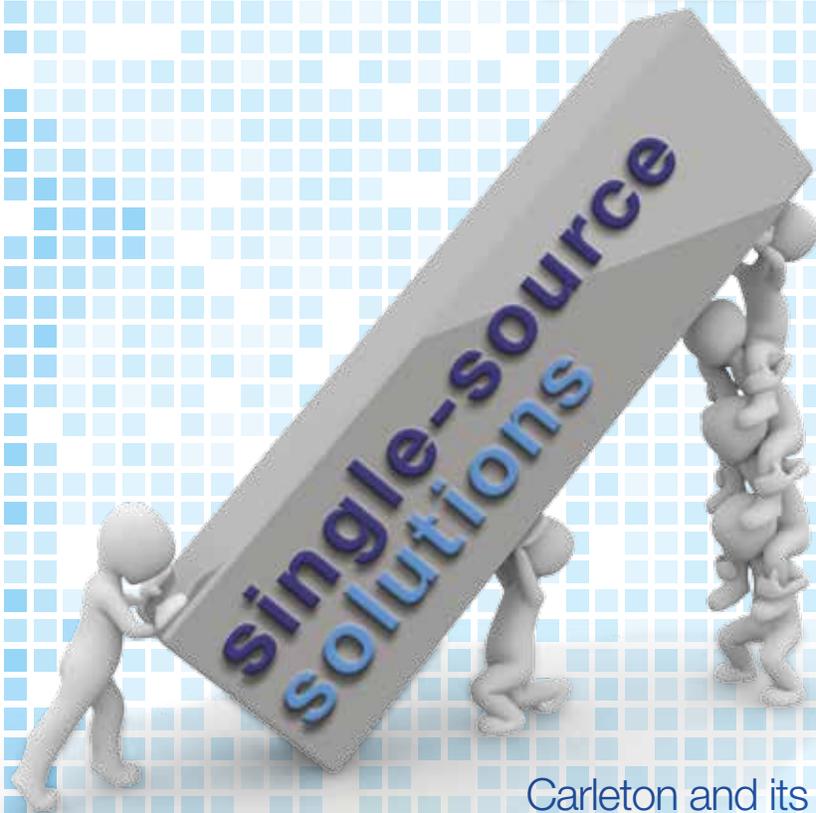


IT TAKES A TEAM



Carleton and its software partners work as one to provide smart and effective single-source solutions for compliant loan computations and document preparation.



You've probably heard this expression: "QUALITY. SPEED. LOW COST. CHOOSE TWO."

At Carleton, we don't believe you should have to sacrifice any of these attributes when choosing a provider of compliant loan calculations and document preparation. That's why we have been working together with our trusted LOS partners since 1997 offering single-source solutions for document management services. Carleton's approach combines quality, speed and cost-effectiveness for generating lending documents. And best of all, it is totally customizable to meet your document management requirements. This single-source solution that only Carleton and our LOS partner can provide will serve your needs today and for years to come.



The teamwork between Carleton and its LOS partners simplifies the implementation and ongoing support of the document management solution. Carleton manages the loan calculations and the generation of all documents, while our LOS partners facilitate the printing and distribution of the documents. When updates are made by our LOS partner, established procedures are in place to assure continued error-free SmartCalcs and SmartDocs services.

Together with our LOS partners, you work with a single document management source eliminating the need to:

- *contract and communicate with a separate software vendor for loan calculations and document management that would interface with the LOS*
- *verify that the document management software vendor's loan calculations always have the same accurate and compliant calculations as provided in the LOS*
- *coordinate software and data updates between the LOS and the document management software vendor*
- *coordinate regulatory changes being made in the LOS with the document management software vendor*

Flexible Document Support

Any document from any source can be included in a SmartDocs document set.

- *your institution's custom documents*
- *documents from third-party vendors such as insurance companies or service contract providers*
- *documents created and guaranteed by the major consumer lending documents providers, such as WKFS, CUNA or Securian*
- *documents required by governmental agencies*

All of these and any other documents can be seamlessly integrated into a unified document set by Carleton.

