

# CIS Automated Asset Verification

(Verification of Deposit/Asset, VOD)

Eliminate the need to collect bank & brokerage statements manually!

CIS has integrated AccountChek™ into the CIS ordering platform.

AccountChek™ provides the only third party asset verification acceptable to GSE's and investors.

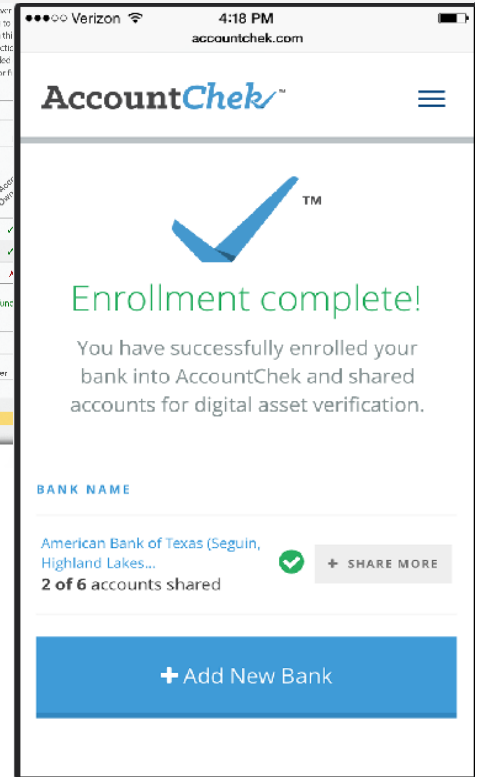
Account statements are collected directly from the financial institution and delivered in real-time!

- ⇒ GSE Acceptance
- ⇒ Eliminates Fraud
- ⇒ Amazing Borrower Experience
- ⇒ Faster Underwriting Process
- ⇒ Direct Data Validation
- ⇒ Bank-Level Security

APPLICANT INFORMATION		ORDER DETAILS	
Name	Wall Kagan	Order ID	EE00-5711-4-100
Email	wa.kagan@caliberloans.com	Loan Number	99994329
Address	Allen 12345	Strongly Recommend	10/1/2014
Net Worth Available	2,355.00	Req. Funds to Close	9,889.00

ASSET REPORT SUMMARY					
AVERAGE, AVAILABLE & CURRENT BALANCES					
Bank Name	Account Number	90 Day Average	90 Day Current Balance	Available Balance	Current Balance
Bank, N.A. XXXXX5357	10,3...				
Chase Bank ...9841		28.7%	10,037.71	21,162.23	10,037.71
LARGE DEPOSITS > (> \$500.00)					
Date	Description	Account Name	Account Number		
10/02/2014	ALMA LASERS DIRECT DEP	WDC Bank, N.A.	123006107		
10/2014	PAYROLL PAY	WDC Bank, N.A.	123006107		
	CREDIT	WDC Bank, N.A.	123006107		



## AccountChek™

AccountChek™ is the world's first, patented system that utilizes artificial intelligence and over 1,000 proprietary algorithms to generate reports in minutes.

### How Does It Work? 3 Easy Steps!

1



Borrower receives a notification with their AccountChek™ login.

2



Borrower connects their financial institutions and authorizes all accounts.

3



Lender receives report on borrower's assets.

#### Accepted By

Caliber Home Loans  
Chase  
Citi Bank  
Connective Mortgage Advisory  
DiTech  
EverBank  
Fannie Mae  
First Guaranty Mortgage  
Freddie Mac  
PennyMac  
Pacific Union Financial  
Provident Funding  
Wells Fargo  
... and many more

#### Awards

Mortgage Technology  
- Award Winner 2013  
"HW TECH100"  
- HousingWire 2014  
"Top Innovation"  
- Progress in Lending



CONTACT CIS FOR MORE INFORMATION

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