

Karen Craig, Homeowner



“ Loan rates are going up – I had better get my refinancing locked down. I just hope this goes smoothly...”

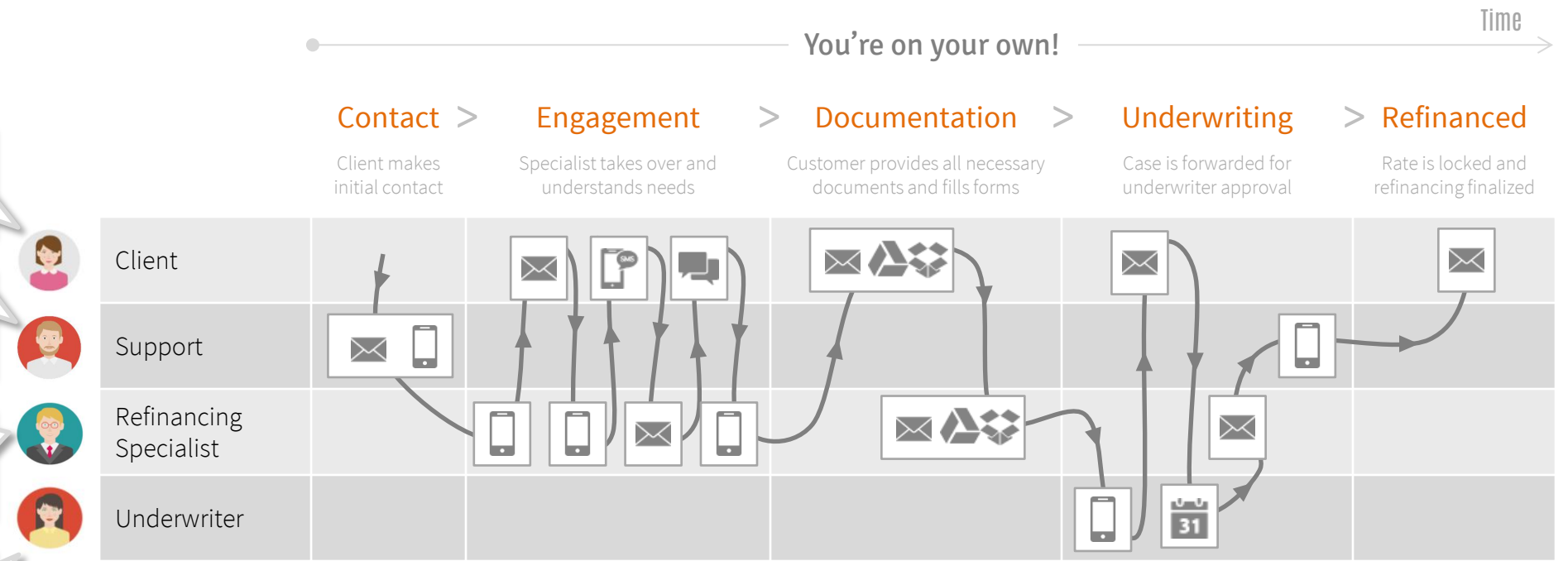
## REFINANCING PROCESS TODAY

Where is the process at? Why is it taking so long?

I wonder where the process is at. The client calls all the time.

I keep misplacing the information to conclude the refinancing

Where do I find the information I need?

