

## Clareti Loan Control

Transforming the real estate loan servicing industry

Regulatory Compliance	Internal Risk Control	Financial Control	Transition Management
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# Clareti Loan Control

## The game changer for the third party, in-house and back office loan servicing industry.

A modern front-to-back servicing platform designed specifically to meet the complex needs of today's competitive real estate lending market. Fully integrated and highly configurable business functionality enables servicers to operate at best-in-class efficiency levels and deliver a transformative experience for borrowers, creditors and other stakeholders.

In the world of real estate loan servicing, accuracy and efficiency is everything. With complex debt arrangements comprising tranching loans, senior and mezzanine positions, CMBS and syndications with multiple lender, operating under individual covenants and schedules, the onboarding process can be slow and error prone. In a highly competitive industry, servicing debt efficiently, and managing relationships with stakeholders effectively, are critical to delivering a financial margin and standing out from the pack. Technology is the enabler to transforming your servicing operation.



## Clareti Platform

Clareti Loan Control (CLC), built on Gresham's award winning Clareti Platform, is the modern, streamlined, enterprise class alternative to expensive, cumbersome, legacy applications and poorly integrated bolt-on applications, spreadsheets and reporting tools.

CLC offers superior data management, rich business process support and integrated reporting functionality all designed specifically for the administration of commercial and residential performing and non-performing loans.

### Clareti Loan Control: At a glance

#### Deal complexity

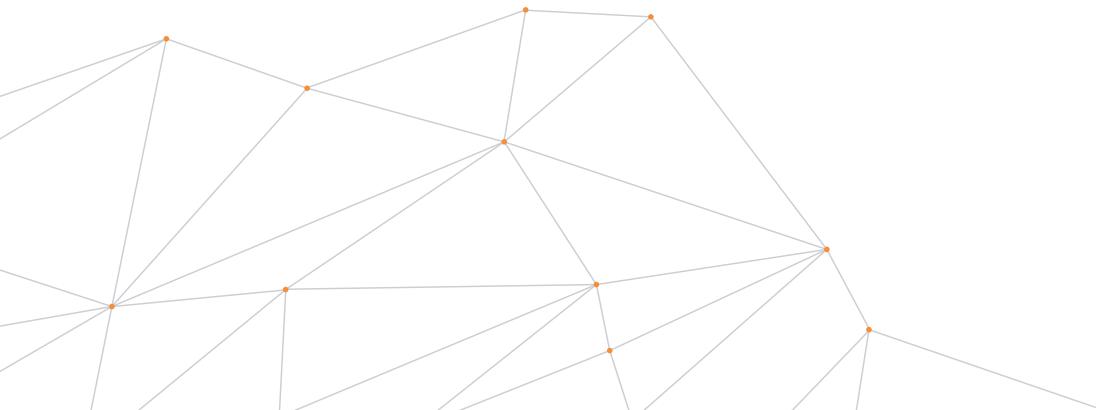
Specifically designed for the complex loan and deal structure for the commercial lending market, with near 100% of loan servicing business use cases.

#### Cash distribution

Customisable cash distribution waterfalls, account transaction flow and lender & borrower hierarchy.

#### Covenant compliance

Built-in and highly customisable testing of all industry standard covenant types.



### **Property analysis**

Monitor the performance of collateralised assets on a debt facility, portfolio, property, and unit/lease level.

### **Clear forecasting and auditing**

Experience-based methodology to reliably model future performance of loans.

### **Analysis and reporting**

Automated, on-demand and ad hoc reporting capabilities.

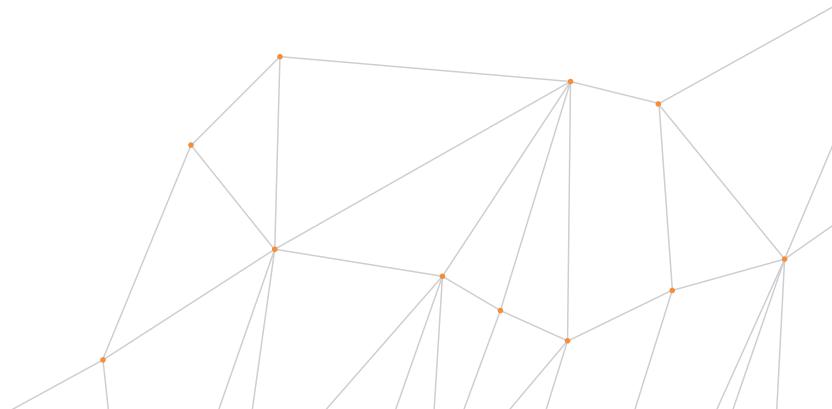
### **Account and transaction processing**

Transfer funds between accounts, adjust account balances, generate payment instructions and view account balances and transactions.

### **Access to the full suite of Clareti extensions**

ERP integration adapters, reconciliation and matching.

Clareti Loan Control is available as a software solution in the cloud, as an on-premise implementation, or as a part of a full debt-servicing solution.



## About Gresham

Gresham's award-winning Clareti software platform has been designed to provide financial institutions with complete certainty in their data processing. Clareti is a highly flexible and fully scalable platform for assuring enterprise data integrity and is designed to address today's most challenging financial control, internal risk management, data governance and regulatory compliance problems. Gresham's portfolio of applications based on the Clareti platform, including Clareti Transaction Control (CTC), Clareti Accounts Receivable Management (Clareti ARM) and Clareti Loan Control (CLC), provide innovative industry and domain specific solutions for real-time data management based on business-driven controls

Gresham Technologies plc is a leading software and services company that specialises in providing real-time transaction control and enterprise data integrity solutions. Listed on the main market of the London Stock Exchange (GHT.L) and headquartered in the City of London, customers include some of the world's largest financial institutions, all of whom are served locally from offices located in Europe, North America and Asia Pacific.



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