

# PredProtect Regulatory Compliance Suite<sup>SM</sup> Advanced APR Calculator



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**The APR calculator within Interthinx® PredProtect<sup>SM</sup> provides clients expanded choices and continued ease of use.**

Interthinx customers now have two options for verifying the accuracy of their APR and finance charge calculations. Customers can continue to perform APR and finance charge verifications using the fully integrated APRWin calculator from the Office of Comptroller of Currency (OCC), or now can perform a more in-depth analysis that verifies payment stream calculations on virtually any type of loan.

With results that are easy to follow, the enhanced PredProtect Worksheet and our exclusive Points & Fees Drilldowns<sup>SM</sup> clearly identify prepaid finance charges as defined by Reg. Z. Our new Amortization Schedule Drilldown<sup>SM</sup> generates a printable document that may be placed in the loan file for investor QC review.

### Enhancement Facts:

- The new calculator is powered by Math Corporation's technologically advanced ZMath® loan calculation engine that:
  - Supports all product types
  - Automatically recognizes company-specific fees
  - Allows for custom APR and Finance Charge tolerances
  - Pre-determines prepaid finance charges so users don't have to
  - Is fully contained in PredProtect system architecture

This enhancement is provided at no cost to clients.

### Enhancement Features:

- Payment Stream Verification
- Printable Amortization Schedules
- All product types supported
- Validation performed for quality control

|                             | BASIC APR                | DETAILED APR                        |
|-----------------------------|--------------------------|-------------------------------------|
| All                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fixed-Rate                  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Interest-Only Fixed ARM     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Interest-Only ARM           | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Pay Option ARM              | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| GPM                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| GPARM                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| GEM                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| LIBOR - COFI type           | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| HELOC                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Interest-Only (Balloon)     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Balloon                     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| PMI Standard (Lump Sum)     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| PMI Level Premium (Monthly) | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| FHA                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| VA                          | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| RDA                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Temporary Buydown           | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Weekly Payments             | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Bi-Weekly Payments          | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Construction                | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Construction-Perm           | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

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## Enhancement Benefits:

- Prevent costly errors
- Increase profitability
- Easy to use
- Streamline processes

## Frequently Asked Questions:

### Q. What will this do for me?

- A. The system will reduce origination costs by ensuring accurate Truth-In-Lending Act (TILA) disclosure data. This reduces loan buybacks from investors, defenses to foreclosure and fines by administrative agencies.

### Q. Does system verify payment streams?

- A. Yes

### Q. Does system show exactly what errors I made?

- A. Yes

### Q. Can system handle FHA/VA/RDA loans?

- A. Yes

### Q. Can system handle mortgage insurance?

- A. Yes

### Q. Can system handle construction loans?

- A. Yes

### Q. Can system handle HELOCs?

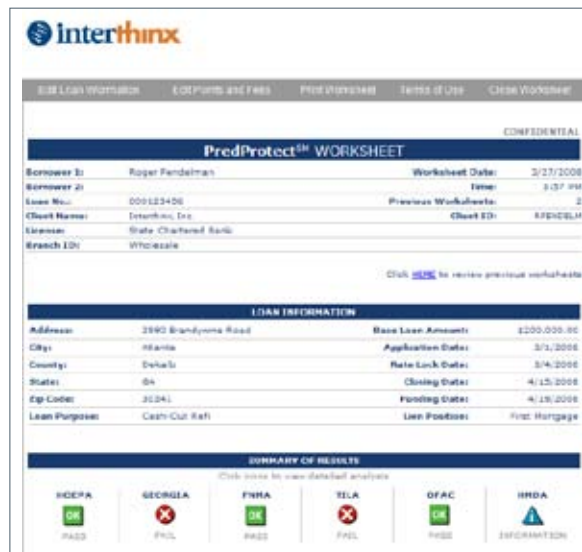
- A. Yes

### Q. Can system handle reverse mortgages?

- A. Not yet (coming soon)

### Q. Did Interthinx build this calculator in-house?

- A. No. Interthinx leveraged the know-how of the Math Corporation, makers of the advanced ZMath APR calculation engine. This will help ensure high levels of accuracy for all loan types.



**Please Note: Interthinx understands the current state of the industry and strives to improve its technology with zero cost to the customer.**

For more information regarding the Interthinx APR calculator within PredProtect, please contact your Sales Representative or Account Manager today.