

Government Reporting

Incorporating Home Mortgage Disclosure Act (HMDA) reporting into your lending process is quicker and easier when you're leveraging data already entered in your loan documentation system. We have incorporated *Wiz*® Basic into the ARTA® Lending Documentation System and Rembrandt® Lending System through the ARTA Application Module.

Wiz Basic uses data from ARTA Lending and the ARTA Application Module eliminating the need to install and manage additional software, rekey data, or export/import data for HMDA purposes. *Wiz* Basic performs single-record and batch-mode compliance-grade geocoding, HMDA Edit Checks, and rate spread calculations easily and directly from your existing software. Results are populated in the appropriate fields in ARTA Lending and the ARTA Application Module.

Key Content Highlights

- Performs accurate geocoding based on the latest state, Metropolitan Statistical Area (MSA), county, and census tract data
- Prepares and analyzes data for Loan Application Register (LAR) and HMDA quarterly reports required by regulation or internal business processes
- Provides post-closing analysis

Key Features and Functions

- Automates the HMDA process end to end, from data collection and scrubbing through geocoding and the preparation and submission of HMDA reports
- Provides editing and submission tools that help ensure the LAR reports are accurate and comply with HMDA reporting requirements
- Provides HMDA rate spread calculation and executive reporting

Business Results

- **Helps increase speed and productivity**—by reducing the amount of time involved in collecting, preparing, and reporting HMDA data and needing fewer people to handle a greater volume of lending and the corresponding HMDA reporting
- **Helps improve effectiveness and reduce risk**—by checking for errors and aiding in the scrubbing of data to help prevent incorrect LAR reports and geocoding mistakes
- **Helps meet your business objectives more effectively**—by reducing the chance of needing to resubmit HMDA data or failing a HMDA review

Ongoing Service and Support

Technical assistance via a toll-free SupportLine and a software support web site is available. We also offer toll-free support on the content of our documents and expanded (fee-based) support on installations, network and database issues, and issues that occur after-hours.

Training Services

We provide a variety of training services from the time of installation through the changing training needs of your staff. Our introductory training can be offered on-site or at our corporate headquarters. As users become more proficient, we offer hands-on workshops, hands-free seminars, web-based training, and product user group meetings.

The Wolters Kluwer Financial Services Difference

What differentiates Wolters Kluwer Financial Services from other providers is our strong incorporation of compliance support into our technology. Our extensive experience with compliance issues—particularly in how they affect your business—is the driving force behind each of our automated solutions. The result is technology that enables you to manage your products and fulfill your compliance obligations more efficiently.

For more information on our solutions, contact your Wolters Kluwer Financial Services Account Representative, call 1-800-552-9410 or visit WoltersKluwerFS.com