



CRA & HMDA Management

CRA & HMDA Solutions

CRA compliance has become a major undertaking, consuming endless hours of staff time and management attention. Self-assessment areas must be correctly defined. Data must be accurately geocoded. And when the examiners come, the data must be properly organized and reported. How well you do it can impact the outcome.

The problem is that it's hard to know how your lending performance will look to examiners. You may not even have the necessary information to demonstrate your institution's real performance level.

Worse yet, you may be held accountable for the accuracy and reliability of CRA and HMDA data, even though the responsibility for data quality and control rests on anyone who participates in the loan fulfillment process.

Our CRA and HMDA solutions allow you to proactively implement process and controls. With technology, outsourcing, consulting or a combination of all three, you can build a cost-effective CRA program that matches the strategic plan of the institution, ensures lending throughout the community and meets regulatory expectations.

Concerned about meeting CRA lending goals? You are not alone. Shrinking lending volumes increase the need to identify applicants and loans that qualify for CRA and/or other special loan program credit. Our solutions can be integrated with loan origination or secondary market systems to perform data cleansing and standardization, compliance-grade geocoding, demographic data retrieval, high cost loan assessment, and premium loan locator functions.

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

CRA Wiz® — uses the most trusted data in the industry and streamlines CRA compliance from data collection through preparation of compliance review reports. Most importantly, it strengthens your position during a compliance review.

HMDA Wiz® — automates data collection, verification and certification without increasing loan processing time or retraining your loan origination and processing staff. It eliminates the endless hours of time required for manual data clean-up.

Available Data Sets

Peer Mortgage Data Peer Benchmarks for market share and penetration analysis

Peer Small Business Lending Data Peer Benchmarks for small business lending

Projected GeoDemographic Data general geodemographic trends

Business GeoDemographic Data small business related geodemographic trends

Branch / Deposit Data to analyze distribution of branches by neighborhood and size

Related Compliance Services

Regulatory Services

- Policy and procedure review or creation
- CRA assessment
- HMDA /CRA data prep process re-engineering
- Data integrity audit
- Exam preparation
- Executive/Board CRA performance management training
- HMDA / CRA regulatory training
- CRA Wiz best practices training

Outsourced Services

Outsourced HMDA data scrubbing and submissions — send us your lending data, and we do everything else. Skilled professionals perform the tedious tasks of converting your data to the proper submission format; geocoding the property addresses; edit checking and correcting any errors; and then preparing and submitting the proper transmittals to your supervisory agency.

Outsourced Residual Geocoding — you can outsource your residual geocoding for addresses that cannot be matched with your current geocoding database

Custom Maps — create custom maps with your assessment area boundaries, loans and other thematic that explains market share and penetration

Management Reports — custom reports that can be created and provided in various formats

Summary

CRA compliance needn't hold back or hinder your organization. With the right automation properly applied to key points in the lending life cycle, we can streamline the compliance process to deliver full management control. The result: CRA compliance excellence that reduces cost, speeds production, and manages risk.

To learn how these solutions can be tailored to your specific situation, please visit WoltersKluwerFS.com.



When you have to be right

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