Carleton has established working relationships with the major consumer lending document providers.

With expert familiarity of their documents and procedural communication in place, Carleton makes the process easy for integrating the proper documents from the document providers into your custom document sets. Carleton document-supplier support services include:

- *obtaining the provider's documents directly from Carleton*
- *maintaining a library of the documents for each document provider and lending institution*
- *automatically updating documents when document providers make changes*



Document Preparation Support

As the original architects of the SmartCalcs lending calculations and the SmartDocs document generation solution, no one knows and understands these tools better than Carleton. Combined with understanding our LOS partner's system and demonstrated experience with lending regulations, our dedicated team is uniquely qualified to provide an efficient, economical and rapid process for preparing documents for use within the LOS.

Documentation and established procedures make it easy and efficient to work with Carleton in accurately defining your library of documents. The Carleton project managers work closely with each lending institution to ensure all loan types and conditions related to completing a field or generating the proper document are properly defined based on the data related to the borrower and the loan product.

Document Quality Testing

Quality testing plays a major role in the successful preparation of documents and dynamic document sets. Performed by Carleton's team of specialists, each document goes through four quality-testing stations before it is ready for production use. The range of testing includes using sample transaction data from the LOS and actually running LOS test transactions by Carleton, our LOS partner and the lending institution.

This teamwork between Carleton and our LOS partner provides a very fast and efficient process for acceptance of the SmartDocs solution, not easily achieved when using a separate document management software vendor.

Data Entry Support

Carleton's SmartDocs solution supports data entry for data not stored in the LOS database. It is not uncommon for a lender to have a document that requires data not collected in the LOS. By having SmartDocs built into the LOS, documents can be displayed with the data entry fields highlighted. This data entry solution is completely handled by Carleton's specialists and eliminates the immediate need to make changes to the LOS.

Field Definition and Formatting Support

Carleton's 20+ years of experience in supporting document generation for consumer lending has resulted in a robust set of field definitions that has met every condition required by our lenders. This formatting support helps ensure the individual documents are completed accurately and in compliance with the underwriting guidelines of the lender and regulatory statutes. The functionality ranges from data formatting to a library of predefined form elements used with data from each individual loan transaction.

Dynamic Document Sets

Carleton specialists work with each lending institution during the set-up process to define all documents required for each loan product. SmartDocs supports the inclusion of documents that are required, optional, only included based on defined guidelines by the institution, or based on data elements of the individual loan transaction. In addition, multiple copies of the document can be generated with each copy having its own unique ownership legend positioned on the document.

Dynamic Document Sets functionality enables the LOS (not the user) to ensure that all the required documents are correctly generated for each individual loan transaction.

Document Printing and Distribution

Flexibility exists to provide many opportunities throughout the LOS to generate, print and distribute documents. This flexibility of document management is easily achieved because SmartCalcs and SmartDocs are built-in and easily accessible throughout the LOS. The end-user experiences a seamless and "easy to use" document management solution throughout the LOS. This degree of document management flexibility does not easily exist when integrating with a separate document management vendor.

E-contracting

With SmartDocs, electronic or digital signatures can easily be added to any new or existing documents. SmartDocs supports electronic signature methods used in a lender's branch, a dealer's office, a consumer's home, or any combination.

Carleton works with the lending institution to define the signature requirements for every transaction. Who has to sign? Where? Under what conditions? Using what method? SmartDocs then generates e-signature-ready documents for the LOS to present for signing. Along with our LOS partners, we are committed to supporting all current and future accepted e-sign methods that conform to the federal ESIGN Act and the state-level UETA legislation.



At Carleton, we don't believe you should have to sacrifice any of these attributes when choosing a provider of compliant loan calculations and document preparation. That's why we have been working together with our trusted LOS partners since 1997 offering single-source solutions for document management services.

About Carleton

Carleton is the leading provider of software and support services for consumer lending calculations, document preparation, and compliance research. More information is available at www.carletoninc.com.



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