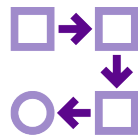


Quality Control

Our robust technology allows mortgage quality control checks to be incorporated into workflows at all stages of the loan process— from pre-funding to post-closing

Xactus' quality control delivers actionable insights to enhance accuracy across data integrity checks, loan document accuracy and completeness, and regulatory and policy compliance. Robust, relevant, and customizable reviews focus on key areas that align with loan risk, helping you Advance the Modern Mortgage.



Ensure Quality Control More Efficiently— Throughout the Loan Process

Xactus' QC Review is a multi-dimensional platform built to measure systemic and operational risk across your portfolio – from loan data to document review. With financial and regulatory risk continuing to impact our clients and industry, your loan quality assurance and control solutions should help to detect underwriting risks, deliver compliance oversight and ensure reporting requirements are met with technology-driven features designed to minimize ambiguity and clearly communicate adherence to regulatory requirements.



Rethink Processes and Integrations

Innovative technology that leverages automated data extraction and image indexing through optical document and character recognition easily allows for digital presentation and storage of your loan files. Create efficiencies with fast turn times of loan reviews. We layer automated pass/fail results by integrating standard and customized business rules that map to any loan type or program.



Consolidate Independent Loan Risk Assessments

Our loan reviews enable clients to make informed decisions under critical timelines. Xactus combines digital loan reviews with expert underwriting professionals, experienced in all aspects of investor guidelines so that they can assist in even the most proprietary cases.

Quality Control



Integrate Comprehensive With Transparent

Integrate QC Review with your risk management policies. Our comprehensive suite of review programs integrates analytics, advisory, quality control, and forensic review solutions to help you clearly identify and screen potential credit risk at a granular level as well as pinpoint compliance-related issues placing your business at risk.



Close With Confidence

Automate your pre-close workflow by digitally consolidating loan validations and quality control compliance checks with our QC Review. You'll receive a detailed report on potential loan risks or problems, quickly identifying areas that may need further review.

Post-closing, QC Review performs comprehensive audits by combining data-rich automation technologies and manual reviews on loan portfolios you own or are looking to purchase. Using proprietary technology, these reviews verify data and compare loan documents, for inconsistencies, omissions, and compliance threshold variance.



Xactus' Data-Driven Quality Control Digital Technology Includes:

- Professional guidance (workflows, policies, and procedures)
- Document processing automation
- Audits performed by industry experts combined with advanced machine learning and data extraction technologies
- "Buy-Back" protection insuring against errors and missed variances during pre-funding review
- Alerts for information that need to be re-checked
- Transparent processes
- Quick turn times
- Real-time reporting that is customizable and easy to read
- HMDA LAR Reporting

Learn more at xactus.com/fraud-detection