



## Ticklers for Lending Cloud

Work Smarter – easily manage credits throughout the loan lifecycle.

Ticklers is an add-on module to Lending Cloud, a cloud-based lending solution that enables lenders to make better complex credit decisions with a single, flexible platform. Ticklers enable managers and team members to efficiently monitor credit service requirements through assigned roles and queues. Managers have fingertip accessibility to ensure actions are assigned and quickly executed.

### Effective Credit Portfolio Management

**Quickly create and deploy standard processes.** Configurable templates make it easy to create consistency for both traditional and non-traditional credits. Tickler schedules are intelligently applied expediting the assignment process. As a result, tasks are completed accurately and on time — creating a more efficient process.

**Enhance performance management.** Managers can quickly access snapshot views advising them of all tasks coming due, by any number of variables. Reports of current, past-due and historical tasks provide insight into resource allocation and completion rates. Ticklers boost organizational throughput by automating and creating standardized routine tasks — saving time and money.

**Ensure compliance and reduce portfolio risk.** Ticklers help to mitigate credit risk by ensuring required financial information and credit data is up to date. Ticklers can also be used with Batch Letters — an efficient way to keep up with necessary customer notifications. Create alerts to actively monitor, notify and document any credit exceptions to ensure that nothing gets overlooked.

**All Ticklers**

Search Filter Search

Customer Name  Template All items checked Assignment Type All Start Date  Due Date

Status Active Account Manager All items checked To  To

Exception All items checked Category All items checked Priority All items checked Status All ite

Advanced search options allow you to generate reports as desired

Action	Customer Name	Account Manager	Tickler	Assignee	Start Date	Due Date	Exception	Category	Priority
<span>Close</span>	Gold Real Estate(C)	Andy Folmer	Annual Review	Andy Folmer	3/1/2015	5/31/2015	Not Selected	Borrower Info	Medium
	Gold Real Estate(C)	Andy Folmer	Real Estate Insurance	Loan Ops Role	1/11/2016	2/25/2016	Not Selected	Insurance	High
<span>Claim</span>	Gold Real Estate(C)	Andy Folmer	Annual Audited Financial Statement	Lender Role	3/1/2016	3/31/2016	Not Selected	Financials	Medium
<span>Claim</span>	Gold Real Estate(C)	Andy Folmer	DSCR Covenant	Underwriter Role	4/10/2016	4/10/2016	Not Selected	Financials	High
<span>Claim</span>	Gold Real Estate(C)	Andy Folmer	Annual Tax Return	Lender Role	3/18/2016	4/15/2016	Not Selected	Financials	Medium
<span>Claim</span>	Gold, Bruce L.	Andy Folmer	Personal Financial Statement	Lender Role	4/16/2016	5/1/2016	Not Selected	Financials	Medium
<span>Claim</span>	Gold, Bruce L.	Andy Folmer	Personal Tax Return	Lender Role	4/19/2016	5/1/2016	Not Selected	Financials	Medium

Reports provide management views at all times.

**Tickler Notification Summary** Lending staff receive daily email notifications, alerting them of active and past due tasks.

Active Archive Add Ticklers

Gold Real Estate(C) » Tickler Summary

### Tickler Summary

Completed	6	Account Manager	Andy Follmer
Active	2	Exceptions	0
Past Due	1	Series	15
		Upcoming	14

Tickler Details

### Active Ticklers

Title	Start Date	Due Date -	Assigned To	Exception	Category	Priority
<span>Close</span> Annual Review	3/1/2015	5/31/2015	Andy Follmer	Not Selected	Borrower Info	Medium
Other Role Real Estate Insurance	1/11/2016	2/25/2016	Loan Ops Role	Not Selected	Insurance	High

### Upcoming Ticklers

Title	Start Date	Due Date -	Assigned To	Exception	Category	Priority
<span>Claim</span> Annual Audited Financial Statement	3/1/2016	3/31/2016	Lender Role	Not Selected	Financials	Medium
Other Role DSCR Covenant	4/10/2016	4/10/2016	Underwriter Role	Not Selected	Financials	High
<span>Claim</span> Annual Tax Return	3/16/2016	4/15/2016	Lender Role	Not Selected	Financials	Medium
<span>Claim</span> Annual Review	3/1/2016	5/30/2016	Lender Role	Not Selected	Borrower Info	Medium
Other Role Real Estate Insurance	1/11/2017	2/25/2017	Loan Ops Role	Not Selected	Insurance	High

Monitor status of your client's outstanding items, including exceptions.

Track an unlimited number of statements and covenant items.

*Tickler Dashboard A comprehensive view and status of all open, past-due and archived Ticklers.*

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