



AFFIRMX Loan Review Services

Let the leading compliance solution for credit unions take a deep-dive into your lending practices.

Loan Review Services provide compliance and quality control for:

- Consumer loans
- Real estate loans
- Commercial loans

AffirmX LOAN REVIEW SERVICES

Reduce workloads, save money, get expert analysis & ensure effective internal controls

Why choose AffirmX?

AffirmX offers its Loan Review Services for consumer, real estate, and commercial loans. We leverage our patented AffirmX Risk Intel Platform to conduct the reviews remotely, saving you time by integrating quality assurances, saving you money from traditional approaches and saving you from the distractions of on-site work.

We begin with a review of your policies, procedures and lending practices. From there, a risk-based sampling of loan files for review is selected. Finally, a review is conducted with each loan file reviewed against your internal processes and applicable federal regulatory requirements.

AffirmX offers a basic loan file review or expanded loan file review to align with your credit union's circumstances and risk levels. Workpapers for each loan file reviewed are published within the AffirmX Risk Intel Platform along with a summary report, if applicable. To meet your needs, we offer monthly, quarterly or annual review options.

We'll assess the loan files for compliance with the following regulations, as applicable:

- Regulation B – Equal Credit Opportunity Act (ECOA)
- Regulation C – Home Mortgage Disclosure Act (HMDA)
- Regulation G – Federal Registration of Residential Mortgage Loan Originators (S.A.F.E. Act)
- Regulation X – Real Estate Settlement Procedures Act (RESPA)
- Regulation Z – Truth in Lending Act (TILA)
- NCUA Regulation 701.21 Loans to Members and Lines of Credit to Members
- NCUA Regulation 717 – Fair Credit Reporting Act
- NCUA Regulation 723 – Member Business Loans
- NCUA Regulation 749 – Records Retention
- NCUA Regulation 760 – National Flood Insurance Act
- Electronic Signatures in Global and National Commerce Act (E-Sign Act)
- Fair Housing Act
- Federal National Mortgage Association (FMNA)
- Federal Home Loan Mortgage Corporation (FHLMC)
- Servicemembers Civil Relief Act

We are here to help! Find out more of how AffirmX can transform your credit union's compliance management processes by contacting:

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