

ARE YOU READY FOR AUTOMATED REGULATORY COMPLIANCE?

Use this worksheet to determine your level of need or readiness for an automated tool.

FOR EACH FACTOR LISTED, SELECT THE APPROPRIATE LEVEL OF AGREEMENT.

Choose 1 if you strongly disagree and 5 if you strongly agree. Select 2 through 4 depending on your level of disagreement, neutrality or agreement. Tally your score when complete and consider the suggested findings below.

SUGGESTED FINDINGS:

- You scored more than 35.**
 You are ready for automated regulatory compliance and some initial discussion about what's right for your company. Schedule time with your Interthinx representative by calling 800 333-4510 or email Sales@Interthinx.com
- You scored between 25-35.**
 You're headed in the right direction for automating compliance or have some components already in place. You may benefit from a more comprehensive, single vendor approach for automated regulatory compliance.
- You scored below 25.** You are well on your way to preparedness for regulatory compliance and CFPB rule-making and may still benefit from working with a vendor such as Interthinx who specializes in staying up to date on the latest changes.

You should now have a better understanding of your level of readiness or need for automated regulatory compliance. Interthinx is your trustworthy, high-quality solution for complete compliance.

FACTOR	Disagree		Agree		
	1	2	3	4	5
We originate in multiple states.					
We sell at least some of the loans we originate.					
We have a wholesale or correspondent lending channel.					
We are a state-licensed lender.					
We are a federally chartered bank or credit union that sells some or all of our loans to investors.					
We have several technology systems in our shop, each with a different purpose.					
A problem for our company is lack of uniformity throughout the origination process when it comes to compliance validations.					
We are challenged with having an overburdened team of legal and compliance professionals who are responsible for updating the company on new compliance guidelines.					
It would be helpful to have a dedicated team of developers who are responsible for coding compliance changes into our loan origination system.					
It would be helpful to have workflow or business rules added to our loan origination system that automatically stop the origination process when a compliance violation occurs.					
Our company is concerned about the high cost per loan associated with complying with federal and state consumer protection laws.					
QM and QRM are troubling new requirements.					
We aren't sure how to safely price loans under the new Qualified Mortgage rule from Dodd-Frank and the CFPB.					
We haven't yet figured out how we are going to comply with the new CFPB rules.					
Our company has discovered employees repeating the same basic compliance mistakes.					
We spend a good amount of resources on correcting non-compliant loans post-funding.					
Tally your score	Final Score:				

About this Automated Regulatory Compliance Worksheet

With the constantly changing regulatory landscape, keeping up to date with the latest compliance regulations can be challenging no matter what the size of your operation. At Interthinx, we developed this worksheet to help you pinpoint areas where you might benefit from automation assistance. Our Interthinx Regulatory Compliance Suite carefully crafts solutions for compliance. We do this by incorporating complicated fee calculations and data comparison checks into a fluid, automated process to help you maintain a streamlined workflow with minimal disruptions. As the industry adopts the requirements that go into effect in the coming months, Interthinx systems are prepared to handle the changes including bona-fide discount point exclusion calculations, proper treatment of lender credits and special calculations for fees charged by affiliates.

Interthinx customers can benefit from automated systems that already include the most up-to-date calculations and guidelines to meet advanced compliance requirements.

About Interthinx

Interthinx®, a subsidiary of First American Financial Corporation (NYSE: FAF), provides essential products and services to mitigate risk in the mortgage lending marketplace. Interthinx offers solutions in mortgage fraud and verification, property valuation, compliance, quality control, loss mitigation and capital planning that are used by the nation's top financial institutions. Interthinx helps its clients minimize risk, increase operational efficiencies, satisfy regulator demands, manage data verification, and remain compliant. For more information, visit www.interthinx.com or call 1-800-333-4510.

For more information on how Interthinx can help you prepare now for coming regulatory changes, visit:

<http://www.interthinx.com> or call 1800-333-4510.