









# Loan Quality Audit Services

Take outsourcing ROI to a new level with technology-enabled audits and a collaborative partner.

LoanLogics' Audit Services are supported by IDEA® Services, intelligent data extraction and automation, and the LoanHD® loan quality management platform at the core. This data-driven digital technology delivers "purified data" to power automation for true exception-based audits and industry-leading loans per person per day productivity.

#### The Right Partner for You

Compliance expertise, scalability and resource costs are just a few of the reasons lenders choose to outsource loan quality. Finding the right partner, however, can feel like a zero-sum game where you're gaining in some areas and losing in others.

As an extension of your team, LoanLogics brings accuracy, granularity and timeliness to your audits, as well as high value insights for process improvements.

We provide a unique combination of experience and technology that is backed by more than a decade of proven results. Explore a new level of outsourcing ROI with LoanLogics.

## Our Technology-Enabled Services

Choose from one of our standard audits or we can work with you to customize one specific to your needs.

Pre-Closing

Adverse Action

■ TRID

Pre-Funding

Post-Closing

Due Dilligence

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#### **Our Experience**



Deep Domain Expertise

- Collateral
- Compliance
- Credit



Audit Technology Provider

10+

**Auditor Tenure** 



Ongoing Training and Certifications

- NAMU® Certifications
- Approved Vendor Access to Fannie Mae CU®



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### Comprehensive

- Create purified data. Compare 100% of data from loan file documents and lender systems.
- Tailor your QA/QC projects to your business' needs, incorporate lender defined tests.
- Integrate 3rd party data services into your reviews (appraisal, compliance, credit, fraud).

#### **Efficient**

- Provide earlier defect insights to origination teams with a flow basis QC review.
- Create your own stratified, discretionary and/or statistical sampling to tee up loans for review.
- As defects are found, engage in a real-time rebuttal process safely and securely via online portal.

# Insightful

- Get instant insight with 100+ preconfigured and unlimited custom reports.
- Satisfy agency requirements.
  Report on work performed by LoanLogics at any time.
- Create action plans to address root cause of defects and track the plans to fix them.
- Dynamic dashboards provide
  SLA transparency through project
  status and loan level drill-down.

Our experienced audit professionals have certifications from the National Association of Mortgage Underwriters (NAMU)<sup>®</sup> and LoanLogics is a Fannie Mae<sup>®</sup> approved vendor with access to Collateral Underwriter<sup>®</sup> (CU<sup>®</sup>).

- Certified Master Mortgage Underwriter
- FHA Direct Endorsement "DE Underwriting"
- LAPP/SAR Underwriter "Step by Step Instruction"
- Commercial Underwriting & Processing







