



COMPLIANCETECH

ALL LENDERS ARE NOT ALIKE



Build data-driven compliance solutions –
visit www.compliancetech.com

About ComplianceTech

All Lenders are Not Alike.

In a credit marketplace with immense data, paperwork, regulations and risk, ComplianceTech helps lenders assess risk and opportunities while navigating the regulatory landscape in order to achieve profitable, fair and diverse lending. A trusted resource for some of America's most prominent financial organizations, ComplianceTech is the only company to specialize exclusively in creating lending intelligence that promotes profitable fair lending and strategic community investment, while managing risk.



ComplianceTech has earned its credibility by delivering superior tools and insights to maximize untapped markets, fair lending practices, regulatory compliance, and industry intelligence. Lending institutions of all sizes rely on our expertise to better position themselves legally, strategically and operationally to meet the needs of a diverse marketplace, while enhancing profitability and minimizing risk.

Founded in 1991, ComplianceTech provides specialized lending intelligence services to financial institutions nationwide. Our team is multi-disciplined in areas of lending, underwriting, research, statistical analysis,

law and economics. What makes us unique is that we implement our multi-disciplinary approach by exploiting novel data-driven technologies. Thus, strategic decisions of financial/business managers are well supported by documented facts instead of untested hypotheses or myths. Our motto is "All Lenders are Not Alike." This says that we recognize that cookie cutter approaches to strategic markets, CRA, fair lending, and low/moderate income lending are unlikely to work. We pride ourselves on taking the deep dive into the data to uncover specific lending opportunities, systematic operational impediments to success and hidden origination and compliance failure risks.

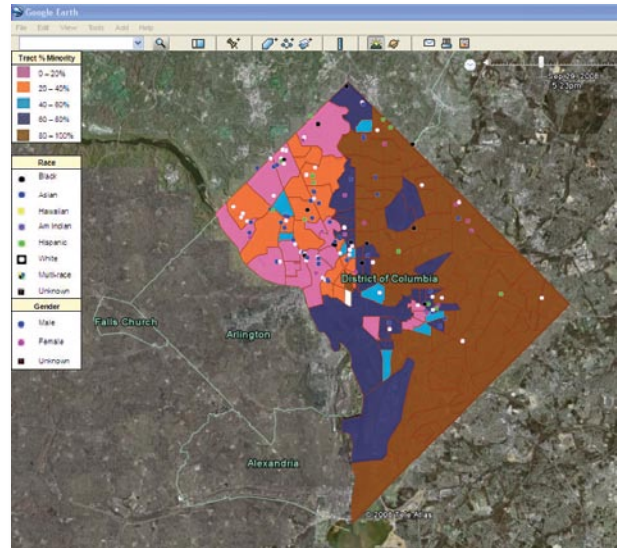
Software Products

Our applications are used by all types of institutions, some of the largest in America as well as small community banks, credit unions, non-profit organizations and bank regulators.

LendingPatterns™. Our data mining software product, LendingPatterns™, is regarded as the industry standard for HMDA data analysis. LendingPatterns™ is a revolutionary web-based data mining and exploration tool that analyzes millions of records for thousands of lenders to produce executive level reports on numerous aspects of mortgage lending in America. Whether your interest is national, regional or local,

ComplianceTech recognizes that being able to quickly visualize market trends and opportunities through maps is vital to success in the ever changing mortgage lending environment.

you tell LendingPatterns™ what type of lending information you want and in just a few minutes, a report detailing market, lender or borrower characteristics is brought to your desktop in the form of a savable PDF file. Operating in an extremely user-friendly format, it allows you to see mortgage lending in a multidimensional light. For example, users are able to quickly slice and dice loans and applications by seven different geography groupings: national, state, metro area, county, census tract, CRA assessment area, congressional district and user defined custom geographies. Users are now able to create maps from all the various data segments using Keyhole Markup Language (KML) popularized by Google®. ComplianceTech recognizes that being able to quickly visualize market trends and opportunities through maps is vital to success in the ever changing mortgage lending environment. An effectively designed map will communicate information with clarity and precision, and do so in a manner that is both visually appealing and easily understood.



Why is LendingPatterns™ vital to your organization? Raw HMDA data by itself has no intelligence. LendingPatterns™ anticipates the kind of information that you want (size of market, ranking of competitors, approval rates, denial rates, low/moderate-income lending, high-cost lending, etc) and quickly presents it in a format everyone can understand. It's the only fully accessible national HMDA database on the Internet. LendingPatterns™ is a powerful analytical tool for non-analyst and analyst alike.

