



Mavent Compliance Service

Put an end to compliance violations for improved loan quality and faster purchases.

Products and Services

With hundreds of state and federal laws and regulations, it's difficult to keep up. ICE Mortgage Technology does the work for you – lessening compliance risk and improving loan quality for better pricing and easier sales to investors.

Produce high quality loans

Mavent Compliance Service™ takes the stress and complexity out of regulatory compliance. Instantly check compliance with our easy PASS/FAIL system.

PASS – Be confident that your loans comply with federal and state regulations, laws and requirements.

Customer: Lending Service (3010000004) Review Status: **PASS**
 Loan ID: DemoLoan20160204 Review Date: 2016-02-04
 Review ID: 301000004DemoLoan2016020403284327 State: ND
 42016020413020997
 Location: Minn
 Borrower: George Washington

Loan Status: **PASS**

ATROM	TILA/RESPA	High Cost	Higher Priced	State Rules	License	NMLS	GSE	Enterprise Rules	HMDA	OFAC/BSN	Other
PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	Not Processed	PASS	PASS

Request Summary Result: **PASS**

Borrower: George Washington Seller:
 Reviewed by: [redacted] Originator:
 Location: Minn First Group:
 Loan ID: DemoLoan20160204 Second Group:
 Third Group:

Benefits include:

- Integrates with leading loan origination systems
- Powered by internal and external compliance and legal experts
- Includes multiple, automated checks throughout the loan lifecycle
- Used by top investors
- Checks loans against complex federal and state laws and regulations

Automate reviews

Mavent Compliance Service™ is integrated with the leading loan origination systems and can be set up to automatically review all or a portion of your loans. Manual reviews and the risk and error that go along with them are instantly eliminated.

FAIL – Immediately identify what's wrong with a loan and fix it without delay.

Customer: Dev Account 32 (3010000004) Review Status: **ERROR**
 Loan ID: 1603EM00001 Review Date: 2017-01-25
 Review ID: 30100000241603EM00000169098952017 State: NM
 0125141702836
 Location: Minn
 Borrower: Bob the Builder

Loan Status: **ERROR**

ATROM	TILA/RESPA	High Cost	Higher Priced	State Rules	License	NMLS	GSE	Enterprise Rules	HMDA	OFAC/BSN	Other
ALERT	ERROR	FAIL	ALERT	FAIL	FAIL	FAIL	PASS	FAIL	WARNING	PASS	WARNING

Request Summary Result: **ERROR**

Borrower: Bob the Builder Seller:
 Reviewed by: admin Originator:
 Location: Minn First Group:
 Loan ID: 1603EM00001 Second Group:
 Third Group:

Customize your compliance workflow

Mavent Compliance Service™ gives you the flexibility to set up the review process that works for your company including:

- Customizable reports and business rules
- ATR/QM thresholds, fee assessments and discount points
- Ability to run individual tests or batches
- Customizable frequency of compliance checks by times, quantity, or milestones
- Audit and identify problematic data
- Preview compliance with Know Before You Owe integrated disclosure timing, tolerance and calculation requirements before disclosing to borrowers

Reliable technology used by top investors

More than 70 million loans reviewed, technology used by Fannie Mae and hundreds of lending institutions including the largest US mortgage lenders.

Stop compliance violations in their tracks

Stay in compliance with rules including:

- Ability to Repay (ATR) and Qualified Mortgage (QM) Reviews and Threshold Tests
- Fannie Mae ATR Exempt Loan 5% Points and Fees Limit and Freddie Mac ATR Exempt Mortgage 5% Points and Fees Limit
- Federal “HOEPA”, State & Local High Cost Threshold Tests
- Geocoding & Address Validation
- HA/VA Enterprise Rule
- Higher Priced, Subprime, Non-Prime, and Rate Spread Mortgage Loans
- Home Mortgage Disclosure Act “HMDA” Review including loan level validity and quality error check
- Investor guidelines
- Loan Officer Compensation Rules
- National Mortgage Licensing System “NMLS” Registration Review
- RESPA-TILA Integrated Mortgage Disclosures Timing and Calculation Tests
- State Consumer Credit Law Review
- Truth In Lending “TILA” including MDIA Tolerance & Right of Rescission Review



Reach us at: 1-888-955-9100 or schedule a demo at icemortgagetechnology.com/contact-sales