



Stats as of August 2019

Data-centric quality control puts your loan documents into high definition.

In today's mortgage origination process, the document is the single source of truth.

LoanHD® — Loan Quality Management

Data-centric QC delivers lasting impact through the ability not only to find and fix defects, but also to understand the root cause and take corrective action.

- Scalable efficiency and an organized method to evaluate granular detail puts audit reviews in high definition.
- Long-term risk mitigation results from actionable business intelligence tools that enable you to track trends, patterns and perform root cause analysis to improve loan quality.

For a product introduction, contact us at 866.557.6959 or loanlogics.com

In the past, comparing and validating that truth with other data systems and documents involved significant "people power" due to the inability to reliably extract data from all documents in a loan file. The LoanHD Loan Quality Management platform directly addresses this issue.

Intelligent Data Extraction and Automation

Better loan quality analytics starts with a Great idea. LoanLogics IDEA™ (Intelligent Data Extraction and Automation) puts your loan file documents into high definition. Digital images as well as scanned documents are transformed into searchable, comparable data elements.

- Granular classification of all mortgage documents, a best practice document naming convention and chronological versioning automatically serves up the relevant documents associated with a specific audit area.

- In the document processing phase, signatures are clipped out of critical documents and displayed side-by-side, helping to identify any execution as well as forgery or fraud issues.
- During the data extraction phase, data is extracted out of pre-determined key critical documents and compared to the data provided in your loan origination system.
- Audit rules automation eliminates "stare and compare" manual checklist items from audit tasks and doubles productivity, automatically identifying data errors and missing critical documents based on the loan type or specific investor guideline / rules.

{ One unified platform. { Unlimited quality workflows.

Double loans per person per day (LPPPD) through document classification, signature & execution analysis, data extraction and audit rules automation.

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Find, Fix and Understand Loan Defects

Structured access to data and documentation not only automates checklist routines, but provides an organized method to evaluate granular detail and find defects. Through the LoanHD interface your mortgage loan files are run through software filters that help you:

- Validate the existence of a document.
- Compare and evaluate data consistency across documents and with LOS and/or servicing system data.
- Assess signature execution and complete forgery and fraud checks.

Detection of defects and managing remediation are critical elements for any quality control audit. Real-time, dynamic defect reporting reflects the most current state of your quality assurance review or quality audit.

- Customized checklists are based on LoanLogics best practice recommendations and your own requirements. Every quality checkpoint incorporates only the checklist elements that are relevant.
- When fixing defects, automated rebuttal tracking provides an audit trail of remediation actions. Any updates or modifications to QC loans include a user, time and date stamp.

True value and return on investment is only realized when you understand the root cause of deficiencies. LoanHD forensic review and risk analysis can help you identify points of failure related to people, process or business requirements. Whether you need to change your lending policies, provide additional training or adjust your origination process, accurate risk analysis with on-demand, dynamic reporting will provide you the feedback you need for continuous quality improvements.

The LoanHD platform allows you to work in harmony with your loan origination or servicing systems and delivers full interoperability between the document management and audit components of the system. High-capacity, high availability document storage and retrieval allows you to build virtual loan files at origination or deliver a long term archival solution required for servicing.