![bakerhill logo]

Ensure Compliance
with Streamlined & Centralized Tickler Management

Baker Hill NextGen® Exception Tracking

With Baker Hill NextGen® Exception Tracking, your teams can easily understand outstanding items needed for any loan at any time, eliminating duplicated efforts and creating a better customer experience. In the complex world of lending and regulatory compliance, a tool that standardizes and automates your checklists for all loan documentation – from pre-closing to renewal and extension – is essential for streamlined borrower communication and compliance.

Understanding the outstanding items for a loan is just the first step — a paper checklist can do that. Creating an automated process for a variety of loan types and collateral is the key to curbing the chaos. With Baker Hill NextGen® Exception Tracking, your teams can easily chase down financial statements and collateral documents to make sure all requirements are met, speeding up the decision process and loan funding for your borrowers.

Key Benefits:

▶ **Know what's outstanding**

▶ **Streamline borrower requests**

▶ **Standardize processes across portfolio**

▶ **Make audits easier**

▶ **Keep everyone informed**

Key Features:

▶ **Automated tracking item creation and closing**

▶ **Ticklers grouped by borrowing entity**

▶ **Core banking integration**

▶ **Exception items tracked through entire loan lifecycle**

▶ **Multiple tickler types in one place**

Speed Up Decisions with a Clear View

You can't go fast if you can't see where you're going. Paper checklists and siloed systems cloud your view and slow you down. Baker Hill NextGen® Exception Tracking gives your teams a heads-up view of the outstanding documents and when they're needed, streamlining your lending process.

By keeping teams informed with a clear view of what's still needed to complete a loan request or renewal, you can collect the required documents to make decisions faster and know that you have everything you need for a perfected loan — all while delivering an outstanding experience for your borrowers.

Group Tracking Items for Streamlined Communication

Nobody wants to be asked for the same thing twice — especially from their financial institution. Unfortunately, this is the reality for many borrowers when their bank or credit union is using spreadsheets or manual checklists to track exception items.

With a centralized tracking solution that is integrated with your core, your team can easily group ticklers by borrowing entity based on your relationship data and increase collaboration across departments — from your credit analysts, lenders, branches, and even call centers. Bankers can avoid asking a borrower for the same document that has already been requested — or even worse, collected — by someone in a different department.

Standardize and Automate to Ensure Compliance

Today's business relationships are complex. Understanding what documents are needed from who by when based on the entity structure, loan type, or collateral requirements is enough to keep even the most seasoned banker on their toes.

Automating your ticklers takes the pressure off your bankers to know what documents to collect for each loan request. It also eliminates the noise of too many open ticklers and saves up to 30 minutes per loan versus a manual process. With a systematic, automated approach to tickler management, you have certainty that the right documents have been requested and collected every time, ensuring each loan is in compliance with internal credit policy and external regulations.

Track Ticklers in One Place and Calm Audit Anxiety

Audits raise the stress level of any banker. A centralized tracking system like Baker Hill NextGen® Exception Tracking keeps everything in one place where auditors can quickly verify compliance, making the entire process smoother and less daunting.

A centralized approach simplifies the management of pre-closing checklists, financial statements, collateral, documents, post-closing checklists, and mass correspondence ticklers. By bringing all these elements together in a single platform, you minimize the risk of errors and make sure all necessary information is readily available and presented in a clear, structured manner.

As part of the Baker Hill NextGen® Platform:

Pipeline   Application   Underwriting   Approval   Boarding   Renewal   Portfolio

Compliance is the cornerstone of effective lending. Baker Hill NextGen® Exception Tracking serves as both a standalone module and an integral component of the comprehensive Baker Hill NextGen® platform. On its own, it immediately empowers your teams by standardizing and automating checklist processes, enhancing compliance, and improving borrower communication. When linked with the client portal, it offers unparalleled transparency and accessibility for borrowers, further streamlining document collection and communication. The true power of Baker Hill NextGen® Exception Tracking is realized when integrated with the complete loan origination system, leveraging the full capabilities of workflows and business rules to optimize every step of the lending process. Baker Hill NextGen® Exception Tracking enhances efficiency, accuracy, and operational effectiveness in your lending processes.

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.