

QC^x

QC ReviewX

Identify potential fraud schemes and comply with investor requirements...

Is your QC solution accurately identifying and capturing deficiencies in the loan manufacturing process?

How long does it typically take for you to finalize monthly audits? Are you spending too much time creating Executive Summaries and/or Board Reports? Can you clearly communicate your organization's loan quality performance?

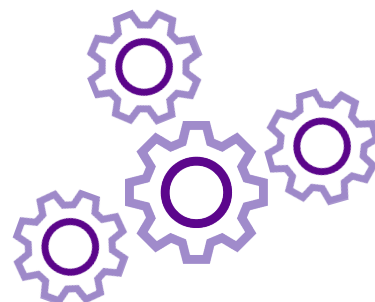
End the frustration of questioning the effectiveness of your QC procedures. Take control of receiving what you need to know throughout the mortgage origination process and beyond with QC Review.

Why QC Review?

- Agency and secondary market overlays
- Expert guidance (policies and procedures)
- Detailed Reverifications with high success rates
- Audits performed by industry experts
- Platform is easy to use and efficient
- Flags areas that need a second look
- Transparent processes
- Quick turn times
 - 24-48 hours (pre-close)
 - 30 days (post close)
- Real-time reporting that is customizable and easy to read
- Buyback protection available

The Value of Quality Control

- Required by the GSEs
- Propels increased business sustainability
- Serves to prevent financial and consumer harm
- Ensures investment quality mortgages
- Reduces repurchase and default risk
- Speeds up fundings
- Influences more efficient secondary market processing
- Reduces reputational damage



Learn more at xactus.com/fraud-detection

xactus 
Advancing the Modern Mortgage

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Reduce and Mitigate Loan Risk with QC Review

QC Review Services

Pre-Closing Services – Know Before You Fund! QC Review validates each loan for underwriting qualifications and compliance, providing a report on deficiencies and observations that may require attention or remediation.

Post-Closing Services – Know Your Risk After Closing! After funding, QC Review conducts automated and manual audits to verify key data like income assessments and undisclosed liabilities. Our technology checks documents for inconsistencies, omissions, and compliance thresholds, including TRID dates. Additionally, Collateral Risk Reviews are performed on required appraisals in place of Field Review reports.

Reverifications

To help lenders meet strict QC requirements, our standalone reverification process supports compliance with Fannie Mae, Freddie Mac, HUD, and investor standards. It's flexible, adaptable to your needs, and includes customizable options at competitive pricing.

Early Payment Default & Forensic Reviews Identify Data Inconsistencies

On non-performing loans, QC Review can uncover inconsistencies and potential deficiencies that occurred during the manufacturing process at the time the loan was originated. Our Early Payment Default and Forensic reviews include full audits and necessary reverifications of employment, identity, assets, and collateral. The reviews will identify material and non-material findings and can be customized to include investor specific research or questionnaires. Reports are easily accessed and are accompanied by supporting documentation.

Additional services provided:

- Portfolio Monitoring/Surveillance
- HMDA Compliance
- Loan Document Due Diligence
- Reverification Services

Coverage on Your Pre-Close Reviews Equals Peace of Mind: Obtain Repurchase Loss Protection with Reps & Warranties Coverage

Loans underwritten in QC Review include exclusive Reps and Warranties insurance, provided by an A-rated insurer by A.M. Best and A+ by Standard & Poor's. Lenders can further protect against repurchases for underwriting, fraud, compliance, and appraisal issues through The Prieston Group's optional Reps and Warranties Insurance. This program includes a Mortgage Operational Safety Assessment™ to benchmark lending practices and ensure compliance with industry best practices.*

* MOSATM U.S. Patent 7,707,103

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