



HMDA SERVICES

INTRODUCTION TO HMDA SERVICES

SCA Consultants provide the experience and knowledge you need to ensure you're "Getting it Right" when it comes to HMDA reporting. We offer monthly HMDA/LAR data validation through our individual loan file documentation reviews, ensuring you're always up to speed on how to properly track and report your HMDA data. We'll also guide you through your annual LAR submission, ensuring timely adherence to all requirements. Our data scrubs allow for metrics and trend analysis summaries which provide actionable insight, answering the toughest questions on proper reporting. Finally, with our training and hotline access, you can empower your team by building up confidence on this subject.

HMDA FILE REVIEWS & REPORTING

- ❖ Monthly HMDA/LAR data validation
- ❖ Individual loan file and documentation reviews
- ❖ LAR submission guidance and support
- ❖ Trend analysis summaries and metrics

TRAINING & HOTLINE ACCESS

- ❖ Creates customizable training for appropriate staff and team members
- ❖ Provides actionable insight to looking at HMDA reporting and metrics
- ❖ Answers the toughest questions with industry guidance as supporting documentation
- ❖ Empowers team members with confidence around "Getting it Right" when it comes to HMDA data

KEY BENEFITS OF THIRD-PARTY ENGAGEMENT

1. Validates your HMDA/LAR data, ensuring you're properly adhering to all requirements
2. Allows you to identify and correct findings and exemptions with confidence in the changes
3. Documents your review process with an easy-to-follow audit trail
4. Enhances profitability by alleviating the stress of managing fluctuating staff needs

ABOUT THE HMDA LEAD CONSULTANT: ANNE AALTO

- 25 years experience in mortgage banking industry
- Strong ability to train and mentor
- Deep understanding of HMDA, quality control, underwriting, and secondary market

Excellent organizational, analytical, and decision-making skills, with a keen eye for detail