolving lines, and home equity lines securely and efficiently. The service extends our proven origination platform to include both small business and consumer lending and lets you choose the type of credit risk assessment tools to leverage your decisioning process.

Our consumer loan origination solution uses a full range of credit reporting company scores via single or tri-merge reports, along with your credit policy rules, to assess credit risk. Also included is an option that leverages FICO® Application Risk Models®, available through the LiquidCredit service, to assess credit risk by evaluating credit application and credit reporting agency data.

No matter which scoring approach you use, Baker Hill NextGen® Consumer Loan Origination helps you process consumer loan requests consistently and accurately, while ensuring compliance with regulatory requirements for disclosures and reporting.

Our platform takes process automation to the next level, giving you the ability to focus on your core competency—consumer lending—while leaving management of the solution to an experienced and trusted technology provider.

## Single Point of Origination

Our origination solution provides a common platform for consumer and small business loans, positively impacting process efficiencies and service. All of our loan origination solutions share a common database, allowing for the sharing of applicant information as well as combined reporting and analysis of performance and pipeline activities.

Using a common platform for business and consumer lending simplifies setup and implementation, minimizes training, and improves user acceptance.

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Explore how your institution can streamline the entire consumer lending process. To learn more, visit:

[www.bakerhill.com/consumer-lending](http://www.bakerhill.com/consumer-lending)

## Consistent Service Delivery

The Baker Hill NextGen® Consumer Loan Origination platform uses an ASP approach that delivers faster time to market and a more rapid return on investment. Our controls meet SOC 2 Type II criteria and our dual hosting facilities deliver greater than 99 percent uptime as well as redundant processing so you can depend on the service whenever you need it.

## Established Interfaces, Faster Processing

Reducing redundant data entry streamlines the application process and reduces errors. Our direct lending platform prefills loan applications, drawing data from your institution's core system or Baker Hill NextGen® origination and portfolio management solutions.

You can also select our data integration solution, which uses a web-based interface to pre-populate online applications from your website. Our platform expedites the lending process through integration with leading document generation solutions. And our interface to the National Automobile Dealers Association lets you search and store vehicle valuations within the application.



Baker Hill is in the business of evolving loan origination by combining expertise in technology with expertise in banking. Built on decades of walking alongside banks and credit unions as they provide vital resources to their communities, Baker Hill NextGen® is a configurable, single platform SaaS solution for commercial, small business, consumer loan origination, and risk management that grows along with you as your business needs change. Baker Hill is lending evolved. For more information, visit [www.bakerhill.com](http://www.bakerhill.com).