

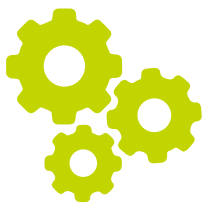


CONFIDENT. COMPLIANCE.

MetaSource expands our partnership with the industry leading automated compliance provider, ComplianceEase®.

Whether a one-time project or an ongoing support solution, ComplianceEase provides effective, real time testing on your individual mortgage loan.

Solving the three primary challenges associated with in-house compliance testing:



Implementation

MetaSource will work with your compliance team to configure the settings of ComplianceEase's automated compliance auditing product ComplianceAnalyzer® customized to your specific Compliance Management System, investor overlays and business model.



Expertise

Automated compliance testing requires much more than data entry. Each loan must be analyzed for its own unique features and circumstances to ensure accurate results. ComplianceEase tests millions of loans each year for different lenders, investors and regulators. Each ComplianceAnalyzer report contains detailed findings with links to relevant citations.



Cost

Hiring and retaining in-house analysts well-versed in compliance can be expensive. A variable cost model allows scalability and flexibility through high and low volume cycles.

Compliance failures bear an additional cost of restitution, potential fines, and reputational risk. ComplianceEase offers a consistent compliance position regardless of internal resources, volume or level of expertise to mitigate your compliance costs.

ComplianceAnalyzer® checks for:

- ✓ TILA-RESPA Integrated Disclosure (TRID) rule
- ✓ Qualified Mortgage (QM) eligibility
- ✓ Home Ownership and Equity Protection Act (Sections 32, 35)
- ✓ NMLS ID Verification (SAFE Act)
- ✓ Federal, state and municipal high cost/anti-predatory laws and regulations
- ✓ Loan originator compensation restrictions
- ✓ State license-based consumer lending and licensing laws and regulations
- ✓ Secondary market investors', rating agencies' and GSEs' compliance guidelines
- ✓ Lenders' internal compliance policies

Automated Compliance Testing

It's as easy as 1-2-3

1

Configure

MetaSource will work with your compliance officer to configure ComplianceAnalyzer and workflow to your unique Compliance Management System, risk management profile and investor overlays.

2

Upload

Using our proprietary online platform, create files using a FNMA 3.2 export and upload your compliance documents for testing. Other options for delivery include SFTP and manual recovery.

3

Retrieve

Retrieve your ComplianceAnalyzer audit report detailing any loan-level compliance issues and a MetaSource summary of assumptions and recommendations.

ComplianceEase® and ComplianceAnalyzer® are registered trademarks of LogicEase Solutions Inc.

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