


Make Better Credit Decisions with ComplianceOne's Integrated Underwriting Tool

Staying competitive in today's market means having tools in place that help you make sound consumer lending decisions.

To help our ComplianceOne® users drive efficiency and accuracy into their entire lending process, Wolters Kluwer Financial Services now offers customizable underwriting capabilities and interactive reporting dashboards that support automated decision making for consumer loans.

The Credit Leader® Consumer Underwriting Module, powered by  Credit Risk Management, seamlessly integrates with ComplianceOne to provide users with a single point of data entry. This real-time interface allows users to automatically populate loan application data from ComplianceOne into the Consumer Underwriting Module, saving data entry time and reducing errors, redundancies and delays.

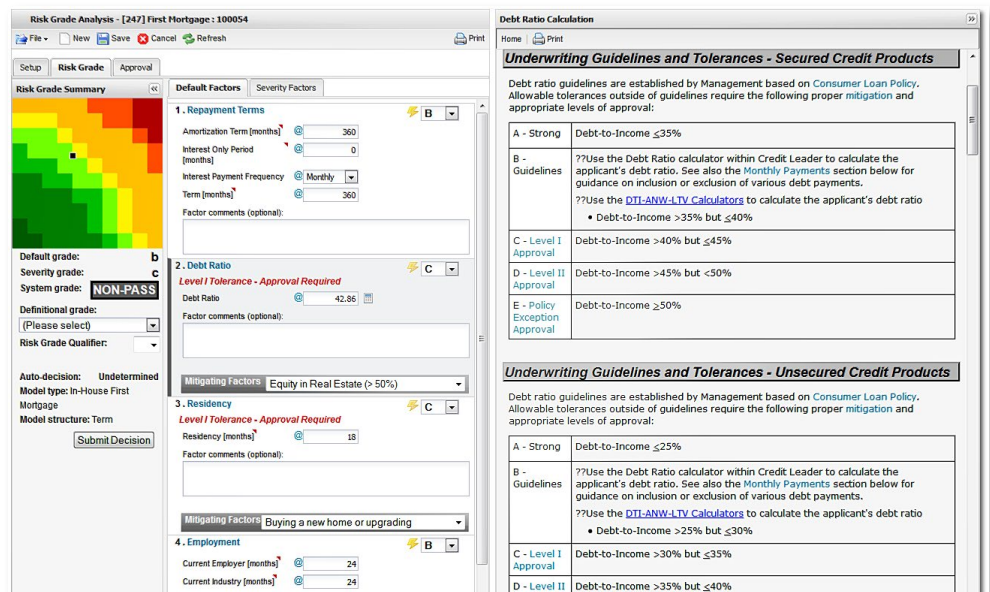
More specifically, ComplianceOne's underwriting capabilities include:

- **Integrated workflow.** Loan application data is entered into the ComplianceOne system and seamlessly flows to the Consumer Underwriting Module for risk grading and decisioning before users return to ComplianceOne for document preparation.
- **Enhanced underwriting capabilities.** Customizable underwriting policies and guidelines help ComplianceOne users determine institution-specific underwriting factors, risk grades and, ultimately, credit decisions. Guideline and policy exceptions can also be recorded.

- **Automated decision making.** ComplianceOne users have the option of using auto-decisioning based on institution-defined underwriting standards to either auto-approve or auto-decline, adding consistency and efficiency into your consumer loan underwriting.
- **Consistent credit manuals and policies.** ComplianceOne users can enter their institution's loan-specific guidelines and policies into the tool for quick and easy reference. These policies outline the risk factors to consider for each loan type and the bank's thresholds for assessing each risk factor. Quantitative values, such as LTV, Credit Score, DSCR and DTI, are automatically risk graded by the system.
- **Highlighted work queues.** Credit analysts and loan officers have access to individualized underwriting work queues that highlight status, decisions and assigned owners.
- **Actionable reporting.** Interactive reporting provides dashboards that allow ComplianceOne users to track exceptions, correlate underwriting attributes to default rates, display distribution of collateral or borrowing entities on a map, and monitor underwriting operations.

ComplianceOne's Consumer Underwriting Module is easily configured to meet your evolving needs. As your lending business continues to grow, our underwriting functionality will help keep your consumer lending portfolio operating prudently and profitably.

For more information, contact your Wolters Kluwer Financial Services account representative or call 1-800-552-9410.

The screenshot displays two main panels: 'Risk Grade Analysis' and 'Debt Ratio Calculation'.

Risk Grade Analysis - [247] First Mortgage : 100054

Risk Grade Summary: A heatmap visualization showing risk levels across various factors. The overall risk grade is 'b', severity grade is 'c', and the system grade is 'NON-PASS'. The default grade is 'b', and the severity grade is 'c'. The system grade is 'NON-PASS'. The definitional grade is '(Please select)'. The risk grade qualifier is '(Please select)'. The auto-decision is 'Undetermined'. The model type is 'In-House First Mortgage'. The model structure is 'Term'. A 'Submit Decision' button is visible.

Default Factors:

- 1. Repayment Terms: Amortization Term (months) 360, Interest Only Period (months) 0, Interest Payment Frequency Monthly, Term (months) 360. Severity Factor: B.
- 2. Debt Ratio: Debt Ratio 42.86. Level I Tolerance - Approval Required. Severity Factor: C.
- 3. Residency: Residency (months) 18. Level I Tolerance - Approval Required. Severity Factor: C.
- 4. Employment: Current Employer (months) 24, Current Industry (months) 24. Severity Factor: B.

Debt Ratio Calculation

Underwriting Guidelines and Tolerances - Secured Credit Products

A - Strong	Debt-to-Income ≤35%
B - Guidelines	??Use the Debt Ratio calculator within Credit Leader to calculate the applicant's debt ratio. See also the Monthly Payments section below for guidance on inclusion or exclusion of various debt payments. ??Use the DTI-ANW-LTV Calculators to calculate the applicant's debt ratio • Debt-to-Income >35% but ≤40%
C - Level I Approval	Debt-to-Income >40% but ≤45%
D - Level II Approval	Debt-to-Income >45% but <50%
E - Policy Exception Approval	Debt-to-Income ≥50%

Underwriting Guidelines and Tolerances - Unsecured Credit Products

A - Strong	Debt-to-Income ≤25%
B - Guidelines	??Use the Debt Ratio calculator within Credit Leader to calculate the applicant's debt ratio. See also the Monthly Payments section below for guidance on inclusion or exclusion of various debt payments. ??Use the DTI-ANW-LTV Calculators to calculate the applicant's debt ratio • Debt-to-Income >25% but ≤30%
C - Level I Approval	Debt-to-Income >30% but ≤35%
D - Level II	Debt-to-Income >35% but ≤40%