



Small Business Loan Origination

Manage credit requests of all sizes with greater speed and consistency. Baker Hill NextGen® Small Business Loan Origination treats requests based on type and credit policies, advancing it through the lending cycle so you can focus on relationship-building with your most profitable clients.

Baker Hill NextGen® Small Business Loan Origination facilitates consistency and effectiveness to minimize portfolio risk and enable you to be more responsive to your clients' needs.

Effortless Operations, Minimized Risk

With web-based accessibility and a secure processing environment, our small business lending module empowers you to process applications safely and securely, easily track the effectiveness of your process, and generate reports anywhere you have an Internet connection. Our solution takes process automation to the next level, giving you the ability to focus on your core competencies—building your loan portfolio and managing risk—while leaving management of the service to an experienced, trusted technology provider.

Analysis Tailored to Your Needs

Within the small business lending solution environment, your credit policies determine how each product will be decided. Support multiple decision strategies for your business applications, including scored or non-scored/judgmental, as well as multiple decision processes such as autodecision, autodecision with manual review, and always manual review. Choose from many small business scoring options within the system, which support Red Flags Rule alerts, OFAC and USA PATRIOT Act checks so you can further leverage the breadth and depth of data and analytics for fraud prevention and related compliance.

Dynamic Credit Memorandum

Generate credit memorandums based on each loan's complexity. As a credit progresses through the process, our solution adds info related to the request into the appropriate credit memorandum. Once the credit request is approved, the credit memorandum is retained in your database for future reference.

Integration Minimizes Data Entry

Prefill loan applications with applicant information using several different methods, from importing data from third-party sources to periodically uploading data from the institution's core system, website, or internal network.

Small Business Loan Origination

Explore how your institution can manage complex small business and commercial lending requirements with Baker Hill NextGen® Small Business Lending. To learn more, visit:

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

Automated Tax and Statement Processing

Streamline the analysis of tax returns and financial statements with automated tax return and statement processing. With this capability, Baker Hill eliminates the rekeying of tax return and financial statement data and the inaccuracies that can come from that rekeying—while creating efficiencies in your lending process.

Integrated Financial Statement Analysis

Aggregates personal and business financial history so you gain a full view of any applicant. Whether you need detailed financial spreads or a summary analysis, get the data you need to make quality lending decisions.

Consistent Processing Minimizes Risk

Promote lending process consistency and reduce risk by embedding financial institution-specific credit policies in the product. Exceptions and violations of policies are flagged, and details are provided in credit policy messages. The tool supports multiple businesses, owners, and guarantors associated with a relationship in better assessing a credit request, further lowering risk. Funded loans also can be monitored for compliance and risk management.



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.