



Talk'uments Integrates with nCino's Mortgage Suite to Provide Digital Multi-Language Resources to Multi-lingual Borrowers

CHEVY CHASE, MD – July 9, 2024 — Talk'uments, a digital language and limited English proficiency (LEP) technology provider, today announced an integration with [nCino, Inc.](#) (NASDAQ: NCNO), a leading provider of cloud banking for the global financial services industry, that offers multi-language resources to users of [nCino's Mortgage Suite](#), an end-to-end digital mortgage solution that goes beyond typical point-of-sale (POS) capabilities to provide borrowers a seamless, single login experience from home search to the final closing. This is Talk'uments' first integration into a POS solution in the financial services industry.

Mortgage lenders using nCino will now be able to offer their LEP loan applicants additional transactional clarity during the mortgage application process, a longstanding challenge in the industry. A Savanta Research study¹ found that only one in five homebuyers understand all the documents they are required to sign at closing and the Consumer Financial Protection Bureau² estimates that more than 26 million people in the United States have limited proficiency of English. By deploying Talk'uments functionality, users of nCino will now be able to make use of critical mortgage resources and educational materials in multiple languages including Spanish, Vietnamese, Korean, Mandarin, among others.

LEP borrowers face unique challenges learning about and accessing financial products. The integration between nCino and Talk'uments can help lenders address the ever-evolving requirements pertaining to LEP borrowers, and further enables these borrowers to better understand key mortgage-related terminology and documentation. LEP borrowers using nCino's Mortgage Suite can now access dual language explanatory information relating to a Loan Estimate, Closing Disclosures, and booklets such as Your Home Loan Toolkit, the Consumer Handbook on Adjustable-Rate Mortgages and the Home Equity Line of Credit booklet.

nCino's Mortgage Suite helps financial institutions capture more leads, streamline the customer journey, enhance stakeholder collaboration and execute origination and closing processes with improved efficiency. The integration with Talk'uments expands on nCino's native support for Spanish-language purchase and refinance loans.

"At nCino, we want to make it better and easier for borrowers and lenders to work together," said Ben Miller, Executive Vice President of U.S. Mortgage for nCino. "We are proud to continue pioneering transformation in the financial services industry with the addition of Talk'uments to our Mortgage Solution, using multilanguage tools to help our customers and their applicants understand, access and trust the process and overcome a key challenge in buying a home."

"We anticipate the mortgage origination market will soon begin to rebound, but it will likely remain highly competitive, especially with regard to purchase loans, for some time," said George Baker, CEO and Founder of Talk'uments. "Lenders are already moving quickly to better understand and market to a number of emerging markets, including LEP borrowers, but it all starts with staying compliant and offering products in the terms and language potential customers can easily understand."

About Talk'uments

Chevy Case, Maryland-based Talk'uments is the first provider of interactive multilingual loan disclosure technology serving mortgage lenders and their customers. Talk'uments seeks to fix today's broken information delivery system. Explaining the key terms, features, costs, risks, and benefits of a borrower's unique loan, at the seventh grade reading level, in native language, and in ways they will actually receive it, dramatically increases the likelihood they will understand the loan they're getting and the related consumer protections that apply. For more information, please visit Talkuments.com.

This press release contains forward-looking statements within the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements generally include actions, events, results, strategies and expectations and are often identifiable by use of the words "believes," "expects," "intends," "anticipates," "plans," "seeks," "estimates," "projects," "may," "will," "could," "might," or "continues" or similar expressions. Any forward-looking statements contained in this press release are based upon nCino's historical performance and its current plans, estimates, and expectations, and are not a representation that such plans, estimates, or expectations will be achieved. These forward-looking statements represent nCino's expectations as of the date of this press release. Subsequent events may cause these expectations to change and, except as may be required by law, nCino does not undertake any obligation to update or revise these forward-looking statements. These forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially including, among others, risks and uncertainties relating to the market adoption of our solution and privacy and data security matters. Additional risks and uncertainties that could affect nCino's business and financial results are included in reports filed by nCino with the U.S. Securities and Exchange Commission (available on our web site at www.ncino.com or the SEC's web site at www.sec.gov). Further information on potential risks that could affect actual results will be included in other filings nCino makes with the SEC from time to time.

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