

## Fair Lending Management

### Fair Lending Solutions

Managing fair lending compliance across your entire organization is a daunting task. It requires thorough monitoring of diverse loan portfolios and third-party loan originators for CRA, HMDA, ECOA and FHA violations. If you don't have a comprehensive fair lending program in place, you're risking serious consequences.

Potential pitfalls include pre-decision pricing, error correction, post-closing loan problems, funding decisions, problem brokers and compliance monitoring. Managing these risks requires continuous review, analysis and reporting. Failure can lead to penalties, fines and irreparable damage to your institution's reputation.

Our fair lending solutions help banks answer two main questions:

1. What is my exposure to fair lending risk?
2. What can I do to mitigate that risk?
3. How do I manage a fair lending audit?

### Spend your time correcting problems instead of looking for them

We give you a powerful set of technologies and consulting services to answer both these questions. No matter the size of your institution, you can easily identify potential risk and immediately take corrective action to remedy unfair lending practices.

### Flexible, affordable solutions to meet your compliance intelligence needs

We offer compliance intelligence software that can be customized to meet your existing needs and budget.

- Improve the quality of information - immediately.
- Control costs by getting a solution that addresses what you need today - while having the flexibility to handle future needs.
- Increase access to valuable information to empower good decision making.
- Reap the benefits of analytical insights.
- Reduce the costs and risks associated with managing information.
- Extend the value of your existing IT investments.

Our dedicated experts work with you and your team to optimize your *Wiz* investment and to provide complete regulatory support. From the development of timesaving procedures and in-depth training, to enhanced data collection processes and risk analysis through successful reporting and information sharing, we ensure that *Wiz* technology has a meaningful and positive impact.

## Available Products

**Fair Lending Wiz® Web** gives you an easy-to-use, web-based, method by which you can view the results of our statistical analysis of lending activity. It is well-suited for lenders with broker or dealer relationships, since the results can easily be grouped into channels.

**Fair Lending Wiz®** automatically analyzes, verifies and documents your institution's fair lending compliance.

## Related Consulting Services

**Fair Lending Risk Assessment** is a complete analysis of your lending activity, across multiple businesses and product lines, with customized reports and recommendations for how to attack any fair lending risk.

**Comparative File Review** is the next level of the Risk Assessment. Our consultants work with individual loans that may be fair lending violations and do a review and comparison of similar loans.

**Fair Lending Due Diligence** for a proposed merger or acquisition, we assess the acquirer's potential fair lending risks as well as the quality of its fair lending compliance risk management system.

**Fair Lending Litigation Support** uses our expertise in the statistical analysis of large databases, and our understanding of the fair lending risks inherent to all stages of the lending process, position us well to assist inside and outside counsel with their response to government investigations and civil litigation.

**Fair Lending Loan Modifications Services** targeted set of consulting services designed to evaluate the effectiveness of loan modification programs. The services include policy and procedure review, portfolio statistical analysis, and file review.

**Audit Support** provides assistance if your institution is facing an impending audit. Our consultants join you onsite and walk you through each step of the preparation.

**Focal Point Summary** analyzes your HMDA and additional data including: note rate, APR, credit score, back end ratio (DTI) and LTV. We provide a focal point report, summarizing any concerns related to marketing, underwriting and pricing and including the regression results of "at risk" applications and loans.

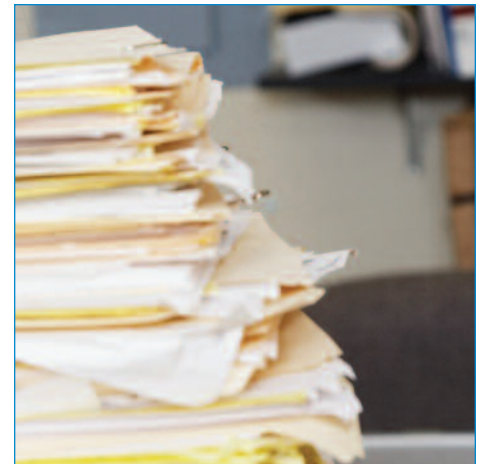
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## Summary

Our solutions enable continuous real-time on-demand auditing. They provide compliance staff with the ability to check for fair lending issues within every phase of the loan underwriting process—from the moment a loan application is initiated at any retail or wholesale channel all the way through to the final pricing decision.

To learn how these solutions can be tailored to your specific situation, please go to [www.PCiWiz.com](http://www.PCiWiz.com)



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