Software Products

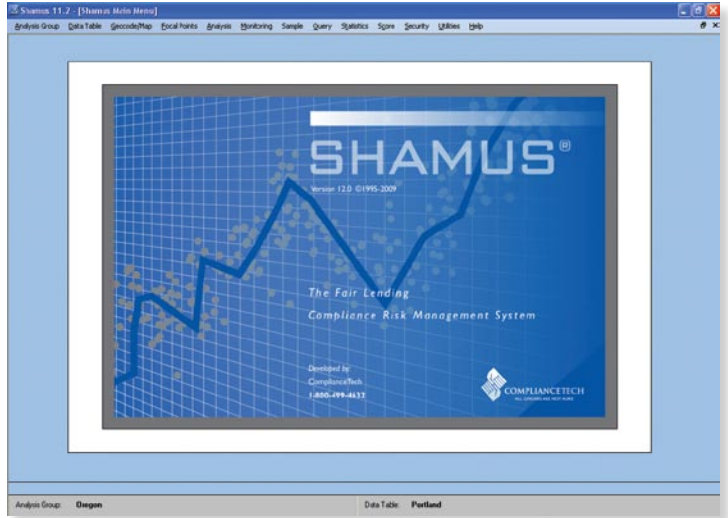
Shamus®: The Fair Lending Compliance Risk Management System. We created the first comparative file review software built on our previous experience as an underwriting due diligence company. Shamus® has unparalleled capabilities to uncover insights from loan level data using a specialized query engine, KML mapping generation, and statistical analysis functions.

Our hallmark is developing novel applications to solve difficult compliance risk management problems.

Shamus® automates compliance and fair lending risk analysis for mortgage, auto and consumer lending data. Shamus® helps you to conduct self-evaluations that lead to effective management of lending policies and practices. The program allows you to isolate pricing, underwriting, processing and customer service issues. Shamus® was designed by lending experts with many years of field experience performing loan due diligence, underwriting, exam readiness consulting, quality assurance and secondary market risk analysis.

Well Organized Approach to Lending Risk

- Manage and organize an entire comparative loan file review from sample selection to data collection, file retrieval, file review, data entry and analysis
- Conduct fair lending focal point analysis consistent with the Interagency Fair Lending Examination Procedures (FLEXPRO)
- Produce Benchmark/Overlap Reports to mirror bank examiners' approaches
- Audit HMDA data integrity with the HMDA scrub module
- Analyze lending performance on loan officers, brokers, underwriters and processors



- Effectively control for fluctuations in interest rates in pricing analyses
- Easily identify brokers with predatory lending patterns
- Evaluate equal levels of assistance
- Conduct statistical analysis and evaluate regression models
- View various patterns of lending on a map

Flexible Software Tool

- Manage data effectively with limited need for Information Systems support
- Import existing data and export enhanced Shamus® data for further analysis
- Store and document underwriting rules
- Full integration with Microsoft Office® Suite
- Use free-form queries to answer novel questions from management
- Built-in data quality tools essential for reliable compliance analysis

Contact us today to schedule an Online Demonstration: 800-499-HMDA

Outsource Consulting

Outsourcing Services

In difficult times tight budgets are the order of the day. Outsourcing is a smart alternative to trim the budget without sacrificing quality. We help our clients build a compliance management system from the bottom up. If you are spending too much time or money on fair lending or unsatisfied with the results, ComplianceTech can help you with the following.