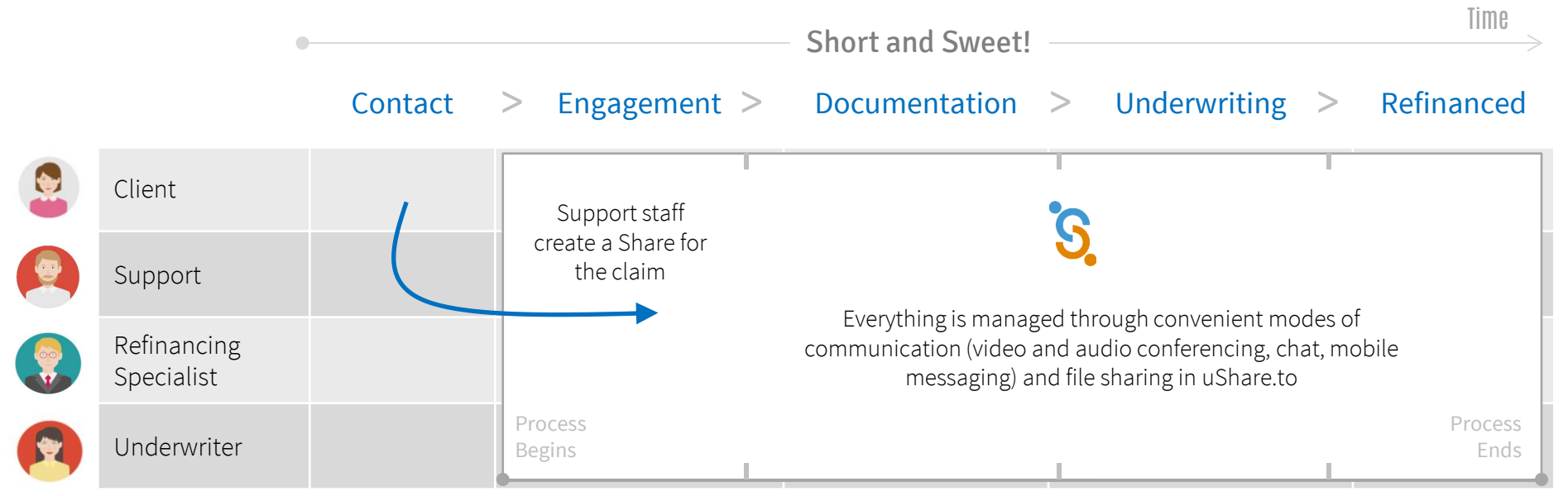


### THE OUTCOME

Information resides in as many as 7 tools

- ▶
- LACK OF TRANSPARENCY
- MISTRUSTING CLIENTS
- LONGER REFINANCING CYCLES
- LOST INFORMATION

## REFINANCING PROCESS WITH uShare.to



### THE OUTCOME

Single place to interface with client & record info

- ▶
- MOBILITY
- TRANSPARENCY
- TRUST
- SHORT CYCLES

# Refinancing process managed through uShare.to

After Karen contacts support via web chat, she is invited to a private Share

Support invites mortgage specialist to take over the refinancing process

Specialist initiates video conference with Karen to understand requirements

Based on Karen's requirements refinancing specialist shares documentation, list of to-dos with her

