

## One Solution. Mortgage Functionality.

As a financial institution, you've come to know and trust Wolters Kluwer Financial Services' ComplianceOne® solution for all of your lending and deposit transactions. Our team of industry experts is committed to continually discovering new ways to deliver more of what you need to manage your evolving business interests.

While today's ever-changing regulatory environment makes managing your mortgage transactions increasingly complicated, our ComplianceOne® mortgage functionality gives you peace of mind that you'll get it right every time.

ComplianceOne® mortgage is a hosted solution that assists in the end-to-end management of your retail mortgage business. Our mortgage content and workflow solution allows you to originate and document in-house and secondary market consumer closed-end loans.

As the system-of-record for originating real property consumer loans, ComplianceOne mortgage® users are able to sign on, initiate mortgage loan applications, manage workflow tasks, interface with Core systems and Business-to-Business workflow services, and fulfill upfront and closing document packages.

### ComplianceOne® SaaS features

- Wolters Kluwer Financial Services Hosted solution available in both a Customer Test and Production environment
- Single Administration area to setup solution for use and preconfigure policies for multiple lines of business
- Efficient, flexible workflow views that are intuitive and easy to use to complete tasks
- Compliance content warranted to meet federal and state regulations for depository and non-depository lenders; content is offered for all 50 states and Washington, D.C.
- Warranted calculations supporting values in payment plans, interest rate schedules, fees and charges, escrows, fee tolerances, etc. used within documents
- Packages of compliance documents that logically follow the transaction life cycle, such as Upfront, Processing, or Closing
- Management and exchange of data and documents between ComplianceOne and Third Party workflow Services or Core systems
- On-line searchable self Help, information, and Training Modules

### ComplianceOne mortgage features include:

- Ready for TILA-RESPA 8/1/15 with TRID documents available within Customer Test for testing and training
- Workflow and compliance documents for In-house, Fannie Mae/ Freddie Mac, and FHA Guaranteed mortgage loans
- Interface to mortgage workflow services such as identity verification, risk determination (ATR/QM, HOEPA, HPML), credit services, Fannie Mae DU, Freddie Mac LP, flood determinations, document delivery and government HMDA reporting
- Industry standard data import and export file formats to enable upstream and downstream workflow processes including Fannie Mae 3.2, MISMO 3.1, and ULDD

### System Requirements

- Internet Connectivity
- Browser compatible with Internet Explorer versions 9, 10 or 11 or Google Chrome
- Adobe® Reader
- Monitor Resolution: 1024x768 or greater

