

Your Ultimate Education and Information Resource

MORTGAGE OPERATIONS HEALTH CHECK

Catch potential trouble spots *before* the audit!



Does Your Operation Need a Health Check?

The Mortgage Operations Health Check is a straight forward, factual assessment of regulatory and operational risk. Created for mortgage brokers and lenders, the "Health Check" is essentially a self audit tool that can be used by managers and quality control staff to assess and track compliance with federal regulation and key operations.

This valuable measuring and monitoring tool allows management to:

- ◆ Engage personnel in compliance improvement
- ◆ Understand specific functions that need to be improved or changed
- ◆ Track process and compliance improvement on a regular basis
- ◆ Stay up to date on federal compliance requirements

With over 60 questions grouped into the following categories:

Loan Origination System & Application Review
Locking Rates and Processing
Management Reporting
RESPA
ECOA
TILA
Patriot Act
FACTA
Graham Leach Bliley
HMDA
Do Not Call
and more

THE HEALTH CHECK IS CONTINUOUSLY UPDATED WITH FEDERAL REGULATORY CHANGES! EVERY BRANCH SHOULD USE THIS CHECKLIST AT LEAST QUARTERLY TO IDENTIFY NEW ISSUES AND PROCEDURES.

To start using Health Check as often as you need for three months, contact Mortgage U at 800-278-0200.

An officer of your company will be asked to sign a Terms of Service Agreement (TSA) and provide a credit card or check for the first quarter payment of \$297 (or prorated amount to cover the remainder of the current quarter).

Mortgage U will issue identification and passwords to the authorized users identified by the company once a signed TSA and payment are received.

Get healthy!

For more information visit us on the web at **mortgage-u.com** or call **1-800-278-0200**

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