

# REGULATORY COMPLIANCE

### Key Benefits

- Reduce Costs
- Reduce Liability
- Eliminate Common Mistakes
- Increase Efficiency
- Satisfy Investors and Examiners

### Inexpensive and Easy To Use

### The Regulatory Compliance Solution

Regulatory and investor compliance is one of today's biggest challenges. The proliferation of tougher standards and heightened enforcement, coupled with the new wave of antipredatory lending laws, has taxed the industry in terms of higher transaction costs and the constant threat of class-action lawsuits.

Interthinx<sup>TM</sup> has leveraged its industry and technological know-how to create a sophisticated suite of **compliance analytics tools** that compare loan-level data to applicable laws, regulations and investor requirements all in real-time. The **PredProtect Compliance Suite<sup>SM</sup>**, used in concert with Interthinx fraud detection and risk mitigation tools, offers **the most comprehensive protection available**.

### "100% Compliance" Is a Reality

Achieving the goal of compliant loan pools has never been easier. **PredProtect<sup>SM</sup>** and **HCL High Cost Loan Filter<sup>SM</sup>** seamlessly apply thousands of rule sets to help lenders, investors and servicers comply with:

- Federal, state and local antipredatory lending law analysis
- Truth-In-Lending Act tolerances
- State law review
- Investor requirements
- Client-specific tests

...and much more.

Quick and easy loan reviews are made possible by detailed worksheets featuring **Points and Fees Drilldowns<sup>SM</sup>** that pinpoint compliance violations and suggest corrective measures even the least experienced employees can understand.

### Save Time and Money

Let's face it: time *is* money. With **PredProtect<sup>SM</sup>**, lenders can satisfy legal and investor requirements without slowing down the origination process. Accurate results are generated in seconds, saving valuable processing time and greatly reducing the chances of **costly loan repurchases** and the need for borrower reimbursements.

## Peace of Mind

Ensuring accurate, up-to-date legal interpretations is critical. Unlike most providers, Interthinx maintains in-house compliance counsel that works in conjunction with a Washington DC based compliance law firm to ensure the most accurate results.

## Legal and Investor Analysis

**Antipredatory Lending:** Federal, state and local antipredatory lending compliance reviews

**State Laws:** Prepayment penalty, prohibited fee and usury analysis

**Investor Guidelines:** FNMA 5% points and fees calculation

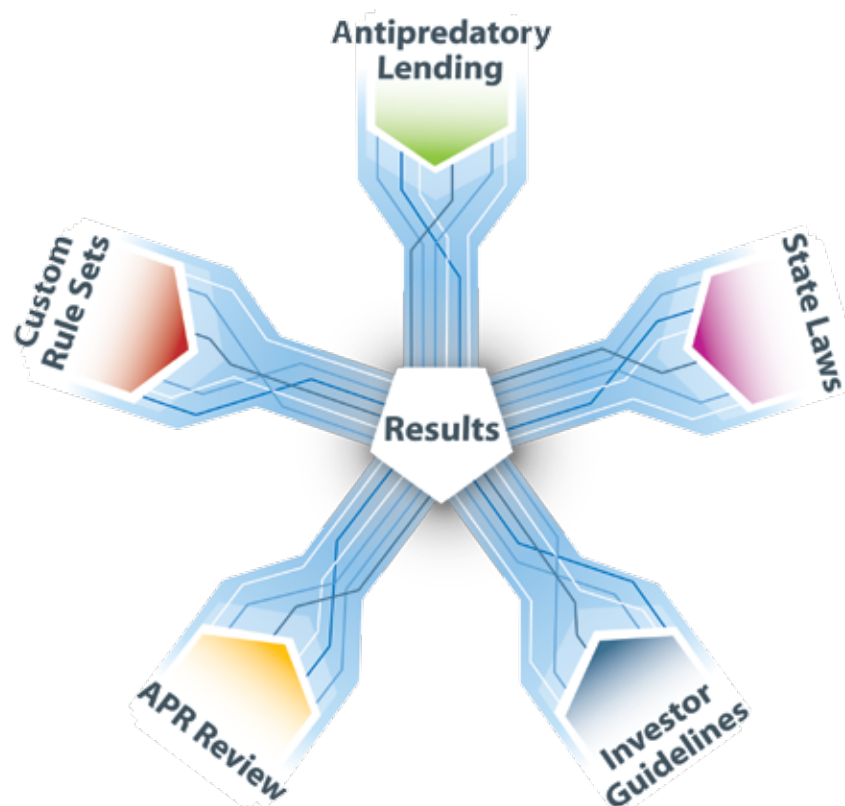
**APR Review:** APR and finance charge tolerance

**Custom Rule Sets:** Custom client-specific fees and tests

Product support is supplied by a full staff of industry and technical experts, including professional implementation and training assistance. To streamline the integration process, PredProtect/HCL is fully integrated with the leading loan origination and document provider systems. Outstanding 24/7 system support is provided by our knowledgeable customer service team.

The PredProtect Suite is designed to be employed at any point in the origination process and is customizable. Advanced data technology, including the latest industry security requirements, ensure platform stability and protection of customer information in a scalable environment.

## Catch Violations Before Someone Else Does



## Features

• In-House Legal Counsel	• Client-Specific Fees and Tests
• Integrations with Leading LOS's	• Law Library
• Points & Fees Drilldowns <sup>SM</sup>	• Professional Training