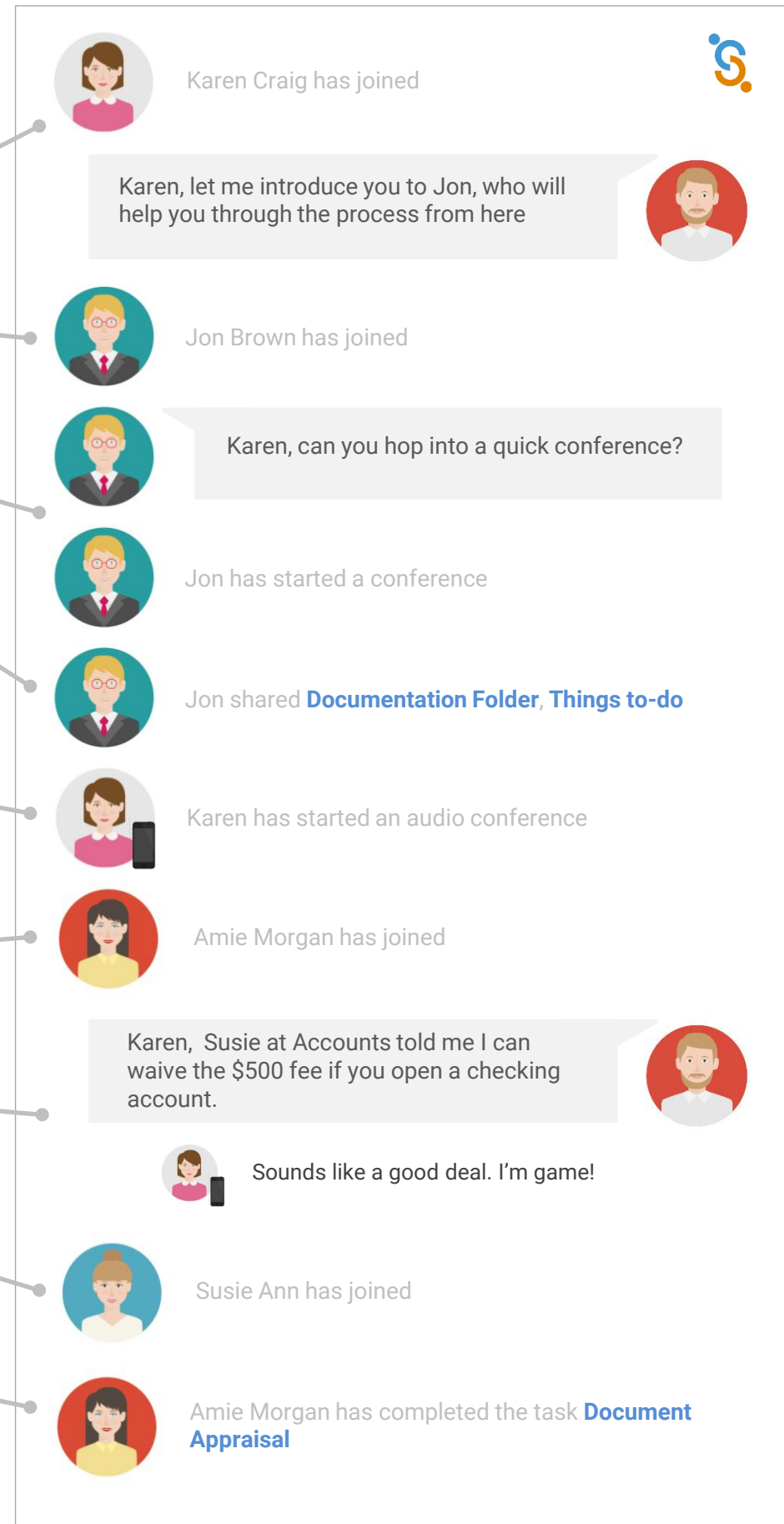
Karen needs to leave for a doctor's appointment, continues conversation via audio conferencing on her phone

After Karen completes documentation over the next few days, underwriter is invited for assessment

Support offers to waive off fee if Karen opens a checking account. She agrees.

Account specialist is invited to help Karen with account opening

In the meantime, Karen keeps on top of the refinancing process with notifications



## Benefits for Bank

- Drastically shorten refinancing cycles
- Get visibility into the entire cycle
- Secure & centralize records
- Get happier, more trusting clients



## Benefits for customer

- Get visibility into refinancing processing
- Get refinanced quickly and more smoothly
- Simplify sharing of documents



## Benefits for Refinance Specialist

- Drastically shorten refinancing cycle
- Simplify management of multiple cases
- Easily engage multiple parties in the process
- Secure and centralize records



## Benefits for underwriter

- Get a view of the entire conversation and document trail
- Speed up the adjudication of cases
- Manage multiple cases more easily