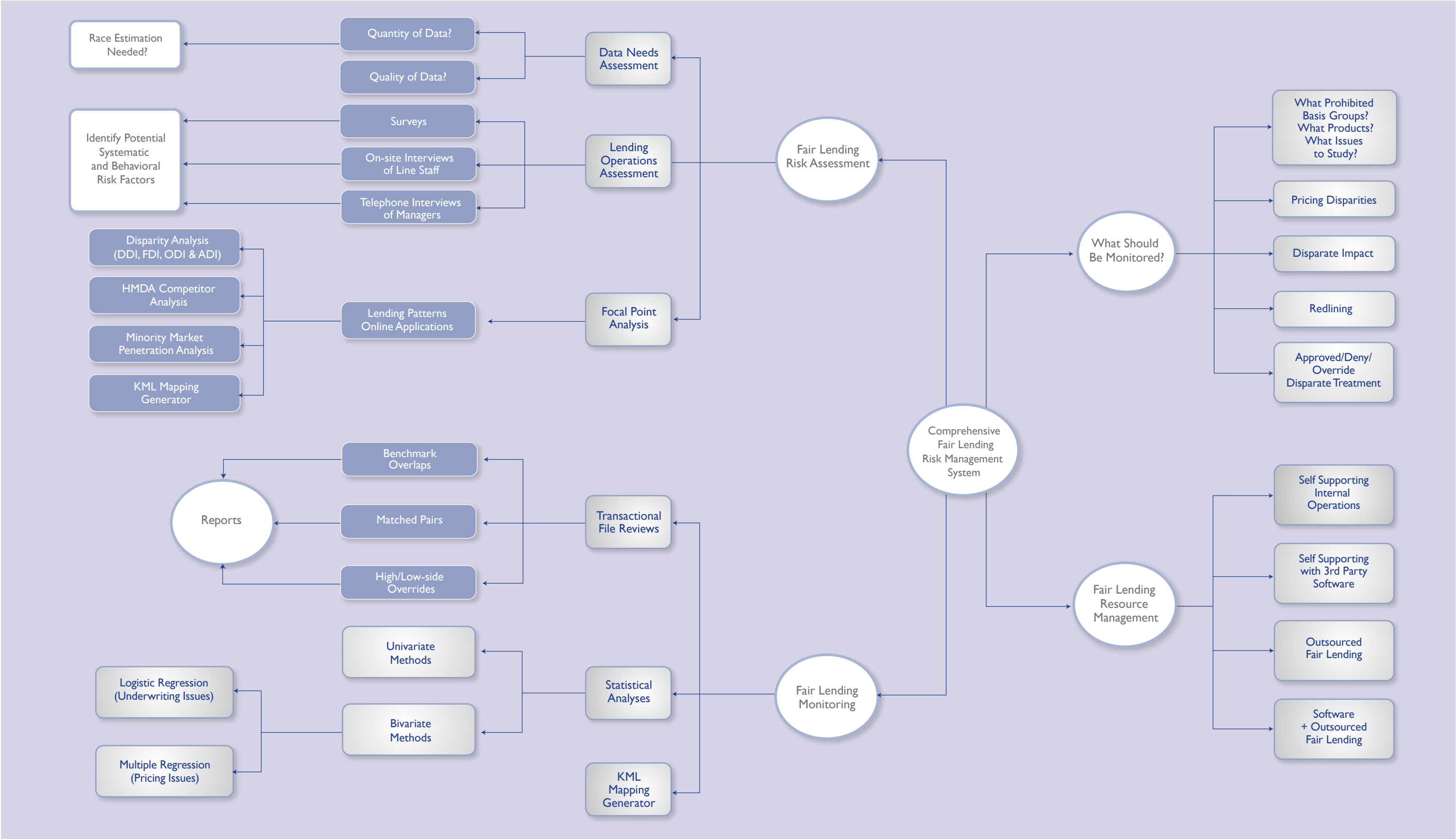
- Perform comprehensive fair lending risk analysis for mortgage, auto, small business or consumer loans
- According to a mutually agreed upon schedule, annually, semi-annually, and/or each quarter you send us the raw data and we quickly turnaround the reports you need
- Each period we will alert you to statistically significant pricing and underwriting disparities in your data, if any
- Provide geo-coding if needed
- For non-mortgage loans, race and gender code applications using our Racestimation™ technique
- Pinpoint specific lending patterns that could pose potential issues so you can satisfactorily respond to questions that may come up during a regulatory exam
- Relieve your company of the burden of doing comparative file reviews
- Professionally execute fair lending focal point risk analysis per the Interagency Fair Lending Examination Procedures
- Provide you with a license to our fair lending Software so you can run reports on your own
- Study the disparate lending performance of loan officers, brokers, dealers, underwriters or processors



Reasons to Consider ComplianceTech's Fair Lending Outsourcing:

- Need to be prepared for the next Fair Lending or CRA exam
- Current results are not useful to management or your board of directors to allow for the timely execution of corrective action
- Avoid the outrageously high fees from consultants that charge you for their on-the-job training
- Inadequate training budget to develop compliance lending expertise
- Strong need for confidentiality and reliable procedures to safeguard data
- Poor customer service from current vendors
- Paying for expensive fair lending software that is slow at best, or does not work at all
- Loss of key technical personnel and inability to replace them
- Avoid the tedium and burden of performing comparative file analysis under pressure
- Tired of hearing excuses and want the job done yesterday
- Need to outsource now in a way that builds internal capacity later

ComplianceTech's Fair Lending Risk Management Framework





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