



Loan Quality Management Platform LoanHD® Clarity in Loan Commerce®

Data-driven digital technology puts loan quality control into high definition

LoanHD is a comprehensive loan quality platform that automates audit tasks and provides a structured workflow to find and fix defects and report on the root cause of issues so you can take corrective action.

Over the past decade, regulatory obligations have made the job of ensuring loan quality tougher and more expensive. Investor scrutiny is now on par with regulator examinations and borrowers are demanding more from the origination process. This trifecta of pressures is why lenders continue to turn to LoanLogics' flagship product, LoanHD, for support.

Real-time, scalable efficiency focuses audit staff on exceptions, drives down cost and creates greater transparency into loan quality.

Core to mortgage loan quality management, data and document processing is the first gate where information accuracy should become transparent. IDEA® Services, intelligent data extraction and automation, delivers 'purified data' to power audit workflows in LoanHD.

From Pre-Closing to TRID Compliance, rules-based automation completes audit tests, focusing auditors only on exceptions within the LoanHD platform. Audit specific worksheets accelerate reviews and real-time communication of defects streamline the rebuttal process. And, to ensure systemic changes to improve loan quality, robust reporting combined with action plan monitoring makes it easy to identify defect trends and track plans to improve loan quality.

All of this results in industry leading loans per person per day (LPPD) productivity and high quality loan production.

System Highlights



Cloud-based, Software-as-a-Service



LoanFacts® 360° View of Data from Any Source



Color-coded Indicators for Defects



Audit Response Center (ARC) Defect Resolution Portal

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Audit with more confidence, speed and insights

Benchmarks for your team.

40%

Client Reported Savings
with In-House QC

7/8

Post-Close Audits Person/Day
(Collateral & Credit)

18+

Compliance Audits
Person/Day

Accurate

- Compare 100% of loan file data from any source.
- Tailor your QA/QC projects by adding customized tests.
- Integrate 3rd party data services into your reviews (appraisal, compliance, credit, fraud).

Efficient

- Lower the cost of quality through rules-based automation.
- Create stratified, discretionary and/or statistical sampling to tee up loans for review.
- Evaluate data conflicts and accelerate review through 1-click access to relevant documents.
- Notify responsible parties of defects in real-time and resolve conditions in a secure web portal.

Transparent

- Get instant insight with 100+ preconfigured and unlimited custom reports.
- Create action plans to address root cause of defects and track the plans to fix them.
- Manage audit projects through dynamic dashboards that provide project status and loan-level transparency.

LoanHD supports quality checkpoints from origination through sale or servicing

- Pre-Closing
- Post-Closing
- Adverse Action
- TRID
- HMDA
- Pre-Funding
- Due Diligence