



# LOAN QUALITY DUE DILIGENCE SERVICES

## SUMMARY OF SERVICES

SCA Consultants provide multi-faceted due diligence services to support or supplement your quality control team. Our completely automated process allows for a suite of review services that can be added a-la-carte or packaged together for peace of mind in your origination process. With quick (2-3 day) turnaround time and expedited options available, SCA's Due Diligence team will ensure compliance with regulatory and GSE requirements and will provide you with report metrics that identify trends in issues; guiding you on opportunities for training, workflow, or additional support services to enhance your process and optimize the experience for your customer!

## SERVICES PROVIDED

- ❖ Pre-Funding File Review
- ❖ Post-Closing File Review
- ❖ Tax Transmittal Ordering Service
- ❖ Employment Reverification Services
- ❖ Credit/Underwriting File Reviews
- ❖ Appraisal Review Services

## REPORTING CAPABILITIES OVERVIEW

- ❖ Create multi-dimensional analysis that provides actionable insight
- ❖ Customize reports to your specific requirements
- ❖ Effortlessly tabulate and report to senior management, GSEs, and Government Agencies
- ❖ Quarterly or rolling 12-month trending reports, aiding better decisions with deficiency reporting

## KEY BENEFITS OF THIRD-PARTY ENGAGEMENT

1. Validates your current QC plan, ensuring your operation meets all requirements
2. Automated audit trail with date and time stamp leaves no question of timeline adherence
3. Allows you to discover, relay, and correct crucial findings, defects, and exemptions
4. Enhances profitability stream for fluctuations in staff and volume

## ABOUT THE LOAN QUALITY LEAD CONSULTANT: MINDY MOLINA-O'LEARY

- 20 Years experience in banking industry
- Deep understanding of underwriting, processing, and GSE requirements

Emphasizes the utilization of technology and automation, while providing hands-on training to empower clients