Any device

# A first look at uShare.to

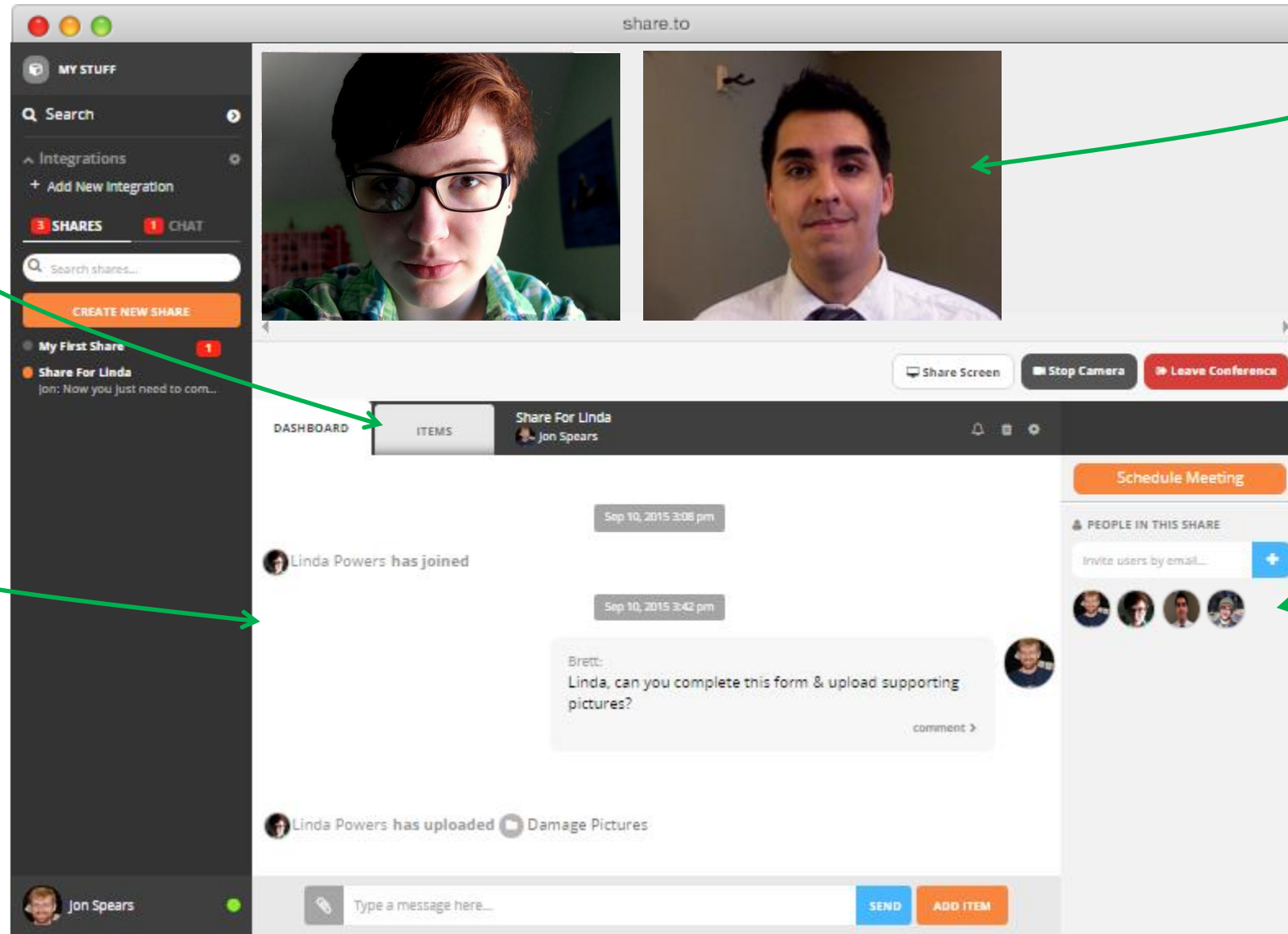
Manage the entire refinancing cycle in one place

One place for sharing information

One place for all your conversations

Communicate with the most convenient means

Involve anyone – specialists, underwriters, back-office – as you go.



[www.uShare.to](http://www.uShare.to)