## **ORIGENCE**

# Empower your staff and members with a seamless HELOC lending experience.

Accelerate home equity line of credit growth and manage regulatory requirements with arc OS HELOC.



Easily originate HELOCs using the single platform power of Origence arc OS. Minimize lending complexity, reduce overhead, and shorten the learning curve for staff. With simplified HMDA reporting and integrated services such as AVM, Flood, and Title, managing your HELOC operations is efficient and scalable.



### Digital borrower experience

Let your borrowers apply online from any device, track loan status, submit documents, and communicate directly with loan officers through a modern digital platform.



#### **HMDA** compliance

Simplify regulatory management with builtin tools for HMDA reporting and dynamically generated compliance documents in Ncontract & LAR formats.



#### Advanced integrated services

Comply with federal flood insurance requirements and receive instant automated valuations to accelerate underwriting and improve risk assessment.



#### **Efficient lending operations**

Remove friction with features designed to manage critical deadlines and provide fee structure transparency.

#### origence.com