QC Review X

Automate your loan quality control, ensure compliance, and reduce risk.

QC Review X streamlines your pre- and post-close workflows, verifying loan data with automation and expert oversight — so you can close with certainty.

✓ **Pre-Close:** Digital validations and a detailed deficiency report

✓ **Post-Close:** Comprehensive audits with data comparison & document checks

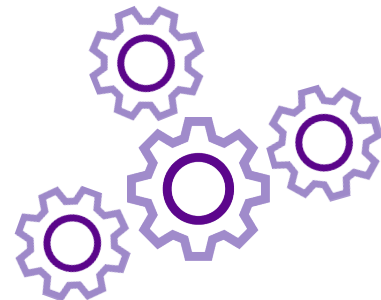✓ **Real-time insights** to spot risk early and stay compliant

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Why Choose QC Review X?

- Pre- & Post-Close Coverage
- Fraud & Risk Detection
- Automated + Manual Audits
- Run by Industry Experts
- Real-Time Custom Reporting
- Fast Turn Times:
  - 24–48 hrs (pre-close)
  - 30 days (post-close)
- Easy-to-Use Platform
- Transparent, Defensible Results

The Value of Quality Control

- Required by GSEs
- Reduces buyback & default risk
- Speeds fundings
- Protects your reputation
- Enables better secondary market outcomes

xactus X
Advancing the Modern Mortgage

Xactus Fraud Detection and QC Solutions

Fraud Report X
QC Review X

Identity ID X
Social Security Verification X

QC Review X Services

Pre-Closing Review – Know Before You Fund

- Validates underwriting and compliance before funding.
- Flags deficiencies and missing docs.
- Clear, actionable reports within **24–48 hours**.

Post-Closing Review – Know Your Risk After Closing

- Automated + manual audits on funded loans.
- Verifies income, assets, identity, liabilities, TRID timing, and more
- Includes **Collateral Risk Reviews**.

Reverification Services

- Meets Fannie Mae, Freddie Mac, HUD, and investor standards.
- Flexible, standalone or bundled options for employment, income, and more.
- **Customizable and competitively priced**.

Early Payment Default & Forensic Reviews

- Identifies origination issues on non-performing loans.
- Includes full reverification and document audit.
- **Custom reports** with investor-specific options.

Additional Services:

- **Portfolio Monitoring & Surveillance:** Ongoing reviews to spot risk and ensure compliance.
- **Loan Document Due Diligence:** Confirms completeness and consistency for loan sales or acquisitions.
- **HMDA Compliance Support:** Validates data accuracy for regulatory reporting. Flags missing or incorrect fields.